THE CENTRAL BRITISH FUND FOR WORLD JEWISH RELIEF

England & Wales · Charity number 290767

Details

Other names	WORLD JEWISH RELIEF
Status	Registered
Legal form	Charitable company
Company number	01874886
Registered	1985-07-18
Register	View on the Charity Commission register

Contact

Address	World Jewish Relief 54 Crewys Road London NW2 2AD
Phone	02087361250
Email	info@worldjewishrelief.org
Website	www.worldjewishrelief.org

Activities

Objects: THE RELIEF AND ASSISTANCE OF PERSONS IN NECESSITOUS CIRCUMSTANCES INCLUDING (BUT NOT LIMITED TO) JEWISH REFUGEES OR ANY OTHER JEWISH PERSONS AND THE RELIEF OF SICKNESS AND PHYSICAL DISABILITY IN ANY PART OF THE WORLD IN SUCH MANNER AND ON SUCH TERMS AND CONDITIONS (IF ANY) AS MAY BE THOUGHT FIT.

Activities: World Jewish Relief is the UK Jewish community's international development and humanitarian agency. We tackle Jewish poverty and reach beyond our community. We create opportunities for those out of work to become self-reliant, we bring dignity to the elderly, assistance to refugees and we respond to international disasters.

Downloaded from opencharities.uk/ew/290767

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Buildings/facilities/open Space
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Economic/community Development/employment
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, The General Public/mankind

Geography

- Afghanistan
- Bangladesh
- Belarus
- Bosnia And Herzegovina
- Burma
- Colombia
- Ethiopia
- Georgia
- Greece
- Haiti
- Kazakhstan
- Kenya
- Moldova
- Mozambique
- Nepal
- Philippines
- Poland
- Russia
- Rwanda
- Turkey
- Uganda
- Ukraine
- Throughout England

Downloaded from opencharities.uk/ew/290767

Finances

Period end	Income	Expenditure	Assets	Employees
2025-06-30	£15,456,679	£16,653,321	£8,343,350	113
2024-06-30	£17,345,575	£21,307,495	£9,609,977	150
2023-06-30	£15,919,052	£16,230,545	£13,563,000	49
2022-06-30	£17,838,621	£11,171,402	£14,020,366	33
2021-06-30	£7,367,206	£7,166,939	£7,156,648	31

Trustees

Name	Role	Appointed
Maurice Harold Helfgott	Chair	2021-01-28
Alan Rousso		2022-03-31
Andrew Showman		2026-01-29
Annabel Mahgerefteh		2022-05-10
Dina Shiloh		2021-10-07
Elliot David Moss		2021-10-07
Gabrielle Alison Silver		2025-10-29
Hilda Rosemary Worth		2020-06-18
Jeremy Steven Newman		2021-01-28
Kevin David Sneader		2021-12-08
Prerna Pramod Wadikar		2022-04-26
RACHEL INGRAM		2021-01-28
Robert Ian Ginsberg		2025-01-16

Downloaded from opencharities.uk/ew/290767

THE CENTRAL BRITISH FUND FOR WORLD JEWISH RELIEF

England & Wales - Charity number 290767

Accounts

World Jewish Relief

Annual Report and Accounts



2024-2025

worldjewishrelief.org



TRUSTEES' REPORT
FOR THE YEAR ENDED 30 JUNE 2025

The Trustees, who are also Directors of the company for the purposes of the Companies Act, present their Annual Report together with the audited financial statements for the year ended 30 June 2025.

The financial statements have been prepared in accordance with the policies set out on pages 49 to 52 of the attached financial statements and comply with the charity's Memorandum and Articles of Association, the Companies Act 2006, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Company Registration No. 01874886

Charity Registration No. 290767

Central British Fund for World Jewish Relief (a company limited by guarantee) report and accounts for the year ended 30 June 2025

Royal Patron His Majesty King Charles III

Contents

Trustees' Report

Welcome from the Chair of Trustees	3
Chief Executive's Report	4
Who we are	5
Where we work	6
Our year: 2024 - 2025	7
Priorities for the year ahead	8
Our work	10-23
Monitoring, Evaluation and Safeguarding	24
World Jewish Relief USA	25
Fundraising and Events	26-28
Risk Management	29-30
Financial Review	31-34
Structure, Governance and Management	35-37

Accounts

Auditors' Report	40-43
Financial Statements	45-75
Legal and Administrative Information	77-78

Welcome

Maurice Helfgott, Chair of the Board of Trustees



This year's Annual Report is published at a moment of profound challenge and reflection.

We collectively feel enormous joy and relief that all surviving hostages are at last free but we recognise that Israel and Jewish communities across the world still face real challenges. Across the world, conflict, disaster, and often the impact of rapidly changing climate, continue to test people's resilience.

In response, World Jewish Relief has remained steadfast in its mission, guided by our Jewish values and strengthened by your generosity.

On behalf of the Board of Trustees, I am pleased to report that the organisation has remained financially strong, raising over £15.5m from our generous supporters, as well as trusts, foundations and government, to deliver programmes reaching 179,006 people in 19 countries through 79 local partners.

We have a well-developed Governance Framework of Trustees and Committees which give full confidence that funds are being used responsibly and effectively, responding to the needs of vulnerable people in Jewish communities and far beyond - and always staying true to our Jewish values.

A particular highlight this year was welcoming our Patron, His Majesty The King, to the Jewish Community Centre in Krakow to mark 80 years since the liberation of Auschwitz-Birkenau. The King was determined to publicly demonstrate his support and recalled the depths to which humanity can sink and called out the dangerous re-emergence of antisemitism. His Majesty highlighted our collective responsibility to honour the past by building a more compassionate and secure future and insisted we stand strong and challenge prejudice.

As Trustees, our role is to safeguard World Jewish Relief's long-term mission, ensure compliance with our legal and ethical obligations, and provide independent oversight of the organisation's strategy. We are grateful for the professionalism of our senior leadership team and staff, who translate our mission into action on the ground, led by our Chief Executive, Paul Anticoni, who was this year recognised with an OBE for 20 years remarkable contribution, so far!

As the Jewish community's humanitarian response, we continue to prioritise the needs of vulnerable Jewish communities across the world – in Ukraine, Israel, Belarus, Uganda and many more places – many of whom are living daily against a backdrop of conflict, disaster and crisis. We also take seriously our Jewish responsibility to support those in needs outside of our community, providing vital humanitarian interventions to those who need it most.

None of this would be possible without you - our supporters, funders, and partners - for the trust you place in us. Your generosity enables us not only to respond rapidly to crises, but also to invest in long-term resilience and dignity for those we serve.

Thank you.



Maurice Helfgott
Chair of the Board of Trustees

Chief Executive's Report

Paul Anticoni OBE, CEO



The past year has shown us, once again, both the fragility of life and the power of human compassion. From Ukraine to Israel, from Gaza to Myanmar, and here in the UK, World Jewish Relief has stood with people facing unimaginable challenges, offering practical assistance and hope.

In the last year, thanks to your support, our team and partners have been able to help hundreds of thousands of people. In Ukraine, where we focused more than 65% of our international expenditure, we supported 5,654 older Jewish people and 1,425 Jewish people with disabilities. We repaired 218 war-damaged, supported 3,769 people into employment, and provided trauma support to thousands more.

In the UK, our STEP programmes supported nearly 7,600 refugees to rebuild their lives by radically improving their English and supporting them into employment.

In Israel, we have deepened and extended our partnership with the Israel Trauma Coalition to work closely with individuals supporting their trauma and health needs.

With the encouragement and endorsement of Israeli authorities, our assistance to vulnerable Palestinians civilians in Gaza, established in June 2024, has also continued. We have extended our partnership with a trusted global humanitarian responder to provide specialised care to mothers and babies in Gaza through mobile field hospitals.

In April 2025 we immediately responded to the earthquake in Myanmar, in partnership with our local partner, Swanyee, providing emergency food and non-food support to those affected. Sadly, we've also had to respond to other global disasters including conflict in Ethiopia, cyclone damage in the Philippines and flooding in Kenya (thanks to START Network funding).

Alongside emergency response, we have invested in efficiency and innovation - streamlining systems and exploring AI to strengthen our impact. While prioritising the provision of high-quality sustainable services to as many people as possible, we are conscious of the need to be as efficient in the use of our resources as we can.

Looking ahead, Ukraine will remain one of our top priorities, focusing on humanitarian aid where needed as well as providing vital support for people getting back into work, families and children experiencing trauma, and older Jewish people.

This is alongside a deepening commitment to support people in Israel; working closely with Israelis to support their trauma and mental health needs, particularly in the north of the country – an area that has been deeply affected by the conflict and significant displacement.

To our Trustees, staff, volunteers, and especially our supporters: thank you. Your belief in our mission, your donations, and your solidarity enable us to deliver life-changing assistance with dignity. Together, we are living our Jewish values and building hope for the future.



Paul Anticoni OBE
Chief Executive

Who we are

> If I am not for myself, who will be for me?
> If I am only for myself, what am I?
> If not now, when?

The Jewish community's first response to global crisis.

World Jewish Relief is the Jewish community's humanitarian agency, responding to conflict, disaster and crisis.

From emergency response to long-term recovery, our work gives people from within and beyond the Jewish community the tools to survive, and then to thrive as they rebuild their lives.

We provide a hand up, not a handout. Everything we do is designed to unlock potential - never to create dependency.

Rooted in Jewish history, values and responsibility, we take urgent, expert-led action that delivers impact and dignity for people affected by crisis.

What we do



Humanitarian and climate action

We assist people, communities and local partners to prepare for and respond to, international disasters and in particular natural climate hazards, prioritising the needs of women and girls and marginalised communities. Working through expert local partners, we apply core humanitarian standards and evidence-based interventions to this work.



Life-saving support to vulnerable Jews

A critical part of our work and mission is to assist vulnerable Jews in crisis with emergency and longer-term assistance. This includes older Jews of the Survivor Generation, primarily in eastern Europe and those impacted by the war in Ukraine, as well as Jewish communities in need of emergency support around the world.



Refugee employment in the UK

We helped 65,000 Jews escape Nazi persecution and build new lives in the UK in the 1930s and 1940s. That legacy continues to shape our work. Today we support thousands of refugees and forced migrants in the UK, providing them with solid foundations and training to learn English and gain meaningful employment.

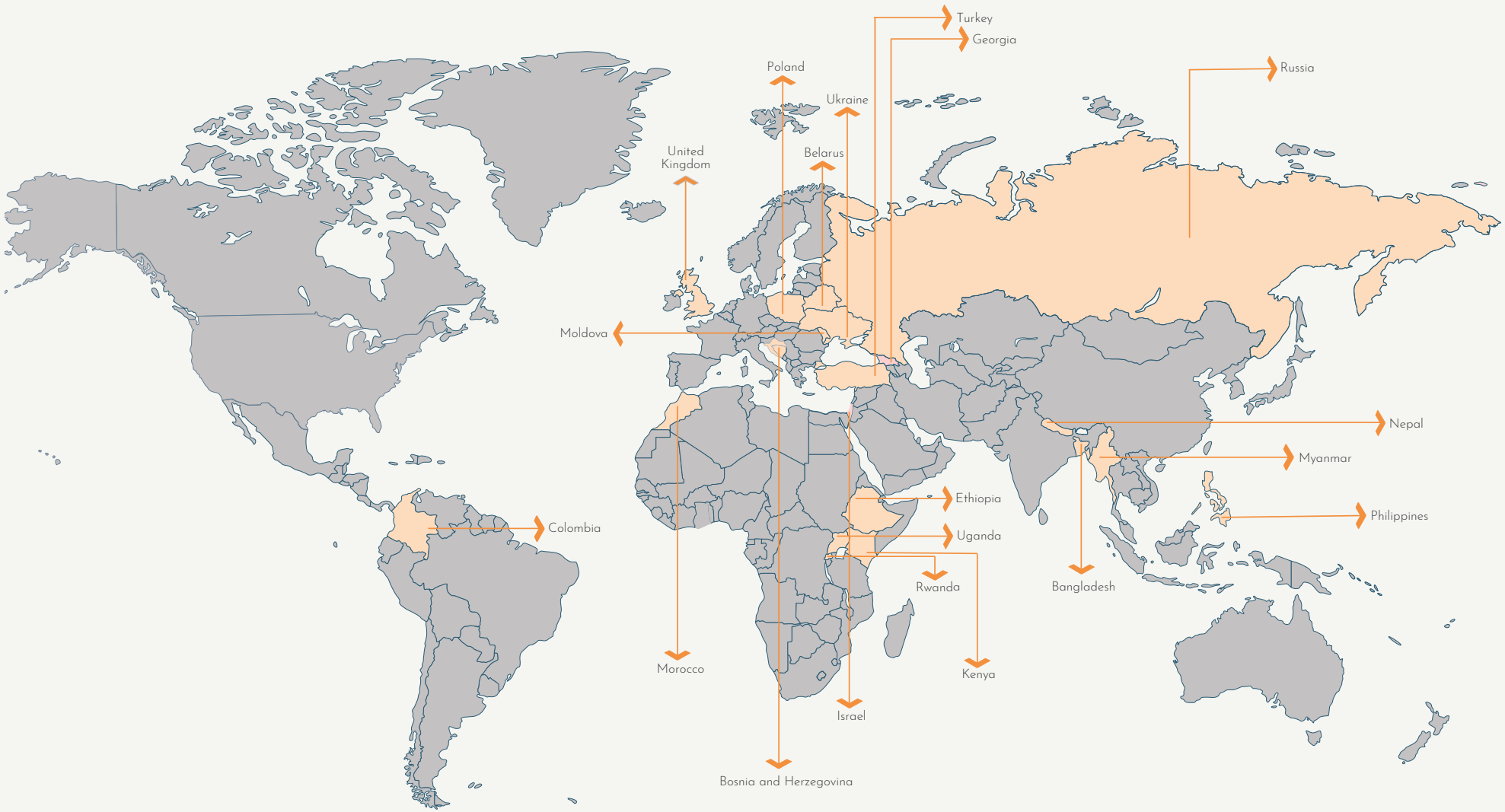


Support sustainable livelihoods

Through job-specific skills training and mentorship, we work alongside people to build their confidence, expand their skills, transform their earning potential, recover their livelihoods and gain independence.

Where we work

2024-2025



179,006 people | 104 projects | 79 partners

Our year: 2024–2025

IMPACT AND ACHIEVEMENTS

EVIDENCE AND IMPACT ARE CRITICAL

We measure the impact of everything we do.

- Strengthened our evaluation frameworks for the Home Repairs and Older People programmes.
- Externally evaluated our Specialist Training and Employment Programmes for refugees in the UK.
- An external review of our Back to Work programmes in Ukraine found that 80% of graduates reported being employed, outperforming the national employment rate of 67%.

RAISED VITAL FUNDS

We are inspired by, and enormously grateful for, the incredible generosity of our supporters.

- Income of £15.5m, exceeding budget by £1m.
- Regular reporting on how funds are being spent and the impact of supporters' donations.

WOMEN AND GIRLS ARE HIGH PRIORITY

Women and girls face poverty, discrimination, violence, injustice and inequality just because they are women. We want to change that.

- 58% of all our participants were female.
- We have invested to ensure our programmes are gender sensitive.
- Supported local partners with gender consultants to help strengthen their own approaches to Gender, Equality and Social Inclusion.

PARTNERSHIP IS ALWAYS AT THE HEART OF OUR WORK

We are locally led, building partnerships and working alongside local communities.

- Supported 179,006 people across 19 countries through 104 life-changing and life-saving programmes, in partnership with 79 local organisations.

INVESTED IN OUR TEAM

Our talented people are our biggest asset.

- Ran an organisation-wide Employee Engagement Survey – 81% of employees took part, overall engagement score of 75%.
- Trained our team on the Code of Conduct, Safeguarding, Anti-harassment, SharePoint, Outlook, Protective Security Awareness and People Management.
- Our vital volunteers support our historical archives by chronicling our extensive photographic archive and by reuniting people across the world with historical documents associated with their families.

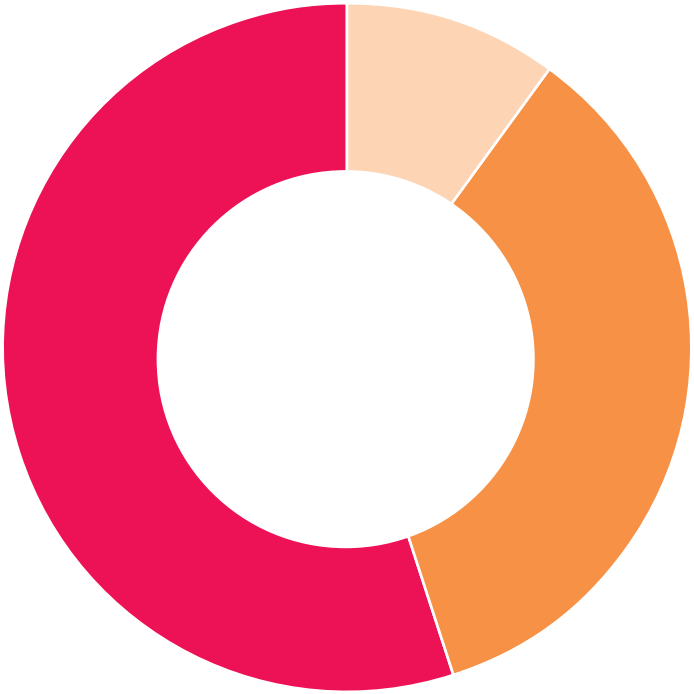
ENGAGED NEW AND EXISTING AUDIENCES

We keep our supporters informed and engaged and strive to tell even more people about our vital work.

- Nearly 9,000 active donors, of which 9.5% were new.
- 629 media mentions throughout the year in 10 countries across the world.
- Over 24,000 social media followers, with a 9% growth on last year.

Our year: 2024-2025

2024/2025 income by category



55% Fundraising income

35% Institutional & Government grants

10% Legacies

Priorities for the year ahead

1. Continue to prioritise our operational focus on the needs of people in Ukraine, within and beyond the Jewish community, who are suffering the effects of conflict.
2. Broaden our trauma support provision in Israel to ensure that essential needs are met for vulnerable Israelis.
3. Strengthen our Jewish identity across brand, messaging, learning and external engagement.
4. Support thousands of Ukrainian refugees and Hong Kong British Nationals Oversees status holders with high-quality, personalised employment and English language support, as part of our Government-funded STEP programme.
5. Continue building resilience as a core part of our Livelihoods approach, particularly in conflict related areas, to ensure we are supporting people with a hand up, not solely a hand out.
6. Sustained focus on the reach and capacity of World Jewish Relief USA to acquire new supporters, improve brand profile and increase its fundraising capabilities.
7. Focus additional fundraising attention on a professional, younger philanthropic audience through our newly founded Work Matters campaign.
8. Implement a significant systems change programme across our business, upgrading software where needed, building automation solutions and ensuring AI integration.

Our impact

Supported 179,006 people

58% of participants were female

Worked in 19 countries

Income £15.5 million

79 partners across the world

Engaged with 850 new donors

Charitable Ratio

87% Charitable expenditure

13% Raising funds



Our work



Humanitarian and climate action

Our humanitarian work saves lives, and we proudly lead the Jewish response to international disasters.

We are locally led, working with embedded partners to deliver fast, effective, participant-focused services through our Disaster Preparedness Initiative (DPI). In the past year across the Americas, Asia, Africa and Europe, we reached over 95,944 people, distributing over 2,700 food packages, 5,400 non-food items and WASH kits and reached over 8,500 people with cash support. Following the sector trend, we prioritise cash transfers as they are quicker, safer, more efficient, and give people choice and autonomy.

Our in-house rapid response fund - The Disaster Fund - enabled us to respond to four emergencies, including a tropical storm in the Philippines (October 2024) where we provided 600 families with food and hygiene kits. We also responded to the Kala Azar outbreak (one of the most dangerous neglected tropical diseases) in Northern Kenya in May, with public health support to prevent the spread of the disease, reaching more than 39,000 people.

Following the devastating earthquake in Myanmar in April 2025, we launched an emergency appeal to support 10,729 people with much needed humanitarian aid in the aftermath of the earthquake.

We also, with the full support of the Israeli authorities, used private restricted funding to work with a global humanitarian responder in Gaza providing life-saving maternal and infant health support to mothers and babies through field hospitals. This work supported the delivery of more than 3,000 babies, provided specialised care to 240 newborns, and treated more than 35,000 children with malnutrition and other health conditions.

We accessed Start Funds, as part of a consortium, to respond to flooding in Northern Kenya to support 1,000 households with vital water, sanitation and hygiene kits, non-food items and cash. In Morocco, we transitioned from emergency aid to livelihood recovery and restoration of the ecosystems after the earthquake, helping people regain income and stability. We continued support to communities in Ethiopia and the Rohingya in Bangladesh, improving WASH facilities and providing cash for refugees and those affected by conflict.

Guided by Jewish values, we act to address suffering caused by the climate crisis, focusing on adaptation for communities already impacted. In Nepal, Bangladesh, Ethiopia and the Philippines, our programmes strengthened early warning systems, diversified livelihoods, and developed climate-resilient WASH facilities - significantly improving awareness, preparedness, and resilience. The impact of these programmes has been significant. In the Philippines for example, we transformed the community's access to early warnings of flooding by creating Disaster Preparedness Committees. These committees received training, produced disaster maps, timelines and seasonal calendars to enhance early warning dissemination, contributing to a safer and more resilient community.



Disaster Preparedness Initiative

The Disaster Preparedness Initiative is World Jewish Relief's network of local partners in disaster prone countries, who we work with to respond to large and small disasters. To ensure this initiative is effective, we focus on establishing and maintaining meaningful and long-standing relationships with credible local actors.

START Network

The START Network is a membership organisation, made up of both international and local NGOs, including World Jewish Relief. It includes the START Fund, which enables member agencies to respond rapidly to small and under the radar humanitarian crises globally.

Our impact

- 95,944 people reached with humanitarian assistance
- 5,400 non-food items and hygiene kits distributed
- Provided 2,700 food packages
- Assisted 8,500 people with cash support
- 4 climate resilience programmes

Emily's story

In the arid village of Adu, Kilifi County, Emily, a smallholder farmer and mother of four, has long struggled with the challenges of a changing climate. Years of failed harvests and unreliable rainfall meant frequent food shortages and constant financial pressure. But when drought warnings were issued earlier this year, Emily was ready.

Through the Early Action and Anticipatory Response programme, supported by World Jewish Relief and delivered with local partner Pastoralist Girls Initiative, Emily received training in conservation agriculture and timely support to act before crisis struck. She constructed two water pans and installed a rainwater storage tank, securing a stable source of water for her family and crops.

Emily also received drought-tolerant seeds such as maize, green gram, and assorted vegetables, suited to the dry conditions. Her crops are now healthy and nearly ready for harvest. Her kitchen garden, grown from nursery seedlings, will provide nutritious food and additional income throughout the dry season.

> **"Before, we waited for disaster. Now, we plan ahead."**

Emily is one of over 200 women farmers supported through the programme in Kilifi and Tana River counties. The project is helping shift communities from reactive crisis response to forward-looking resilience. By acting early and investing in practical, locally led solutions, families like Emily's are building long-term food and water security in the face of climate uncertainty.





Life-saving support to vulnerable Jews

World Jewish Relief has been providing life-saving assistance to vulnerable Jews in crisis since 1933, and this remains a core part of what we do today. We support Jewish communities in Ukraine, Israel, Moldova, Georgia, Poland, Russia, Belarus, Uganda and Ethiopia, and explore new opportunities where needs arise.

Our approach prioritises individual needs, focusing on depth rather than breadth. We work one-to-one with people, providing bespoke support to those who need it most. This means that our investment per person is significant, and the support that everyone receives is often highly impactful, tailored and life changing.

As the Russian invasion of Ukraine continues, being a constant source of support to the Jewish community has never been more vital. Last year we reached 5,654 older Jewish people and 1,425 Jewish people with disabilities. Through our partnership with the American Jewish Joint Distribution Committee (JDC), we supported 742 vulnerable Jewish people with homecare and material aid, and assisted two care homes in Ukraine with social activities, medicines and clothing. Additionally, we provided 330 people with regular homecare, and provided 1,097 people with glasses, hearing aids, and medicines.

In Belarus, our partner provided dementia day-care and training for community members for more than 450 people. FCDO funding enabled material support for 115 more. In Moldova, 775 people received essential aid, dementia services and social groups, and the Jewish community in Dubăsari (Transnistria) was supported with winter aid and events. We also supported the Senior Club at the Jewish Community Centre (JCC) in Krakow, and in Georgia we supported 638 older Jewish people with medical aid, dementia support and homecare.

In the east and south of Ukraine, we supported 253 Jewish adults with disabilities with psychological assistance, financial aid, and to develop independent living skills. Eighty-six per cent now have an improved psychological state and 67% reported improved living or vocational skills. Participants worked with volunteer groups and city authorities to reduce accessibility barriers and raise awareness of disability inclusion.

In Uganda, our partner organisation Jewish Response Uganda engaged with six Jewish communities around the Mbale area. Through this programme, 121 farmers successfully farmed tomatoes and green peppers. Eighty-two per cent of them reached the target for expected yields and 86% exceeded their income target of £470.

In Israel, we worked alongside our partner to support the immense trauma needs of the population. Throughout the course of our partnership with the Israel Trauma Coalition (ITC), we have supported thousands of people, providing 1,790 hours of therapy and 645 hours of trauma resilience training to psychologists. Additionally, following attacks from Iran in June 2025, we scaled up our work with ITC to provide essential emotional first aid, hotlines for therapists, and trauma-informed training to first responders and social services to enhance their professional capabilities and resilience at these incredibly troubling times.



Our impact

Reached Jewish communities in 9 countries

1,425 Jewish people with disabilities supported in Ukraine

86% of people with disabilities reported improved wellbeing

1,290 Israelis assisted with therapy and trauma care

1,097 older Jewish people in Ukraine provided glasses, hearing aids, and medicines

Hanna's story

> **I am now in control of my life again.**

Hanna is 81 and lives on her own in Zaporizhzhia, Ukraine, on the 9th floor of an apartment block. Despite some health problems, she is a positive and energetic person. She's an active member of the Jewish community, participating mainly in online events due to the war.

In March 2025, Hanna fell and broke her hip. After surgery, she struggled on her own at home with bathing, cooking and cleaning. With our support she was allocated two hours' homecare every day to help with these tasks, and to support her with exercises for rehabilitation. The homecare worker also accompanied Hanna on walks, which were initially very short, but gradually she became stronger. By June, Hanna was already walking independently using a walking stick. Together, they made her flat safer to reduce the risk of another fall, taping rugs to the floor, practising getting out of bed safely, dressing, bathing and more.

The cherry on top of the cake was when Hanna was able to return to her job as a dentist at the State polyclinic (surgery), and now, she no longer requires homecare assistance.

"After the operation I was in pain, and was afraid of the unknown: will I be able to get my independence back? I was always used to doing things on my own, and when I fell, I was most afraid of becoming bedridden, dependent on the help of others. But I was determined to get back on my feet. Though I have to be honest - the homecare assistance was invaluable for me. Without this support, my rehabilitation would have taken longer and been more difficult. I am eternally grateful to World Jewish Relief and Hesed for this help. I am now in control of my life again!"

Supporting sustainable livelihoods



Working through trusted local partners, our livelihood programmes empower disadvantaged individuals to build prosperous, fulfilling lives for themselves and their families. We focus on unlocking potential, not creating dependency - providing a hand up, not a hand out.

Back to Work

Our Back to Work programmes support people to build lives of self-reliance and dignity for themselves and their families through sustained and productive employment and profitable self-employment. This year, we are proud that, in partnership with 11 local organisations in Ukraine, Moldova, Georgia and Rwanda, we have economically empowered 4,821 disadvantaged individuals, mainly women (86%) and indirectly supported at least 14,500 members of their families. As a result, 60% of participants in Ukraine and Moldova found employment and 83% are earning a living wage.

In Ukraine and Moldova, nine partner organisations delivered Back to Work activities to the members of local Jewish communities, including special Rosh Hashanah masterclasses and Purim celebration that boosted participation. An independent evaluation by Israeli research company Key Impact found the programme's "individualised and comprehensive support" highly effective in improving participants' knowledge, skills, confidence and agency, and confirmed its relevance amid war-related economic instability. Notably, 80% of graduates remained employed one to two years after completing the programme, demonstrating lasting impact.

Supporting children and families

While employment programmes strengthened parental resilience, children's well-being required targeted support. Our Building Stronger Families and Back to Childhood programmes, run with five partners, supported 206 families in Ukraine, Moldova, Uganda and Rwanda. We worked closely with 244 parents and carers, 72% of whom reported improved household living standards, and 71% that they were better able to meet their children's emotional needs. In total, 108 families achieved their goals and graduated from the programme.

Business TransFARMing

In Rwanda, Uganda and Kenya, our Business TransFARMing programme supports east African smallholders to become agricultural entrepreneurs. In 2024–25, 694 farmers grew tomatoes, peppers, watermelons and onions; 77% achieved expected yields and 78% met income targets. Female farmers excelled - in Rwanda, female-majority groups outperformed male groups. In Arbajahan, Northern Kenya, a female-led group's strong results prompted county government investment in a borehole, shade nets and fencing, boosting production. As a result, their group generated an impressive £1,600 last season. And in Uganda, more than 60% of new participants were women.

Miriam's story

> **I used to be afraid to try new things, but now I feel positive about experimenting.**

Miriam, aged 42, lives in rural Uganda with her husband and eight children. Her husband drives a motorbike taxi, making about £30 per month, and Miriam used to grow food crops and work as a temporary labourer. She joined Business TransFARMing and learned how to grow tomatoes.

Miriam proved to be a very capable farmer, taking excellent care of her crops. As a result, her monthly profits soared to above £150. She re-invested some of her profits into expanding her farm as well as paying her children's school fees.

"What I found most helpful about this project was the way it combined farm training with business skills and mentorship. I had been farming for years, but I didn't know how to make it a business. The biggest change for me was the confidence I gained in my ability to manage my farm and make decisions about my business. I used to be afraid to try new things, but now I feel positive about experimenting. What was unique about this project's work was the way it focused on me as a whole person, not just the farm. For example, I wanted to be able to send my children to private school, and the project helped me make that possible."





Our impact

- **5,820** people empowered to earn an income
- **16** partner organisations worked with
- **206** families assisted
- **694** farmers across Rwanda, Uganda and Kenya supported
- **86%** of participants on our Back to Work programme were women

Responding to wartime needs in Ukraine



Since the first missiles fell on 24th February 2022, life in Ukraine has been turned upside down. Families live under constant threat, cities are scarred by destruction, and the most vulnerable are left with nowhere to turn. Yet, in the face of this relentless hardship, our commitment has never wavered.

Through 22 local partners, we have reached 389 cities and towns, delivering life-saving support to 377,807 people - including 50,422 this year - from both within and beyond the Jewish community. Our support addresses gaps left by other organisations.

Reaching the hardest places

As frontlines have shifted and attacks have intensified, we have delivered food, hygiene supplies, medical equipment, children's essentials, bedding, and construction materials to communities just 4km from the fighting.

Five of our partners reached 29,612 people this year alone with vital humanitarian aid, with 93% saying the help was timely, relevant, and of the highest quality. In Kharkivska Oblast, we provided 264 households with agricultural and poultry growing packages to improve food security. In Kherson, where more than 150 civilians have been killed by drones since July 2024, we installed 325 shatterproof triple-glazed windows for 97 families, using innovative Cambridge Design Lab technology to protect them from blasts and freezing winds.

We reached 1,000 older people in frontline zones. In Kharkiv and Sumy, we created safe spaces where 1,045 people could shelter during missile and drone strikes. In Zaporizhzhia, we provided 823 people with food, medical help, home repairs, and psychological care.

Restoring livelihoods

War strips people of jobs, independence, and self-worth. Our Back to Work and self-employment programmes restore hope and stability – helping 2,545 people into employment and 1,224 to start their own businesses, preventing over-reliance on aid, and strengthening communities.

Protecting childhood through a time of war

For Ukraine's 7.5 million children, war has stolen safety, routine, and learning. This year, we supported 1,359 children to improve their studies, mental health, and social skills. In safe, warm spaces with bomb shelters, they received tutoring, group learning, and counselling. As a result, 36% improved their psychological well-being, 76% raised maths grades, and 78% improved Ukrainian language skills.
In partnership with the Ukrainian government's Coordination Centre for Family Upbringing and Children, we also supported the reintegration of 18 children returned from illegal deportation to Russia, providing their families with the material, psychological, and educational help they urgently needed.

Rebuilding home, rebuilding lives

When homes are shattered by bombs and drones, the road to recovery feels impossible. This year, we repaired 218 war-damaged homes primarily in Kharkiv, Sumy, and Odesa, as well as 164 homes in Ukraine and Moldova that had fallen into disrepair. Ninety-nine percent of families told us they were satisfied with the repairs, which brought warmth and safety back to their lives.

Supporting the needs of older people

Older people, particularly women and those with disabilities, remain the most overlooked and they routinely struggle to access humanitarian aid. Alongside the older Jewish communities we supported throughout the year in Ukraine, we reached an additional 7,308 older people who are displaced or living in frontline

older Jewish communities we supported throughout the year in Ukraine, we reached an additional 7,308 older people who are displaced or living in frontline regions, primarily providing food support, winter relief and medical aid.

In partnership with Nezabutni, Ukraine's national dementia charity, we trained 769 State institution staff in person-centred dementia care and equipped 299 family carers through nine skills workshops. Our new monitoring methods show 90% of clients were satisfied with our services, and 95% now feel in control of their health thanks to our support.

Looking ahead, our research into homecare services in Ukraine and across the region will shape even more effective, sustainable programmes - ensuring that, even in times of war, no one is left behind.

Anna's story

> **"I was offered a helping hand - without any pressure, just with belief in my abilities. I felt that I was not alone, and that I could do a lot more."**

Anna is 44 years old. Before the war she lived in a small town in Donetsk region. Her husband was the main breadwinner. Anna was looking after their two children, who are 14 and 10 today. The war forced the family to hastily evacuate, together with Anna's elderly grandmother. Eventually they settled in a village in Poltava region. Anna realised that she needed to work but was unable to find a job as she had not worked for a long time, and there were almost no jobs available.

Then Anna found out about World Jewish Relief's Back to Work programme in Kharkiv, which she could join remotely. Following initial trainings and in-depth career consultations, Anna chose web-design as she needed to work from home, and doing something creative has always been her dream.

After successful graduation, Anna kept in touch with the teacher who gave her various paid tasks, starting from simple revisions and then stand-alone projects. She can earn about £300 per month, which is significant for the family. Anna was able to buy a new laptop for her eldest son, who is also interested in design and wants to make it his profession. Moreover, Anna mentors new programme participants.

"I didn't even think I would be able to start something new at my age, in a new place, after everything I have been through. But I was offered a helping hand - without any pressure, just with belief in my abilities. I felt that I was not alone, and that I could do a lot more. Such programmes are really needed - they provide not only knowledge and skills, but most importantly, they offer hope."

Our impact

50,422 people supported in Ukraine this year

218 war-damaged homes repaired

389 towns and cities reached since war began

7,308 older people assisted

1,359 children supported with their studies, mental health, and social skills

29,612 people provided humanitarian aid



Refugee employment in the UK

Our history is deeply entwined in refugee resettlement, having supported over 65,000 Jewish refugees in the 1930s and 40s. With over 100 million people displaced worldwide and a fragmented and under resourced refugee sector in the UK, we bring focus, impact, systems change and particular expertise to this arena.

Refugees are disproportionately unemployed and underemployed in the UK, hindering their chances to rebuild their lives, find economic stability and integrate into society.

We hold a unique position within the sector where we have experience of operating both directly and through implementers, in in-person and online settings, and collaborating strategically with organisations such as the British Council.

Over the past year, we scaled our impact, supporting 7,595 people and consistently delivering strong employment outcomes. Our Specialised Training and Employment Programme (STEP), launched in 2016, offers personalised, structured support to help refugees secure meaningful, sustainable employment. In 2024–25, we delivered STEP in multiple formats tailored to the specific needs of refugees, forced migrants, and asylum seekers in the UK.



STEP

This flagship, award-winning programme, offers a face-to-face bespoke employment programme to refugees and forced migrants in 77 cities and towns across the UK. In the last year, this programme has supported 692 people from countries including Afghanistan and Sudan, and we have worked in partnership with 10 organisations to deliver this vital programme. STEP has achieved a 33% employment rate, with 97% reporting they were very satisfied or satisfied with the programme; 98% said they would be very likely or likely to recommend STEP, and 91% rated the employability support as excellent (62%) or good (29%).

STEP Ukraine

Funded by the Ministry for Housing, Communities and Local Government (MHCLG), this unique programme provides Ukrainians in the UK, who have been forcibly displaced by the war, 12-weeks of virtual employment support and intensive English language, in partnership with the British Council. Over the last year we supported 5,039 Ukrainians living in all four nations of the UK, and saw incredible results. A 2025 survey of participants found that 65% were employed after completing the programme, and 94% of participants would recommend taking part.

STEP Ahead

STEP Ahead is a virtual English language and employment programme for refugees from all backgrounds across the UK, which we piloted over the last year with the Home Office. The programme supports people with varying levels of English, including those with no existing knowledge of English, and provides women only sessions. Over a thousand people signed up from 57 countries of origin, with 35 different first languages represented. In total, 411 people took part in the programme, of whom 58% were women. Overall, 97% reported increased confidence and motivation to find work, and 73% reported they were confident or very confident online (compared to 49% at the beginning of the programme).

Refugee Employability Programme

Working in partnership with the International Rescue Committee and The Entrepreneurial Refugee Network (TERN), we used our STEP model to provide face-to-face employment services to 585 refugees in the Southwest of England on the Home Office funded Refugee Employability Programme. Thirty-four percent have subsequently entered employment.

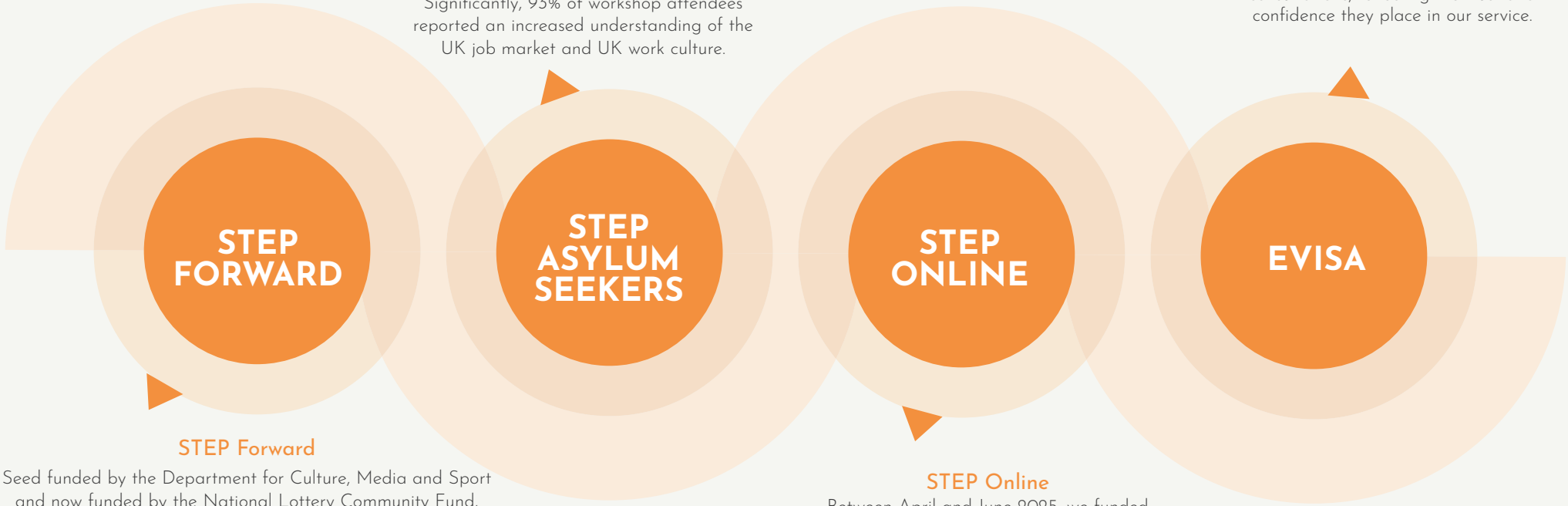
Refugee employment in the UK

STEP for Asylum Seekers

In November 2024, we started a small pilot to understand how to overcome the barriers to finding employment faced by asylum seekers with the right to work in the UK. In total, 71 participants took part in the programme (40 with 1-1 support, and 31 in workshops). Of those with 1-1 support, 10% moved into work, 17% started training and 5% began volunteering. Significantly, 93% of workshop attendees reported an increased understanding of the UK job market and UK work culture.

Converting to eVisas

Funded by the Home Office, we have supported 533 individuals over the last year to transfer their paper visa to an eVisa and set up their UKVI account. We have remained in regular contact with our clients, ensuring they received ongoing assistance whenever further support was required. A number of our clients returned to us for further support and consultations, reflecting the trust and confidence they place in our service.



STEP Forward

Seed funded by the Department for Culture, Media and Sport and now funded by the National Lottery Community Fund, STEP Forward delivers a 36-week in-person course in Leeds, Bradford and Coventry, exclusively for women refugees. The programme has a significant impact on the women who take part, with 82% improving their English by at least one ESOL level, 87% improving by at least one numeracy level and, vitally, 88% reporting an improvement in their wellbeing, fostered by opportunities to network and develop cross-cultural friendships through regular group classes. By the end of the programme, 98% of women had committed to a continued integration pathway, including volunteering, further college courses, employment, or transitioning to STEP.

STEP Online

Between April and June 2025, we funded and delivered an online programme available to all refugees and displaced people in the UK, offering intensive English language and employment support. In total, 111 participated in the programme and 63% of participants were women. Overall, 97% were satisfied with the programme.

Anna's story

> **Now I feel fully equipped for whatever comes next. This programme, and the incredible people running it, can genuinely change your life for the better.**

Anna arrived in the UK in January 2025 after fleeing Mariupol, Ukraine. Despite her strong background in IT and project management, she faced the daunting challenge of rebuilding her life and career. While she had some English already, Anna lacked confidence in grammar and writing, and her CV was not getting the results she hoped for. Job searching was discouraging, and her motivation wavered at times, particularly given the trauma she had experienced.

In March 2025, Anna joined our STEP Online programme, determined to improve her skills and secure work aligned with her experience. With her Employment Advisor, Marina, she rewrote her CV from scratch, learning how to tailor applications to the UK market and confidently navigate interviews. She also attended English classes on business communication, which strengthened her writing and grammar, and gave her the confidence to handle phone interviews.

Anna's resilience and drive were evident throughout. She embraced every aspect of the programme, attended regularly, and took on feedback enthusiastically. Her efforts quickly paid off: she began receiving interviews, secured two offers, and accepted a role in IT that matched her aspirations.

"The biggest and most important change is that I finally found a job in the UK, and not just one, but two job offers at the same time. Beyond that, my confidence has grown massively. This programme, and the incredible people running it, can genuinely change your life for the better."



Our impact

- **7,595** refugees in the UK received employment support
- **82%** of women refugees on STEP Forward improved their English level
- **77** towns and cities in the UK reached through STEP
- **65%** of STEP Ukraine participants reported being employed following the programme
- **5,039** Ukrainians supported by STEP Ukraine
- **97%** of STEP Ahead participants reported improved confidence



World Jewish Relief Archives

For decades, World Jewish Relief's case file archives were lost and forgotten, until a chance discovery in the late 1980s revealed a treasure trove of documents detailing the extraordinary help the charity gave to Jews fleeing Nazi persecution. Our archives include files for people who came from Germany and Austria, including many of the almost 10,000 children who came on the Kindertransport, as well as men who came to the Kitchener camp, 732 child survivors from concentration camps known as The Boys and countless others who arrived on domestic visas or under guarantors. Having digitised the files, we are now returning these documents to families, revealing fascinating details of many people's history. We have the names of over 315,000 people, as well as records for the 65,000 refugees we supported in the 1930s and 40s, and more than 2,000 original photographs.

Our remarkable team of archive volunteers received 1,354 enquiries this year. Their role is to use the information provided by enquirers, search through our records to understand what information we may or may not hold and then deliver that information to enquirers about their family members. This year we received 135% more enquiries that the previous year from 21 countries around the world, with 67% of all enquiries receiving information connected to their families.

This year, our extensive photographic archive, which contains more than 2,000 pictures from the 1930s onwards, was digitised.



Monitoring, evaluation and safeguarding



Monitoring and evaluation

We are committed to monitoring and evaluating our programmes, allowing us to assess the relevance, effectiveness and efficiency of projects, and to enable evidence-based decision-making. From measuring job outcomes, income gained, and satisfaction with activities, we have a range of measurements that enable us to evaluate effectively, according to the different objectives of the activities.

This year, we strengthened our evaluation frameworks for our Home Repairs programme and Older People programmes to enable staff to create effective action plans and ensure we can measure the impact of our support.

We carried out an external evaluation of our Back to Work programmes in Ukraine, which found that the programme was "highly relevant and responsive to the socio-economic landscape caused by the war….(and) successfully contributed to breaking cycles of long-term unemployment and economic inactivity". Eighty per cent of surveyed graduates reported being employed, outperforming the national employment rate of 67% (IOM, 2024). Notably, employment rates of female graduates (80%) and Internally Displaced Persons (IDPs) (81%) were also significantly higher than national rates (at 63% for women and 56% for IDPs).

We also monitor the impact of our partnerships with a survey that aims to gather feedback on the way we interact with, invest in and work alongside our partners to implement programmes. Feedback from our international partners showed that 95% of our partners agreed or strongly agreed that partnership with World Jewish Relief improves the effectiveness and impact of their work.

Unlike our international work, our programmes supporting refugees into employment in the UK involve direct delivery. We ensure all our participants complete surveys before and after taking part, which provides regular feedback to ensure we can improve our systems and delivery. We have developed our CRM to allow better data and performance monitoring, enabling real-time feedback, tracking and KPI performance.

We have also supported independent evaluations for STEP Ahead (IPSOS – Mori) and STEP Ukraine (RAND) and are undergoing an external evaluation of STEP Forward. The STEP Ukraine evaluation provided further evidence that delivering English and employment together addresses multiple needs in parallel, and participants valued the flexible programme and bespoke support. It was commented that there was room for improvement with post-programme support, which is now part of our planning for the coming year.

Safeguarding

We are committed to the protection of all people, young and old, and will not tolerate any form of abuse or exploitative acts being perpetrated by Trustees, employees, volunteers or anyone associated with the delivery of programmes. This year we reviewed and updated both our Children and Young Adults and general Safeguarding policies, as well as updating our Safeguarding framework.

World Jewish Relief USA

In 2022, World Jewish Relief registered as a 501c3 legal entity in the United States of America (USA) to enable our existing USA based supporters to ensure a more tax efficient way to support our work.

The appointment of our first Executive Director, Rabbi Dina Brawer, and an active Board of Trustees, enabled us to grow our supporter base and forge new philanthropic partnerships.

In December 2024, we hosted our annual fundraising event at the Harvard Club, welcoming 100 guests who heard virtually from esteemed historian, Sir Simon Schama.

We were pleased to be able to provide a significant gift to the Jewish Federation of Los Angeles in support of those affected by the devastating fires that swept through Los Angeles.

We were sad to say goodbye to Rabbi Dina Brawer in May 2025 and have embarked on the recruitment of her successor.

We have been particularly grateful for significant grants received by World Jewish Relief USA from the Jewish Federation of North America and the UJA Federation New York, towards critical components of our work in Ukraine.

World Jewish Relief USA continues to generate significant revenue towards the international work of World Jewish Relief demonstrating the kindness and generosity of our supporters living in the USA.



Fundraising and events

At a time of numerous crises around the world, the need for our services continues to grow. We are both inspired by, and enormously grateful for, the incredible generosity of our supporters.

This year our income was £15.5m, exceeding our budgeted income target of £14.5m by £1m, albeit representing a decrease of £1.9m (11%) from 2023/24. In 2024/25 we ran an extension of our STEP Ukraine programme providing English language and specialist employment support to Ukrainian refugees in the United Kingdom, funded by the Ministry of Housing, Communities and Local Government. This was for fewer clients than in the previous year, and so the income we received to the end of June 2025 was £4.5m as opposed to £6.8m for the same programme for the year to the end of June 2024.

Although some of our UK Programme grant funding came to an end in 2023, resulting in £0.8m less grant income, we were successful in securing £0.5m of funding from the Home Office for our online STEP Ahead programme, which worked with resettled refugees from across the world now living in the UK.

World Jewish Relief USA had another successful year and were able to provide grant funding to World Jewish Relief of £1.0m, which is an increase of £0.3m from the previous year. Our emergency income reduced by £0.3m due to fewer significant humanitarian disasters in 2024/25 and we raised £0.1m for our response to Myanmar and £0.1m from the START Network to support people affected by flooding in Kenya.

Our appeals this year generated over £389,000; this comprised 3,150 donations made in total to our Rosh Hashanah, Winter and Pesach appeals. With war still raging in Ukraine, these appeals focused on the provision of trauma support, winter provisions to battle the freezing cold temperatures and other life changing assistance for Ukrainians living in the midst of this horrific conflict.

World Jewish Relief adopts a considered, personal, and respectful approach to all donor engagement. We do not undertake cold calling or employ third parties to contact our supporters. We are committed to safeguarding individuals' privacy and ensure that our fundraising practices are never intrusive or unduly persistent. The organisation operates in strict accordance with our Supporter Promise – reviewed regularly and published on our website – and fully complies with the requirements of the Fundraising Regulator and the Fundraising Code of Practice.

All staff and Trustees engage with fundraising best practice; the Trustees, Chair and Chief Executive meet regularly with the fundraising team and fundraising activity is included in our risk register to ensure that it can be managed accordingly.

We work with trusted local partners, who share our values and concern for the money given by donors, and programmatic due diligence is a vital mechanism towards ensuring that our income is well spent.

World Jewish Relief received 14 complaints this year, compared to four in 2023/2024. All were responded to, and the complainants were satisfied with the results.

We are sincerely grateful for the kindness and generosity of our donors, who enable us to stand shoulder to shoulder with communities in crisis during these challenging times.

Fundraising and events



OCTOBER

Performance of acclaimed theatre production, **Giant,** followed by an exclusive post-show discussion with Writer Mark Rosenblatt and Director Nicholas Hytner, for over 200 of our supporters.



NOVEMBER

Young World Jewish Relief pub quiz, attended by 40 young supporters.



JANUARY

Our Patron, His Majesty The King, joined us on **International Holocaust Remembrance Day** and the 80th anniversary of the liberation of Auschwitz at the Jewish Community Centre in Krakow.

"Here in Krakow, from the ashes of the Holocaust, the Jewish community has been reborn. And there is no greater symbol of this rebirth than the Jewish Community Centre, in which we are gathered here today. Standing on the steps of this wonderfully vibrant Centre some seventeen years ago, having encouraged its construction and taken immense pride in opening it, I was filled with a sense of hope and optimism at the life and energy that coursed through the building. So, returning today, along with World Jewish Relief, of which I am extremely proud to be Patron, that sense of hope and optimism has only grown. With their support, together with other generous benefactors, this Centre has blossomed from the bud of an idea into an essential hub for the community."
His Majesty The King, 27 January 2025



FEBRUARY

More than 600 guests attended the **Annual Dinner.** Thanks to the generosity of our supporters, we raised £1.75 million to support our vital work.



Exclusive screening of ***For the Living*** at JW3, followed by a Q&A.

Ten inspirational runners collectively raised £32,000 at the **London Marathon**.

Launch of **Work Matters** at a unique reception at Heatherwick Studio.

Seven runners raised vital funds for World Jewish Relief at the **Maccabi Fun Run.**

Risk Management

World Jewish Relief regularly reviews and assesses the risks it faces in all areas of its work and plans for the management of those risks.

Trustees liaise with the Chief Executive and Senior Leadership Team (SLT) to let staff know the boundaries and limits set by their risk policies to make sure there is a clear understanding of the risks that can and cannot be accepted.

As designated by The Charity Commission, the Board of Trustees has ultimate accountability for managing and controlling risk within the charity. Trustees are required to identify and review the strategic risks to which the organisation is exposed and to assess the likelihood of such risks and the possible impact they would have. Trustees must be satisfied that risk management is embedded in the organisation and adequate systems are in place to monitor, manage and, where appropriate, mitigate World Jewish Relief's exposure to major risks. For each strategic risk, risk appetite is assessed to balance opportunities for business development and growth in areas of potentially higher risk, while maintaining our reputation and reasonable levels of broad stakeholder support.

The Finance, Audit & Risk Management Committee reviews risk analysis and the risk management process across the Charity and ensures a detailed review of the priority risk register at every Finance, Audit & Risk Management Committee meeting.

Staff comply with risk management policy and processes and foster an environment where risks can be identified and escalated.

The Senior Leadership Team reviews key operational issues and actions and discusses and decides whether strategic risks need to be introduced, amended or replaced in light of external events or operational challenges. They promote risk management processes throughout the organisation and encourage transparency in reporting and speedy issue and risk escalation.
All major risks have been reviewed in the year and procedures have been established to manage those risks.

The key risks identified by World Jewish Relief in 2024/25 along with the actions taken are listed below:

Risk	Action Taken
Impact of Operations The design of programme, intervention, quality of the partner, appropriateness of resource allocation or other areas within our control, has no or negligible impact on the target participants. Achievement against Government funded payment by results contracts.	• Selection of local partner based on technical and delivery competence. • Scrutiny of programme design and plan to maximise impact. • Monitoring, Evaluation and Learning (MEL) framework to ensure partner is focused on impact as a measure of performance. • Trustee oversight of performance of payment by result contracts. • Effective CRM / data management system enabling timely analysis of accurate information.
Financial Sustainability Not overcommitting anticipated income, good fundraising performance of key revenue streams, cost control and long-term financial planning.	• Build an array of revenue streams through good fundraising, strong donor care, compelling issues and acceptable ROIs. • Strong financial controls, accurate budgeting and regular re-forecasting limiting the overcommitment of uncertain income. • Application of our reserves policy. • Clear strategy on US income growth. • Increasing active donor numbers through proactive marketing campaigns.

Risk	Action Taken
Efficiency Investment in people, systems and technology ensuring strong performance.	• Focused attention on investing in our people through positive culture, professional development, T&C's and building of reputation /credibility. • Delivery of management development programme and key training for all staff. • Implementing actions from systems review to ensure efficient use of technology. • Vulnerability assessments completed on IT systems. • Cyber essentials certification.
Safeguarding Severe safeguarding incident in any form by staff, volunteer of World Jewish Relief or downstream partner personnel.	• Robust safeguarding framework focusing on risk, whistleblowing, Code of Conduct, HR, Policy and Governance/Accountability. • Continual upgrading of safeguarding capabilities and understanding of partners. • Focus on open and safe culture within the charity. • Participation on inter-agency safeguarding working groups. • Regular staff training.

Risk	Action Taken
Reputation Partner performance, legal or financial non-compliance, culture of charity or perceived underspending against income adversely impact reputation of organisation.	• Partner mitigation measures above (Impact Risk). • Strong internal financial controls and procedures including due diligence on partners and donors, strong income management, particularly restricted funds, high donor care/reporting standards. • Regular board appraisal, staff survey and staff reviews, training on key policies. • Adherence to Gift Acceptance Policy. • Regular updates to supporters on expenditure plans especially relating to Ukraine crisis.



Financial Review



Overview

Total income for the 2024/25 financial year was £15.5m. Although this was a decrease of £1.8m or 11% from the previous financial year's figure of £17.3m, we had budgeted for income of £14.5m so exceeded our target by £1m. Average income over five years increased from £13.0m in June 2024 to £14.8m in June 2025. As well as our work in Ukraine continuing to dominate our activity this year, we were successful in securing funding from the Home Office for our employment and English language support to refugees in the UK. Our programme delivering employment and English Language support to Ukrainian refugees was extended in 2024/25 working with 3,400 clients and we received £4.5m in funding from the Ministry of Housing, Communities and Local Government. In 2023/24 the funding was for a client group of 9,000 and we received funding of £6.8m.

Total expenditure for 2024/25 was £16.7m, which was a decrease of £4.6m or 22% from the 2023/24 figure of £21.3m. This expenditure was in line with budget. £2.8m of the decrease relates to lower expenditure on our government funded STEP Ukraine programme, £4.0m in 2024/25 compared to £6.8m in 2023/24, as we ran a smaller programme - 3,400 clients in 2024/25 vs 9,000 clients in 2023/24. £1.6m of the decrease is due to lower spend in Ukraine, £4.1m in 2024/25 compared to £5.7m in 2023/24, as we have now utilised our restricted reserves, raised through our emergency appeals in 2022 and 2023, in full.

Income

We secured income of £15.5m in 2024/25, which was a decrease of £1.8m compared to 2023/24. We were successful in securing funding of £0.5m from the Home Office for a new programme providing employment support and English language training to some of the hardest to reach refugees across the UK. As our STEP Ukraine programme funded by the Ministry of Housing, Communities & Local Government ended in March 2025, we received £4.5m for this contract in the 2024/25 financial year compared to £6.8m in 2023/24.

Fundraising from Major Donors and Application Trusts continued to perform well in 2024/25 raising £3.2m (excluding emergency appeal income) compared to £3.3m in 2023/24. Grant income was lower than the previous financial year by £0.8m as two significant grants came to an end in 2023/24. Following a very successful Annual Dinner in February 2025 we raised just over £1.7m, which was £0.1m more than the previous year. Legacies continued to perform strongly and we matched last year's significant legacy income of £1.4m in 2024/25.

World Jewish Relief's US entity had a successful fundraising year and as a result were able to provide grant funding to World Jewish Relief of £1.0m, which is an increase of £0.3m from the previous year.

Emergency appeal income reduced from £0.5m in 2023/24 to £0.4m in 2024/25. This included £0.1m for our response to the Myanmar earthquake, £0.2m for our emergency responses in Israel and Gaza and £0.1m from the START Network to respond to smaller, below the radar emergencies, in Kenya.

Income from individual giving this year was £1.4m, an increase of £0.3m on 2023/24, due to strong performance in our Winter Campaign, Rosh Hashanah and Pesach appeals. We also ran a successful Digital Fundraising Campaign which did not take place in the 2023-24 financial year.

Our UK Programmes supporting refugees with English language and employment support received funding of £0.4m from the International Rescue Committee working in the South West of England and £0.2m from the Big Lottery Fund for our work with women refugees in Yorkshire and the Midlands. This level was the same as in the 2023/24 financial year.

Expenditure

Overall expenditure decreased by 4.6m from £21.3m in 2023/24 to £16.7m

Financial Review

in 2024/25. Charitable expenditure was £14.4m and represented 87% of total expenditure. The breakdown of charitable expenditure is £7.3m on grants, £6.4m on direct costs and £0.8m on support costs.

Of the £7.3m grant expenditure, £2.4m related to older people programmes in eastern Europe, £2.9m was spent on our Livelihoods programmes in eastern Europe and Africa, £1.0m on our language and employment programmes for refugees in the UK, £0.9m was spent on humanitarian programmes and £0.1m was spent on small strategic investments. Our direct programme costs of £6.4m is a decrease of £1.9m from the previous year due to lower spend on our STEP Ukraine programme.

Expenditure on raising funds (fundraising, communications and marketing) decreased by £0.1m from £2.3m in 2023/24 to £2.2m in 2024/25. £1.8m was direct costs and £0.4m related to support costs.

Staff costs were £5.3m in 2024/25, which was a decrease of £1.0m from the previous year due to a decrease in headcount for the delivery of our STEP Ukraine programme. Total staff numbers reduced from 150 to 113 in the year and staff costs represented 32% of total expenditure, which was a 2% increase from last year.

Financial Position

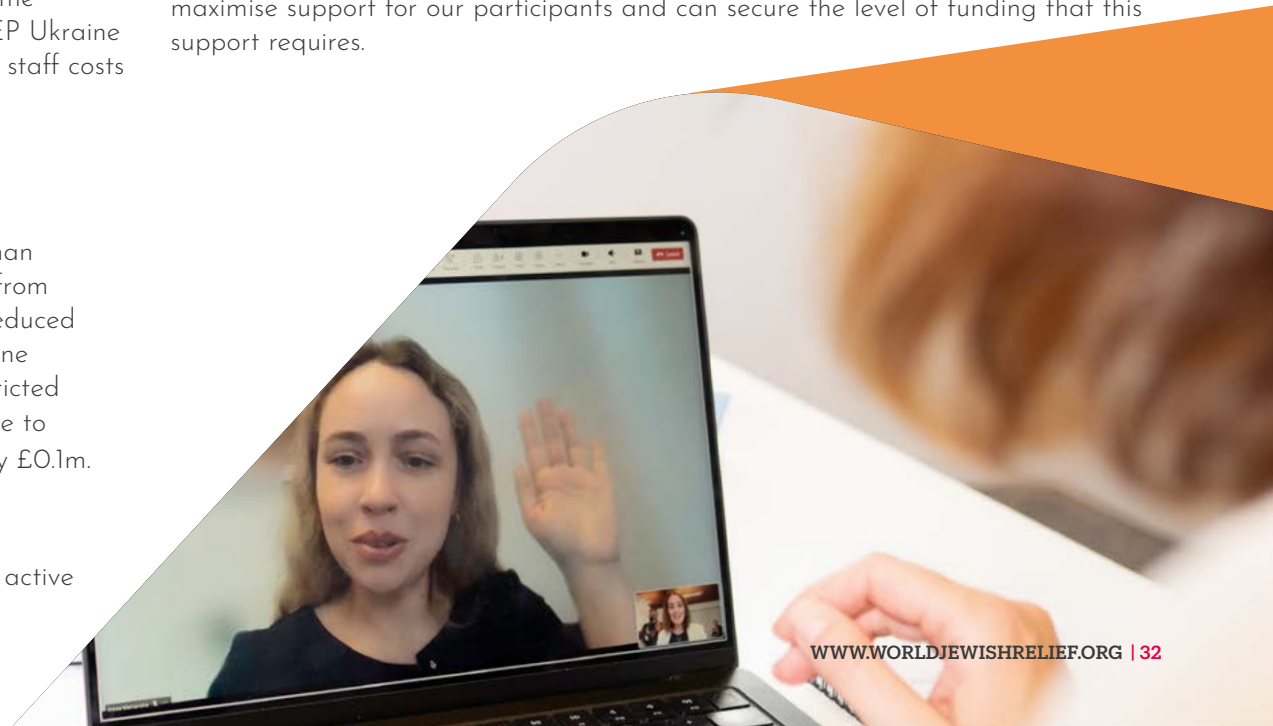
In 2024/25 the overall position was a deficit of £1.3m, which was lower than expected due to a high level of legacy income. Total reserves decreased from £9.6m on 30 June 2024 to £8.3m on 30 June 2025. Restricted reserves reduced by £1.0m, from £1.4m at 30 June 2024 as we spent down all of our Ukraine Emergency funds. At the end of the financial year we held £0.4m in restricted reserves, £5.3m in general reserves and £2.7m in designated reserves. Due to significant unbudgeted legacy income general reserves only decreased by £0.1m.

Going Concern

Income of £15.5m in 2024/25 exceeded our expectations and with 9,000 active donors and diverse income streams we are confident we will hit our income target in the year ahead. Our areas of focus will continue to be supporting the most vulnerable in Ukraine and assisting refugees in the UK to gain employment. Our support in Israel on the trauma and mental health needs of those primarily in the north of the country will continue to be of high importance to us in the year to come.

We have identified £1.5m of designated reserves to ensure programme commitments can be made if we experience a significant shortfall in income. We also have £4.2m in free reserves which would help fund both programme and overhead costs if the need arose.

The Priorities for the year ahead section above highlights the programme, fundraising and operational investment we are planning and the opportunities that the organisation is working towards to further strengthen our position in the year ahead. This will help ensure World Jewish Relief remains relevant, is able to maximise support for our participants and can secure the level of funding that this support requires.





Financial Review

Reserves Policy

World Jewish Relief had combined funds of £8.3m on 30 June 2025 (2024: £9.6m) comprising general funds of £5.3m, designated funds of £2.7m and restricted funds of £0.4m.

The Trustees consider that free reserves should be held at a minimum level to cover the closedown costs of the organisation in the event that the charity is no longer financially viable. This includes the cost of staff redundancies and office running costs as well as planned programme expenditure not already included in our designated funds. At 30 June 2025 the value of these costs is estimated to be £1.1m. The charity ended the year with free reserves (general funds less tangible assets) of £4.2m which is above the level required. We have budgeted to spend these surplus funds in 2025/26.

The Trustees are satisfied with the level of free reserves.

Designated funds are those unrestricted funds that have been allocated by the Trustees for particular purposes and totalled £2.7m on 30 June 2025.

The designated funds comprise:

- The net book value of World Jewish Relief's freehold building of £1.1m. The cost of purchase and refurbishment is held as a tangible fixed asset.
- A dilapidations fund of £0.1m held to cover necessary future repairs and refurbishment. This is expected to be utilised within the next 2-3 years.
- £1.5m to ensure the organisation can continue to support core programme commitments. The Trustees have carried out a review of the programme commitments and have identified that there is a moral obligation to guarantee a minimum level of funding for key programmes and as such have set aside a proportion of free reserves to cover this expenditure.

Financial Review

Restricted funds, which fall outside the definition of free reserves, have specific use conditions and are used to fund projects and programmes. The balance at the end of June 2025 was £0.4m.

Grant Making Policy

The majority of World Jewish Relief's charitable work is carried out by making grants to partner organisations. Grants are traditionally made on an annual basis and in line with specific project criteria. Project proposals are subject to a rigorous approval process before individual grants are agreed and contractual agreements are drawn up. These are reviewed in detail and approved by World Jewish Relief's Strategic Grants, Operations & Impact Committee. The Finance, Audit & Risk Management Committee then approves the grant expenditure in the context of the annual budget setting process. The budget and individual grants are formally approved by the Board of Trustees. Grant agreements are signed by all partners. These detail the outputs and outcomes expected by World Jewish Relief, the reporting requirements and a schedule of expected payments. Payments to partners are only authorised once satisfactory reports have been received. World Jewish Relief staff monitor and evaluate progress throughout the grant period by visiting partners and participants, reviewing assessments against agreed objectives and commissioning evaluations carried out by third parties.

Investment Policy

The Investment Committee monitors the performance of any investments held by the charity and makes recommendations directly to the Board of Trustees, informed by liquidity requirements as advised by the Finance, Audit & Risk Management Committee. Investments are normally denominated in sterling, though non-sterling investments can be considered to enhance portfolio return or improve diversification.

Investment Performance

World Jewish Relief liquidated its investment portfolio in November 2024 and transferred the £2m to an instant access charity deposit account earning average interest in the year of 4.4%. The Investment Committee continue to monitor interest rates and alternative investment fund options to maximise the return on our income.

Remuneration Policy

The Board of Trustees delegates responsibility to a Remunerations Committee to review the pay of key management personnel on an annual basis. Key management personnel include Trustees (who are not remunerated for their role) and the Senior Leadership Team.

The annual salary review takes into account the funding available based on the financial performance of World Jewish Relief, changes in the relevant pay markets and the contribution of individuals.

The Trustees are confident that the pay levels set for its key management personnel ensure World Jewish Relief is able to recruit and retain a strong leadership team that represents good value for money.

Structure, Governance and Management

Constitution

On 25th January 2019, the Trustees passed a special resolution to amend the Memorandum and Articles of Association, originally written in 1984. The language in the new constitution was modernised and the objects updated to reflect the current activities of the charity. The Memorandum and Articles of Association can be found at Companies House and on the Charity Commission website. World Jewish Relief is incorporated in the United Kingdom and registered as a charity in England and Wales.

World Jewish Relief's Objects

The charity's objects are defined in its Memorandum and Articles of Association as "the relief of poverty, hardship, sickness and distress, which, while supporting Jewish people and Jewish communities, will also include providing such relief in any part of the world in such manner and on such terms and conditions (if any) as may be thought fit."

Public Benefit Statement

World Jewish Relief's Board of Trustees has given regard to the legislative and regulatory requirements issued by the Charity Commission for disclosing how its charitable objectives have provided benefit to the public. The Trustees have complied with the duty set out in Section 4 of the Charities Act 2011 and clarified how the organisation's work seeks to focus on three charitable purposes as specified in the Act. These are "the prevention or relief of poverty; the advancement of health or the saving of lives; and the relief of those in need, by reason of youth, age, ill-health, disability, financial hardship or another disadvantage". Through the provision of grants to 79 partner agencies working in 19 countries on 104 projects and supporting 179,006 participants, World Jewish Relief works to deliver long term development benefits and humanitarian assistance. These activities further World Jewish Relief's charitable purposes for the public benefit.

Board of Trustees

The governing body of the charity is the Board of Trustees (Board) which meets at least four times a year and must consist of at least five members. Trustees are recruited based on their ability to apply their skills and expertise to the varied activities of the charity as and when required. Prospective members, with appropriate skills, are invited to attend two Board meetings and, provided they remain interested and a majority of Trustees agree, their appointment is ratified at the next Board meeting. Trustees are appointed for two consecutive three-year terms. A further period of three plus three years is possible following a one-year break.

On appointment, new Trustees receive an information pack and an induction which includes information on World Jewish Relief's governance structure, charitable activities, finances, fundraising and staffing. Trustees are encouraged to visit international projects. Trustees are also directors of the company. No Trustee has a beneficial interest in the company.

The Trustees bear responsibility for strategic planning, policy and direction. Implementation is delegated to the Chief Executive, who is answerable to Trustees I, and his Senior Leadership Team. The other members of the Senior Leadership Team, reporting to the Chief Executive, are the Director of Philanthropy, Director of Finance and Resources, Director of International Programmes and Partnerships, Director of UK Programmes, Director of Communications and Marketing and the Director of People and Culture.

Trustees delegate the detailed review of certain issues to specific committees, namely the Finance, Audit & Risk Management, Strategic Grants, Operations & Impact, Investment and Nominations Committees. Committees are usually chaired by, and primarily composed of, Trustees, supported by co-opted members.

Grants made to partners are determined by the Strategic Grant, Operations and Impact Committee, subject to ratification by Trustees. Detailed applications are received from many organisations and are fully discussed and considered by the Strategic Grants, Operations & Impact Committee. On approval, grant agreements are formalised, subject to satisfactory responses to questions and adequate financial and narrative reporting.

The Finance, Audit & Risk Management Committee takes delegated responsibility on behalf of Trustees to review all financial aspects of the charity's activities including its strategic and operational plans, so as to ensure short and long term viability. The Committee also ensures there is an effective external audit function and reviews the procedures in place to evaluate the adequacy of partners' financial controls. The Committee oversees all systems, controls and processes that may have an impact on the charity's ability to meet its aims. The Committee reviews risk analysis, the risk management process and compliance with relevant law, regulations, obligations and best practice.

The role of the Investment Committee is to research and make recommendations to the Trustee board on suitable investments or deposit accounts for excess funds, and the appropriate timing for acquisition and disposal. The Investment Committee monitors the performance of World Jewish Relief's Investment portfolio if appropriate and receives regular reports from the third-party fund managers.

The Nominations Committee ensures that the structure, composition, recruitment, tenure and succession of World Jewish Relief's Trustee Board and its committees is appropriate and effective.



Structure, Governance and Management

Auditor

The Trustees proposed that Buzzacott Audit LLP is reappointed as auditor of the charitable company for the forthcoming year at the Board meeting in November 2024.

Statement of Trustees' Responsibilities for the Financial Statements

The Trustees, who are also the directors of Central British Fund for World Jewish Relief for the purpose of company law, are responsible for preparing the Trustees' Report, including the strategic report, and the accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). The Trustees' report is also the directors' report for the purposes of company law and includes the strategic report.

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

- Select suitable accounting policies and apply them consistently;
- Observe the methods and principles in the 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;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK Accounting Standards have been followed, subject to any departures disclosed and explained in the financial statements;
- Prepare the accounts on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the accounts comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of Financial Statements may differ from legislation in other jurisdictions.

Disclosure of Information to the Auditor

Each of the directors, who held office at the date of approval of this Trustee Report, has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditors are aware of such information.

Approved by the Board of Trustees on 29th October 2025 and signed on its behalf by:



Maurice Helfgott
Chair



Jeremy Newman
Treasurer

Accounts





Independent Auditor's Report to the members of Central British Fund for World Jewish Relief

Opinion

We have audited the financial statements of Central British Fund for World Jewish Relief (the 'charitable company') for the year ended 30 June 2025 which comprise the statement of financial activities, the balance sheet, statement of cash flows, the principal accounting policies and the notes to the financial statements. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 30 June 2025 and of its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

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

Independent Auditor's Report to the members of Central British Fund for World Jewish Relief

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the Trustees' report, which is also the directors' report for the purposes of company law and includes the strategic report, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Trustees' report, which is also the directors' report for the purposes of company law and includes the strategic report, has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' report including the strategic report. We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

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

Responsibilities of Trustees

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

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

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial

Independent Auditor's Report to the members of Central British Fund for World Jewish Relief

statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations; and
- we obtained an understanding of the legal and regulatory frameworks that are applicable to the charity and determined that the most significant frameworks which are directly relevant to specific assertions in the financial statements are those that relate to the reporting framework (Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS102) and the Companies Act 2006) and those that relate to fundraising including The Code of Fundraising Practice.

We assessed the susceptibility of the charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquires of management as to their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- performed substantive testing on expenditure including the authorisation thereof;
- tested journal entries to identify unusual transactions; and
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- reading the minutes of meetings of those charged with governance; and
- enquiring of management as to actual and potential litigation and claims

Independent Auditor's Report to the members of Central British Fund for World Jewish Relief

.There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the Trustees and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

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



Catherine Biscoe (Senior Statutory Auditor)
For and on behalf of Buzzacott Audit LLP, Statutory Auditor
130 Wood Street
London
EC2V 6DL

Date: 30 October 2025





Statement of Financial Activities

including an income and expenditure account for the year ended 30 June 2025

	Notes	Unrestricted funds £'000	Restricted funds £'000	Total 2025 £'000
Income from				
Donations and legacies	2a	5,898	4,014	9,912
Charitable activities	2b	4,492	890	5,382
Investments	2c	154	8	162
Total income		**10,544**	**4,912**	**15,456**
Expenditure	3			
Expenditure on raising funds		1,873	353	2,226
Expenditure on charitable activities		8,903	5,524	14,427
Total expenditure		**10,776**	**5,877**	**16,653**
Net losses on investments	5	(70)	-	(70)
Net (expenditure)		**(302)**	**(965)**	**(1,267)**
Transfers between funds	13	-	-	-
Net movement in funds		**(302)**	**(965)**	**(1,267)**
Fund balances at 1 July 2024		8,246	1,364	9,610
Fund balances at 30 June 2025		**7,944**	**399**	**8,343**

All of the results are derived from continuing activities. The charity has no gains and losses other than those shown above.

Statement of Financial Activities

including an income and expenditure account for the year ended 30 June 2024

	Notes	Unrestricted funds £'000	Restricted funds £'000	Total 2024 £'000
Income from				
Donations and legacies	2a	5,474	4,513	9,987
Charitable activities	2b	6,804	364	7,168
Investments	2c	105	85	190
Total income		**12,383**	**4,962**	**17,345**
Expenditure	3			
Expenditure on raising funds		1,981	275	2,256
Expenditure on charitable activities		10,180	8,871	19,051
Total expenditure		**12,161**	**9,146**	**21,307**
Net gains on investments	5	9	-	9
Net income (expenditure)		**231**	**(4,184)**	**(3,953)**
Transfers between funds	13	-	-	-
Net movement in funds		**231**	**(4,184)**	**(3,953)**
Fund balances at 1 July 2023		8,015	5,548	13,563
Fund balances at 30 June 2024		**8,246**	**1,364**	**9,610**

Balance Sheet

At 30 June 2025

	Notes	2025 £'000	2024 £'000
Fixed Assets			
Intangible assets	6	43	70
Tangible assets	6	1,072	1,091
Investments	7	161	2,015
		1,276	**3,176**
Current Assets			
Debtors	8	1,345	3,079
Cash at bank and in hand		6,363	4,616
		7,708	**7,695**
Creditors: amounts falling due within one year	9	(641)	(1,261)
Net current assets		**7,067**	**6,434**
Total net assets		**8,343**	**9,610**
The funds of the charity			
Restricted funds	10	399	1,364
Designated funds	11	2,682	2,863
General unrestricted funds		5,262	5,383
Total funds		**8,343**	**9,610**

The accounts were approved by the Council of Management on 29th October 2025 and signed on its behalf by:

Company number: 01874886

Maurice Helfgott
Chair

Jeremy Newman
Treasurer

Statement of Cash Flows

For the year ended 30 June 2025

	2025	2024
	£'000	£'000
Cash flows from operating activities:		
Net deficit for the year (as per the statement of financial activities)	(1,267)	(3,953)
Investment income	(162)	(190)
Depreciation of tangible fixed assets	20	22
Amortisation of intangible assets	33	20
Loss on disposal of intangible asset	-	6
Decrease / (increase) in debtors	1,734	(2,351)
(Decrease) / increase in creditors	(620)	626
Losses / (gains) on investments	70	(9)
Net cash (used in) operating activities	**(192)**	**(5,829)**
Cash flows from investing activities:		
Investment income	162	190
Exchange rate variances	(66)	6
Payments to acquire tangible fixed assets	(1)	(12)
Payments to acquire intangible fixed assets	(6)	(54)
Payment to acquire investments	(161)	-
Proceeds from sale of investments	2,011	1,800
Net cash provided by investing activities	**1,939**	**1,930**
Change in cash and cash equivalents in the year	1,747	(3,899)
Cash and cash equivalents at the beginning of the year	4,616	8,515
Cash and cash equivalents at the end of the year	**6,363**	**4,616**
Analysis of cash and cash equivalents		
Cash in hand	6,363	4,616
Total cash and cash equivalents	**6,363**	**4,616**

Accounting Policies

1.1 Basis of preparation

These accounts have been prepared for the year to 30 June 2025.

The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant accounting policies below or the notes to these accounts.

The accounts have been prepared in accordance with 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 United Kingdom and Republic of Ireland (Charities SORP FRS 102) issued in October 2019, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The charity constitutes a public benefit entity as defined by FRS 102.

The accounts are presented in sterling and are rounded to the nearest £1,000.

1.2 Basis of consolidation

The Charity does not prepare group accounts. World Jewish Relief has a trading subsidiary that is not consolidated because it is dormant.

1.3 Assessment of going concern

The Trustees have assessed whether the use of the going concern assumption is appropriate in preparing these accounts. The Trustees have made this assessment in respect of a period of one year from the date of approval of these accounts.

The Trustees of the charity have concluded that there are no material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. Due to the budgeted cash and reserves position of the charity one year from the date of signing the accounts the Trustees are of the opinion that World Jewish Relief will have sufficient resources to meet its liabilities as they fall due. The most significant areas of judgement that affect items in the accounts are detailed in 1.4 below. With regard to the next accounting period, the year ending 30 June 2026, the most significant area that may affect the value of the assets held by the charity is the performance of the fundraising activities. With strong income performance this year Trustees are confident that the overall income targets will be met for 2025/26, although the mix may differ from budget. The charity will monitor income closely and will only commit expenditure that it can afford to do so. For more information on this please see the risk management and reserves policy sections of the Council of Management's report."

1.4 Critical accounting estimates and areas of judgement

Preparation of the accounts requires the Trustees and management to make significant judgements and estimates.

The items in the accounts where these judgements and estimates have been made include:

- judgements in connection wtih the likelihood of receipt of legacy income and pledges;
- the allocation of general overheads and governance costs between charitable expenditure categories and the cost of raising funds;
- estimates in respect of accrued expenditure; and
- estimates of future cash flows for the purposes of the going concern assessment.

1.5 Income recognition

Income including donations, gifts and grants that provide core funding or are of a general nature are recognised where there is entitlement, receipt is probable and the amount can be measured with sufficient reliability.

Income from charitable activities includes income earned both from the supply of goods or services under contractual arrangements and from performance-related grants which have conditions that specify the provision of particular goods or services to be provided by the charity.

Accounting Policies



For such contracts and grants, income entitlement is considered to be conditional upon delivery of the specified level of service. Income is therefore recognised to the extent the charity has delivered the service or activity. Where income is received in advance of meeting any performance-related conditions, the income is deferred and included in creditors as deferred income until the performance-related conditions are met. Where entitlement occurs before income is received, the income is accrued.

Legacies are included in the statement of financial activities when there has been a grant of probate, the executors have established that there are sufficient surplus assets in the estate to pay the legacy, and any conditions attached to the legacy are within the control of the charity.

Donations are recognised when the charity has confirmation of both the amount and settlement date. In the event of donations pledged but not received, the amount is accrued for where the receipt is considered probable. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

Gift Aid has been accrued where the donation has been received. Interest income on current bank accounts is recognised on receipt. Interest income on term deposits that span more than one financial year is accrued on a pro-rata basis. Income from share portfolios that is not paid out but is reinvested in the portfolio, is accrued on a monthly basis.

1.6 Expenditure recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to make a payment to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure includes any attributable VAT which cannot be recovered. All expenditure is accounted for on an accruals basis.

1.7 Expenditure allocation

Expenditure has been classified under headings that aggregate all costs related to that category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Expenditure on raising funds includes both direct and apportioned costs attributable to the fundraising activities of the charity.

Expenditure on charitable activities comprises direct expenditure on grant making and delivery of projects as well as the salaries of staff involved in these programmes.

Support costs represent indirect charitable expenditure. In order to carry out the primary purposes of the charity it is necessary to provide support in the form



Accounting Policies

of IT, finance, HR and office facilities. Support costs are allocated between these categories on a basis consistent with the use of resources. Support costs include governance costs.

Governance costs are associated with the governance arrangements of the charity which relate to the general running of the charity as opposed to the costs associated with fundraising or charitable activities. Included within this category are costs associated with the strategic, as opposed to the day-to-day, management of the charity's activities, and the costs of meeting statutory obligations, for example the audit fee.

1.8 Tangible fixed assets and intangible assets

Depreciation of tangible fixed assets is provided at the following annual rates to write off the cost, less the estimated residual value, of the asset over its useful economic life.

Freehold land	not depreciated
Freehold buildings	2% straight line
Computer equipment	33% straight line
Fixtures & fittings	25% straight line

Assets purchased directly, or through implementing partners, for the purpose of relief work are written off to the Statement of Financial Activities in the year of expenditure as part of charitable expenditure. Improvements to freehold buildings occupied and used by the charity for charitable purposes are depreciated.

Intangible assets represent the cost of externally purchased software where there is a future economic benefit.

Amortisation of intangible assets is provided at the following annual rates to write off the cost, less the estimated residual value, of the asset over its useful economic life.

Computer software	33% straight line

Tangible fixed assets and intangible assets costing more than £1,000 are capitalised.

1.9 Investments

Other fixed asset investments are shown at their market values at the year end. Donated shares are shown at fair value at the year end. Unrealised gains and losses are taken to the Statement of Financial Activities on the revaluation of investments for accounting purposes. Realised gains and losses are included in the Statement of Financial Activities in the year of disposal of the investment.

1.10 Cash at bank and in hand

Cash at bank and in hand represents such accounts and instruments that are available on demand or have a maturity of less than three months from the date of acquisition. Deposits for more than three months but less than one year have been disclosed as short term deposits. Cash placed on deposit for more than one year is disclosed as a fixed asset investment.

1.11 Debtors

Debtors are recognised at their settlement amount, less any provision for non-re-coverability. Prepayments are valued at the amount prepaid. They have been discounted to the present value of the future cash receipt where such discounting is material.

1.12 Creditors

Creditors and provisions are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Creditors and provisions are recognised at the amount the charity anticipates it will pay to settle the debt. They have been discounted to the present value of the future cash payment where such discounting is material.

1.13 Pensions

The pension costs charged in the accounts represent the contributions payable by the charity during the year into both a defined contribution group personal pension scheme and individual personal pension schemes on behalf of certain members of staff and are accounted for in accordance with FRS 102.

1.14 Foreign currency translation

Transactions denominated in foreign currencies are recorded at the rate of exchange ruling at the date of the transaction. Monetary assets and liabilities denominated in foreign currencies are translated into sterling at the rates of exchange ruling at the balance sheet date. All differences are taken to the Statement of Financial Activities.

1.15 Accumulated Funds

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in note 10. Designated funds comprise funds which have been set aside at the discretion of the Trustees for specific purposes and uses of the designated funds are set out in note 11. General unrestricted funds are available for use at the discretion of the Trustees in furtherance of the objects of the charity.

Notes

For the year ended 30 June 2025

2a Donations and Legacies	Unrestricted funds	Restricted funds	Total 2025	Unrestricted funds	Restricted funds	Total 2024
	£'000	£'000	£'000	£'000	£'000	£'000
Donations and Grants	4,511	3,914	8,425	4,104	4,450	8,554
Legacies	1,387	100	1,487	1,370	63	1,433
	5,898	4,014	9,912	5,474	4,513	9,987

2b Income from Charitable Activities	Unrestricted funds	Restricted funds	Total 2025	Unrestricted funds	Restricted funds	Total 2024
	£'000	£'000	£'000	£'000	£'000	£'000
UK Government	4,492	528	5,020	6,804	-	6,804
Charitable Organisations	-	362	362	-	364	364
	4,492	890	5,382	6,804	364	7,168

2c Income from investments	Unrestricted funds	Restricted funds	Total 2025	Unrestricted funds	Restricted funds	Total 2024
	£'000	£'000	£'000	£'000	£'000	£'000
Interest from bank accounts	154	8	162	105	85	190
	154	8	162	105	85	190

3 Expenditure		Grants awarded	Direct costs	Support costs	Total 2025
		£'000	£'000	£'000	£'000
Expenditure on raising funds					
Fundraising and publicity costs	3a	-	1,804	422	2,226
Restricted		-	286	67	353
Unrestricted		-	1,518	355	1,873
Total expenditure on raising funds		**-**	**1,804**	**422**	**2,226**
Charitable activities					
Grants to partners	3a/3b/3c	7,263	6,386	778	14,427
Restricted		4,173	1,204	147	5,524
Unrestricted		3,090	5,182	631	8,903
Total charitable activities	**3a/3b/3c**	**7,263**	**6,386**	**778**	**14,427**
Total expenditure		**7,263**	**8,190**	**1,200**	**16,653**

3 Expenditure		Grants awarded	Direct costs	Support costs	Total 2024
		£'000	£'000 £	£'000	£'000
Expenditure on raising funds					
Fundraising and publicity costs	3a	-	1,824	432	2,256
Restricted		-	222	53	275
Unrestricted		-	1,602	379	1,981
Total expenditure on raising fund		**-**	**1,824**	**432**	**2,256**
Charitable activities					
Grants to partners	3a/3b/3c	9,768	8,298	985	19,051
Restricted		7,247	1,452	172	8,871
Unrestricted		2,521	6,846	813	10,180
Total charitable activities	**3a/3b/3c**	**9,768**	**8,298**	**985**	**19,051**
Total expenditure		**9,768**	**10,122**	**1,417**	**21,307**

Notes

For the year ended 30 June 2025

3a Support costs	Raising funds	Charitable activities	Total 2025	Raising funds	Charitable activities	Total 2024
	£'000	£'000	£'000	£'000	£'000	£'000
Governance	15	56	71	12	73	85
Finance	274	356	630	182	441	623
Information Technology	25	97	122	120	291	411
Human Resources	44	164	208	73	71	144
Office facilities	64	105	169	45	109	154
	422	**778**	**1,200**	**432**	**985**	**1,417**

Included within Governance costs is the Auditor's remuneration for statutory audit services of £25k (2023/24: £23k).

3b Grants awarded	2025	2024
	£'000	£'000
International Programmes		
Older people		
Home Repairs	706	939
Active Ageing and Staying Connected	755	850
Material Support and Homecare	620	725
Ukraine War Response	274	802
Supporting People with Disabilities	82	85
Total older people	**2,437**	**3,401**
Securing sustainable livelihoods		
Back To Work	1,260	1,631
Building Stronger Families	269	235
Back to Childhood	441	513
Boost Ukraine	718	1,156
TransFARMing Africa	190	178
Total sustainable livelihoods	**2,878**	**3,713**

3b Grants awarded continued	2025	2024
	£'000	£'000
Humanitarian Response to International Disasters		
Emergency Response		
Disaster Fund & Disaster Preparedness Initiative	120	135
Ethiopia Emergency	70	65
Israel War Response	50	279
Morocco Earthquake	95	139
Myanmar Earthquake Response	80	-
Response in Gaza	107	-
Rohingya Support	30	25
START Fund Initiatives	75	171
Turkey / Syria Earthquake	-	217
Ukraine Emergency	-	71
Uyghur Community in Turkey	-	20
Climate Action Programmes	**231**	**215**
Total humanitarian response	**858**	**1,337**
Total International Programmes	**6,173**	**8,451**
UK Programmes		
UK Refugee Employment	985	1,121
Total UK Programmes	**985**	**1,121**
Other programmes		
Community	73	54
Other programme costs	32	142
Total other programmes	**105**	**196**
Total grants to partners	**7,263**	**9,768**



Notes

For the year ended 30 June 2025

3c Grant funding	2025	2024
	£'000	£'000
Total value of grants awarded in excess of £200,000	3,580	5,830
Other grants	3,683	3,938
Total grants payable to institutions	**7,263**	**9,768**
Grants awarded in excess of £200,000 **Name of Institution**	Geographic Region	Total 2025 £'000
American Jewish Joint Distribution Committee	Eastern Europe	674
Ukrainian Professional Development	Ukraine	413
CF "Be Successful"	Ukraine	401
Dreamland	Ukraine	394
Transformations Platform	Ukraine	356
Fund "Professional Development of Kryvyi Rih / Dnipro"	Ukraine	310
Kharkiv Regional Charitable Jewish Fund "Hesed Shaare Tikvah"	Ukraine	295
CF "Blagorob"	Ukraine	262
Bradford Base Social Enterprise	United Kingdom	253
Khesed "Shaarey Tsion"	Ukraine	222
Total		**3,580**

Notes

For the year ended 30 June 2025

Name of Institution	Geographic Region	Total 2024 £'000
American Jewish Joint Distribution Committee	Eastern Europe & Morocco	765
Fund "Professional Development of Kryvyi Rih / Dnipro"	Ukraine	607
CF "Be Successful"	Ukraine	529
Dreamland	Ukraine	492
Ukrainian Professional Development	Ukraine	468
Transformations Platform	Ukraine	401
Kharkiv Regional Charitable Jewish Fund "Hesed Shaare Tikvah"	Ukraine	343
CF "Blagorob"	Ukraine	324
Bradford Base Social Enterprise	United Kingdom	289
"Save Ukraine"	Ukraine	263
Hesed Shaare Tzion	Ukraine	246
International Blue Crescent (IBC)	Turkey	236
Fund Vilni in Zaporizhia	Ukraine	232
Refugee Council	United Kingdom	222
Israel Trauma Coalition	Israel	209
ICTPD Moldova	Moldova	204
Total		**5,830**

Notes

For the year ended 30 June 2025

4 Staff Costs	2025	2024
	Number	Number
The average number of employees during the year was:		
Administration	12	12
Communications	7	5
Fundraising	11	10
International Programmes	10	11
UK Programmes	73	112
Total	113	150

The headcount of 113 staff (2023/24: 150 staff) equated to 109 full-time equivalents (2023/24: 146.8) of which 43.77 full-time equivalents (2023/24: 95.8) were employed on fixed term contracts to deliver our government funded STEP programme to Ukrainian refugees.

Employment costs	2025	2024
	£'000	£'000
Wages and salaries	4,280	5,109
Social security costs	461	517
Pension costs	276	236
Total staff costs	5,017	5,862
Temporary staff and secondments	251	430
Total	5,268	6,292
Direct staff costs	4,497	5,747
Support staff costs	771	545
Total	5,268	6,292

In 2024/25 there were redundancy costs of £0k (2023/24: £1k).
The company contributes to individual pension schemes for all participating eligible staff. The total pension contributions charged to the Statement of Financial Activities amounted to £276k (2023/24: £236k). This figure includes £99k for salary exchange contributions (2023/24: £62k).

The number of employees whose annual emoluments were £60,000 or more were:	2025	2024
	Number	Number
£60,000-£69,999	2	1
£70,000-£79,999	5	4
£80,000-£89,999	-	1
£90,000-£99,999	2	-
£100,000-£109,999	1	1
£130,000-£139,999	-	1
£140,000-£149,999	1	-
	11	8

Total remuneration, benefits and pensions for key management personnel was £777k (2023/24: £661k) for 6.6 full-time equivalents (2023/24: 6.2 full-time equivalents). Key management personnel are Trustees, who are all unremunerated, and members of the Senior Leadership Team, whose remuneration details are above, and all of whom are listed on Page 78 of the accounts.

5 Realised and Unrealised gains and losses	2025	2024
	£'000	£'000
Net (loss) / gain on investments	(4)	2
Foreign exchange (loss) / gain	(66)	7
	(70)	9

Notes

For the year ended 30 June 2025

6 Tangible & Intangible assets	Freehold property	Computer equipment	Fixtures & Fittings	Total Tangible Fixed Assets	Total Intangible Assets
	£'000	£'000	£'000	£'000	£'000
Cost					
At 1 July 2024	1,200	69	43	1,312	93
Additions	-	1	-	1	6
Disposals	-	(2)	(1)	(3)	-
At 30 June 2025	1,200	68	42	1,310	99
Depreciation / Amortisation	131	52	38	221	23
At 1 July 2024	7	11	2	20	33
Charge for the year	-	(2)	(1)	(3)	-
Disposals					
At 30 June 2025	138	61	39	238	56
Net book value					
At 30 June 2025	**1,062**	**7**	**3**	**1,072**	**43**
At 30 June 2024	**1,069**	**17**	**5**	**1,091**	**70**

Notes

For the year ended 30 June 2025

7 Fixed asset investments at market value	2025	2024
	£'000	£'000
Value at start of year	2,015	3,813
Disposal proceeds	(2,011)	(1,800)
Additions at cost	161	-
Net investment (losses) / gains	(4)	2
Total	**161**	**2,015**
Historical cost:		
Value at end of year	**161**	**2,212**

The following investments are considered material:	2025 £'000	2024 £'000
Charity Assets Trust Account	-	2,015
Unlisted Investments	161	-

The £161k of unlisted investments is the fair value of 70 ordinary shares at 30th June 2025 that were donated to World Jewish Relief.
In November 2024 we liquidated the funds held in our Investment Portfolio and transferred to our instant access charity deposit fund earning an average equivalent yield of 4.4% over the course of the year.

The charity holds 20,000 Ordinary shares of £1 each in World Jewish Relief (Trading) Limited, which represents 100% of the authorised, allotted, fully paid called up share capital. World Jewish Relief (Trading) Limited was formed to carry on any trading activities on behalf of and to promote, support, aid and assist the Central British Fund for World Jewish Relief. The subsidiary company remains dormant. The Trustees reduced the value of the charity's investment to £nil during 2004 to reflect the balance sheet value of the subsidiary company.

Notes

For the year ended 30 June 2025

8 Debtors	2025	2024
	£'000	£'000
Accrued Income	841	2,911
Gift Aid recoverable	86	51
Amounts due from institutional funders	294	-
Other debtors	39	33
Prepayments	85	84
	1,345	3,079

Included in accrued income is £556k for legacies that we were entitled to but had not received (2023/24: £1,108k) and £0 for our government funded STEP Ukraine programme (2023/24: £1,359k).

9 Creditors – amounts falling due within one year	2025	2024
	£'000	£'000
Trade creditors	108	40
Other taxation and social security costs	105	167
Other creditors	104	18
Accruals - grants payable	239	815
Accruals - other	85	221
	641	1,261



Notes

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

10 Restricted Funds	Notes	Balance 1 July 2024	Income	Expenditure	Gains / (Losses) on investments	Transfers	Balance 30 June 2025
		£'000	£'000	£'000	£'000	£'000	£'000
Meeting immediate needs of the most vulnerable							
Ukraine Emergency Fund	10.1	829	425	(1,128)	-	(126)	-
Morley Lawson Fund	10.2	231	7	(26)	-	-	212
The Ansel Harris Memorial Fund	10.3	4	-	-	-	(4)	-
Active Ageing & Homecare	10.4	-	592	(592)	-	-	-
Zambian Elderly Welfare	10.5	7	-	-	-	-	7
Home Repairs	10.6	-	403	(403)	-	-	-
Connections (student stipends)	10.7	41	60	(40)	-	-	61
Support for People with Disabilities	10.8	-	35	(35)	-	-	-
Securing sustainable livelihoods							
Back to Work	10.9	-	1044	(1,044)		-	-
Building Stronger Families	10.10	-	264	(264)	-	-	-
Back to Childhood	10.11	-	78	(204)	-	126	-
TransFARMing Africa	10.12	-	119	(109)	-	-	10
BenAzzai Project	10.13	-	29	(33)		4	-

Notes

10 Restricted Funds	Notes	Balance 1 July 2024	Income	Expenditure	Gains / (Losses) on investments	Transfers	Balance 30 June 2025
		£'000	£'000	£'000	£'000	£'000	£'000
Refugee Resettlement in the UK							
STEP	10.14	99	197	(259)		-	37
STEP Forward	10.15	-	268	(268)		-	-
Refugee Employabilty Programme (REP)	10.16	40	362	(402)		-	-
E-Visa	10.17		25	(25)		-	-
STEP Ahead	10.18		528	(528)	-	-	-
Humanitarian Response to International Disasters							
Disaster Funds	10.19	-	27	(27)		-	
Ethiopia Emergency	10.20	-	10	(10)		-	-
Morocco Earthquake	10.21	103	-	(103)		-	-
Israel War Response	10.22	-	47	(47)		-	-
Response in Gaza	10.23	10	113	(73)		-	50
START Fund Initiatives	10.24	-	80	(80)		-	-
Myanmar Earthquake Response	10.25		154	(132)		-	22
Climate Resilience Programmes	10.26	-	45	(45)		-	-
		1,364	**4,912**	**(5,877)**	**-**	**-**	**399**

Notes

	Notes	Balance 1 July 2023	Income	Expenditure	Gains / (Losses) on investments	Transfers	Balance 30 June 2024
		£'000	£'000	£'000	£'000	£'000	£'000
Meeting immediate needs of the most vulnerable							
Ukraine Emergency Fund	10.1	4,514	343	(4,000)	-	(28)	829
Morley Lawson Fund	10.2	260	-	(29)	-	-	231
The Ansel Harris Memorial Fund	10.3	19	-	(15)	-	-	4
Active Ageing & Homecare	10.4	2	546	(548)	-	-	-
Zambian Elderly Welfare	10.5	7	-	-	-	-	7
Home Repairs	10.6	-	330	(330)	-	-	-
Connections (student stipends)	10.7	63	7	(29)	-	-	41
Supporting sustainable livelihoods							
Back to Work, Eastern Europe	10.9	-	1,053	(1,053)	-	-	-
Building Stronger Families, Eastern Europe	10.10	-	238	(238)	-	-	-
Back to Childhood, Eastern Europe	10.11	-	39	(39)	-	-	-
TransFARMing Africa	10.12	-	155	(155)	-	-	-

Notes

10 Restricted Funds	Notes	Balance 1 July 2023	Income	Expenditure	Gains / (Losses) on investments	Transfers	Balance 30 June 2024
		£'000	£'000	£'000	£'000	£'000	£'000
Refugee Resettlement in the UK							
STEP	10.14	453	987	(1,369)	-	28	99
STEP Forward	10.15	-	180	(180)	-	-	-
Refugee Employabilty Programme (REP)	10.16	-	365	(325)	-	-	40
Responding to international disasters							
Disaster Funds	10.19	-	71	(71)	-	-	
Ethiopia Emergency	10.20	-	10	(10)	-	-	-
Turkey / Syria Earthquake		230	11	(241)	-	-	
Morocco Earthquake	10.21	-	274	(171)	-	-	103
Israel War Response	10.22	-	93	(93)	-	-	-
Response in Gaza	10.23	-	11	(1)	-	-	10
START Fund Initiatives	10.24	-	216	(216)	-	-	-
Climate Resilience Programmes	10.26	-	33	(33)	-	-	-
		5,548	**4,962**	**(9,146)**	**-**	**-**	**1,364**

Notes

10 Restricted Funds (continued)

10.1 Following the start of the war in Ukraine in February 2022, World Jewish Relief launched a humanitarian appeal which met with unprecedented response from our supporters. £16m was raised for the appeal between February 2022 and June 2023. As well as the £829k carried forward from 2023-24, a further £425k has been received in 2024-25 meaning expenditure and transfers totalling £1,254k. This year our funding has been used on supporting older people, providing employment support, home repairs and humanitarian assistance across all of our partners in Ukraine. We transferred £126k to our Back to Childhood partners in Kharkiv and Western Ukraine supporting vulnerable families affected by the conflict.

10.2 The Morley Lawson Fund is available to be spent supporting asylum seekers and those granted leave to remain in the UK along with dependants. This support may take the form of cash grants to them or to other organisations who are providing support or education. World Jewish Relief reviews those who benefit on a case by case basis and will continue to support them whilst the need remains.

10.3 The Ansel Harris Memorial Fund assists young Jewish people from the UK to engage in World Jewish Relief activities beyond the Jewish community. In 2024-25 World Jewish Relief provided support to the Ben Azzai programme and £4k of this expenditure was funded by the Ansel Harris Memorial Fund. This fund has now been spent in full.

10.4 During the year under review, World Jewish Relief continued to receive funds that were donated specifically to support our Active Ageing programmes for older people in Ukraine, Moldova, Belarus and Georgia.

10.5 For many years we have been spending down a fund held for the support of Jews from Zambia. There was no expenditure in the year to June 2025 but we are in discussions to identify beneficiaries we can support in the coming financial year.

10.6 During the year World Jewish Relief continued to receive funding for critical home repair projects in Ukraine and Moldova.

10.7 Connections student stipend funds support university students in Bosnia and Poland. £60k was raised in the year and £40k was spent on grants to students.

10.8 £35k was raised to fund our programme supporting people with disabilities in Ukraine.

10.9 Our Back to Work programmes operate in Ukraine, Moldova and Rwanda with the most significant aspect focusing on getting Ukrainians back into work following the turmoil in their country. We received restricted funding of £1,044k in 2024-25 to support this work, including £662k from grants funded by World Jewish Relief USA.

10.10 Building Stronger Families is a set of programmes helping vulnerable families in Ukraine and Rwanda achieve sustainable livelihoods. In 2024-25 we received funding of £264k for this area of our work.

10.11 World Jewish Relief received funding of £78k to support our Back to Childhood programmes which aim to contribute towards improving the well-being of both displaced and resident Ukrainian children and young people by addressing the consequences of ongoing exposure to conflict related trauma. We allocated £126k of our Ukraine emergency funds to this project resulting in £204k restricted expenditure.

Notes

10.12 World Jewish Relief continued to support employment projects in Rwanda, Uganda and Kenya to help young people find sustainable employment. Funding of £10k has been carried forward to be utilised in 2025-26.

10.13 In 2024-25 World Jewish Relief received £29k to fund the delivery of the Ben Azzai programme taking Jewish students to visit our work in Rwanda.

10.14 During the year World Jewish Relief received £197k of funding to support refugees with English language and employment support in the UK on our STEP programmes.

10.15 World Jewish Relief received funding of £268k, including £235k from the Big Lottery Community Fund, to support our work on STEP Forward, a programme supporting women refugees to learn English and gain vital skills to help them get into employment.

10.16 We received funding of £362k from the International Rescue Committee for our Refugee Employability Programme which operates in the South West of England. This programme ended in June 2025.

10.17 We received funding of £25k from the Home Office for a programme supporting refugees in their applications for compulsory electronic visas. This programme will end in August 2025.

10.18 We received funding of £528k from the Home Office for our Step Ahead programme which was a 5 month programme delivering remote employment and English Language support to refugees in the UK. This programme ended in March 2025.

10.19 Our Disaster Fund and Disaster Preparedness Initiative raise funds throughout the year to enable World Jewish Relief to respond more rapidly to international disasters when they arise. During the year World Jewish Relief responded to humanitarian crises in Ethiopia, Kenya and the Philippines.

10.20 During the year World Jewish Relief received further funding to support those displaced by conflict in Ethiopia. All funding raised was spent in the year.

10.21 World Jewish Relief carried forward funding of £103k for the 2023 Morocco Earthquake appeal which was all spent in 2024-25.

10.22 During the year World Jewish Relief received restricted funding of £47k in response to the Israel-Gaza War and supported two charities based in Israel, part of our ongoing commitment to scale up assistance to Israel. We anticipate increased funding to both Israeli partners next financial year.

10.23 In 2024-25 World Jewish Relief received £113k to support humanitarian work in Gaza. £50k has been carried forward to be spent in the 2025-26 financial year.

10.24 World Jewish Relief raised £80k from the START Network for rapid response to flooding in Kenya which was fully spent in the year.

10.25 During the year World Jewish Relief raised £154k in response to the earthquake in Myanmar. £22k of these funds have been carried forward to 2025-26.

10.26 World Jewish Relief raised £45k to support climate resilience initiatives in Ethiopia, Nepal, Philippines and Bangladesh.

Notes

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the Trustees for specific purposes.

11 Designated funds	Balance at 1 July 2024	New designations	Utilised / released	Balance at 30 June 2025
	£'000	£'000	£'000	£'000
Property fund - functional property	1,069	-	(7)	1,062
Property repairs and refurbishment fund	100	-	-	100
Programme support pledges	1,694	1,312	(1,486)	1,520
	2,863	**1,312**	**(1,493)**	**2,682**

	Balance at 1 July 2023	New designations	Utilised / released	Balance at 30 June 2024
	£'000	£'000	£'000	£'000
Property fund - functional property	1,076	-	(7)	1,069
Property repairs and refurbishment fund	100	-	-	100
Programme support pledges	1,650	2,758	(2,714)	1,694
	2,826	**2,758**	**(2,721)**	**2,863**

The Property fund represents the net book value of the premises from unrestricted funds together with the cost of renovation works. The premises are fully occupied by the charity. In addition £100k has been designated for future major repairs and refurbishment that are anticipated in the next 2-3 years. £1,520k has been designated by the Trustees for certain programme pledges to ensure continued grant funding to these programmes. The funding for these programmes is raised in year and World Jewish Relief makes grant payments before all the funding has been raised. These funds are not readily available for other purposes.





Notes

12 Analysis of net assets between funds	Unrestricted funds	Designated funds	Restricted funds	Total 2025
Fund balances at 30 June 2025 are represented by:	**£'000**	**£'000**	**£'000**	**£'000**
Tangible & intangible fixed assets	53	1,062	-	1,115
Investments	161	-	-	161
Debtors	1,157	-	188	1,345
Cash	4,532	1,620	211	6,363
Creditors: amounts falling due within one year	(641)	-	-	(641)
	5,262	**2,682**	**399**	**8,343**

Notes



	Unrestricted funds	Designated funds	Restricted funds	Total 2024
Fund balances at 30 June 2024 are represented by:	**£'000**	**£'000**	**£'000**	**£'000**
Tangible & intangible fixed assets	92	1,069	-	1,161
Investments	1,450	504	61	2,015
Debtors	1,630	-	1449	3,079
Cash	2,546	1,290	780	4,616
Creditors: amounts falling due within one year	(335)	-	(926)	(1,261)
	5,383	**2,863**	**1,364**	**9,610**

Included within the charity's funds of £8,343k (2023/24 - £9,610k) are unrealised losses of £66k (2023/24 - £198k).

Notes

13 Transfers

Transfers are made between funds, where such transfers meet the objects of those funds covering relevant and applicable net expenditure of World Jewish Relief's programme grants. In 2024-25, £126k of restricted funding was allocated from the Ukraine Emergency Fund to cover net expenditure of our Back to Childhood programmes in various locations in Ukraine.

£4k was allocated from The Ansel Harris Memorial Fund to cover net expenditure of the Ben Azzai project for young Jewish people visiting our programmes in Rwanda.

14 Related parties

World Jewish Relief USA is a separate legal entity and an independent charity established in the USA, with the support of World Jewish Relief. World Jewish Relief and World Jewish Relief USA have two Trustees in common. During the year, World Jewish Relief USA made total donations to World Jewish Relief of £1,010,881 and World Jewish Relief made payments of £5,703 on behalf of World Jewish Relief USA (2023/24: £697,164 and £190,472 respectively).

One member of the Key Management Personnel of World Jewish Relief is also chair of the Refugee Employment Network. World Jewish Relief incurs the cost of certain salary and staff expenses related to the Refugee Employment Network which are reimbursed in full by the Refugee Employment Network. In 2024/25 this amount was £78,445 (2023/24: £9,400).

World Jewish Relief and JCC Krakow have two Trustees in common. During the year, World Jewish Relief made total grant payments to JCC Krakow of £53,750 (2023/24: £116,000)

There were trustee expenses of £238 in 2024/25 for travel and accommodation costs for two Trustees carrying out work on behalf of World Jewish Relief (2023/24: £516 for two Trustees).

The premium paid for trustee indemnity insurance cover, with a limit of £1m, was £1,692 in 2024/25 (2023/24: £1,692). None of the Trustees, or any persons connected with them, received any benefits or remuneration from the charity during the year.

The aggregate value of donations from Trustees and their related parties for 2024/25 was £54,613 (2023/24: £48,487).

15 Taxation and charitable status

The charity is exempt from corporation tax as all its income is charitable and is applied for charitable purposes. The charity is not exempt from VAT which is included with the expenses to which it relates on the Statement of Financial Activities.


World Jewish Relief
World Jewish Relief
WELCOME
Connected and United
World Jewish Relief
DINNER
2025



Legal and Administrative Information

The Patron
His Majesty King Charles III

President
Henry Grunwald OBE KC

Board of Trustees

Robert Ginsberg	Appointed, January 2025
Maurice Helfgott	Chair
Rachel Ingram	
Annabel Mahgerefteh	
Elliot Moss	
Jeremy Newman	Treasurer
Alan Rousso	
Dina Shiloh	
Kevin Sneader	
Prerna Wadikar	
Hilda Worth	Vice Chair

Strategic Grants, Operations & Impact Committee

Hannah Gaventa	Resigned February 2025
Maurice Helfgott	
Debbie Livingstone	Co-opted member
Annabel Mahgerefteh	
Jeremy Newman	
Linda Rosenblatt MBE	Co-opted member
Alan Rousso	Chair
Prerna Wadikar	

Finance, Audit & Risk Management Committee

Sharon Kamkhagi	Co-opted member



David Kirk	Co-opted member
Stephen Lewis	Co-opted member
Jeremy Newman	Chair
Rob Sher	Co-opted member
Alan Rousso	
Dina Shiloh	

Investment Committee

Isobel Collinge	Co-opted member
Marc Gordon	Co-opted member
Jeremy Newman	
Karen Prooth	Chair, co-opted member
David Semaya	Co-opted member
Jeremy Smilg	Co-opted member

Nominations Committee

Maurice Helfgott	
Rachel Ingram	Chair
Hilda Worth	
Catherine Lenson	Resigned March 2025

Remuneration Committee

Jenny Arwas	Co-opted member
Maurice Helfgott	Chair
Rachel Ingram	
Jeremy Newman	

Legal and Administrative Information

Company Secretary

Isobel Collinge

Senior Leadership Team

Paul Anticoni OBE	Chief Executive
Alisa Avigdor	Director of Philanthropy
Isobel Collinge	Director of Finance and Resources
Tessa Drysdale	Director of People and Culture
Janice Lopatkin MBE	Director of UK Programmes
Rachel Stein	Director of Communications and Marketing
Stacey Swimer	Director of International Programmes and Partnerships

Bankers/auditors/solicitors

Principal bankers	Auditors	Principal solicitors
NatWest Bank	Buzzacott Audit LLP	Bates Wells
Chancery Lane & Holborn	130 Wood Street	10 Queen Street Place
PO Box 159	London	London
332 High Holborn	EC2V 6DL	EC4R 1BE
London WC1V 7PS		

Administrative information Company number:	01874886
Charity number:	290767
Registered office and operational address:	Oscar Joseph House 54 Crewys Road London NW2 2AD
Alternative trading names:	World Jewish Relief WJR



Registered with FUNDRAISING REGULATOR

Registered charity no. 290767 | Company Registration No. 01874886

THE CENTRAL BRITISH FUND FOR WORLD JEWISH RELIEF

England & Wales - Charity number 290767

Accounts

World Jewish Relief



ANNUAL REPORT & ACCOUNTS

2023 \ 2024

SCAN CODE

Bringing life-changing and life-saving action to people in crisis around the world.

worldjewishrelief.org



Company Registration No. 01874886

Charity Registration No. 290767

CENTRAL BRITISH FUND FOR WORLD JEWISH RELIEF
(A COMPANY LIMITED BY GUARANTEE)

REPORT AND ACCOUNTS
FOR THE YEAR ENDED 30 JUNE 2024

Contents

Trustees' report

Welcome from our Chair of Trustees and CEO 4
Who we are 6
Our year: 2023/2024 8
Where we work 10
Our work: Humanitarian and climate action 12
Our work: Refugee resettlement in the UK 14
Our work: Supporting sustainable livelihoods 16
Our work: Providing life-saving support to vulnerable Jew 18
Spotlight on Ukraine: Two and a half years of war 20
Spotlight on Israel: Responding to needs after October 7th 22
Spotlight on STEP Ukraine: Supporting thousands of displaced Ukrainians in the UK 24
Spotlight on Ben Azzai: Connecting Jewish and humanitarian values 26
Spotlight on the World Jewish Relief archives: connecting past to present 28
Fundraising and events 30
World Jewish Relief USA 31
Monitoring and evaluation 32
Safeguarding 32
Risk management 33
Financial review 36
Structure, governance and management 40

Accounts

Auditor's report 42
Financial statements 45
Legal and Administrative Information 69



Trustees' report

Welcome

Welcome to World Jewish Relief's Annual Report for 2023/24. One year into our new strategy, our mission remains front and centre of everything we do. We exist to provide life-saving and life-changing action to those experiencing crisis and conflict around the world.

Working in 21 countries, we have this year had a positive impact on more than 140,000 people. This simply wouldn't have been possible without the steadfast determination of our colleagues, Trustees, and of course, our supporters. We remain truly grateful for their ongoing trust and commitment to our work.

War in Israel

The last year, however, has brought significant challenges to many in Jewish communities across the world. The horrific terrorist attacks by Hamas on Israel on 7th October had a definitive impact on our activities this year, as well as our future plans. Immediately following the attacks, we proudly encouraged all of our supporters to direct their funding to these other Jewish charities, who were well-positioned to help Israelis in their hour of need.

Our desire to assist Israelis affected by the attacks led us, however, to initiate our own support to three Israeli partners – Project Kesher, Youth Aliyah and the Israeli Trauma Coalition (ITC), the latter organisation is also a partner that we have worked closely with in Ukraine. A visit to ITC's operation in Israel in November 2023 highlighted the impact our support was having in the provision of psychological trauma care, emotional first aid, and therapy to families and children in Israel, including Bedouin communities.

With hundreds of thousands of Israelis displaced by the war in Gaza and missile attacks from Lebanon and Iran, we have embarked on a piece of work to consider how best to utilise World Jewish Relief's expertise to support Israel over the coming years.

Focus on Ukraine

As the war in Ukraine entered its second year since the Russian invasion, the scale of suffering and vulnerability has deepened significantly, while the profile and recognition of this context in the media has all but disappeared.

The elderly have suffered disproportionally in Ukraine with more older people killed, injured or in need of assistance than any other client group. Our support to a predominantly Jewish older client cohort this year continued to prioritise the provision of homecare, medical assistance and ongoing social interaction with others, particularly recognising that many of our clients have seen family members move away from home or leave the country. The psychological trauma of this protracted crisis is so vast, and every component of our work now contains psychosocial support.

It is important to note that our assistance to Jewish communities in crisis has not been limited to Israel and Ukraine but has also seen us extend support to Jewish clients in Moldova, Georgia, Belarus, Poland, Uganda and Ethiopia, fulfilling our core commitment.

Support to refugees in the UK

In August 2023, World Jewish Relief was appointed by the UK Government to deliver a UK wide programme



of English language and employment support for up to up to 10,000 Ukrainian refugees. It was a Herculean task to rapidly scale up the STEP programme and reach so many clients, but we are delighted with the impact achieved. Of particular note is the unique virtual architecture of the programme, its extension to all four nations of the UK and the quality and commitment of the STEP Ukraine team, in particular the 131 Employment Advisors appointed to the programme.

We are delighted that the UK Government has enabled the programme to be continued to an additional 3,350 Ukrainian clients up to the end of March 2025.

> **Supporting those affected by the conflict in Ukraine – both within the Jewish community and beyond – remained a critical strategic priority for us.**

Our assistance to resettled refugees and those successfully coming through the asylum system in the UK has extended beyond the Ukrainian client group. We remain particularly proud of our groundbreaking work funded in part by the National Lottery assisting refugee women in their integration journey in Coventry, Bradford and Leeds.

Global emergency response

In September we responded to a massive earthquake in the High Atlas region of Morocco, providing an array of non-food items to those affected and displaced, and embarking on a locally led shelter and livelihood programme to assist the recovery efforts.

Recognising the scale of suffering amongst Palestinian civilians in Gaza, and in full consultation with Israeli authorities, we proudly initiated a targeted programme to support a global humanitarian partner to deliver maternity, obstetric and neonatal services through field hospitals to Palestinian women and newborn babies. This year we continued to enable partners in Colombia, Ethiopia, Haiti, the Philippines and Bangladesh prepare for and respond to acute emergency needs.

World Jewish Relief in the USA

The early success of our sister entity in the USA continues to develop and we were delighted to host 50 guests at the Harvard Club in December 2023. Securing substantive grants from a number of Federations to support our work in Ukraine is further validation of our expertise.

World Jewish Relief at home

We were thrilled that His Majesty King Charles announced in May 2024 that he would retain his Royal Patronage of World Jewish Relief. His Majesty's interest, engagement and commitment to so many strands of our work, at home and abroad, has been truly outstanding.

A real highlight of our year was hosting more than 600 guests at the Roundhouse for our Annual Dinner, which raised a remarkable £1.6m. We thank every one of our supporters for their amazing commitment and generosity towards World Jewish Relief this year, enabling us to raise a remarkable £17m. Without their support, the scale, quality and impact of our global work would simply not be possible.

It is of course a team effort that enables us to achieve so much, and both of us are deeply grateful and personally appreciative of the hard work and tireless efforts of our trustees, volunteers and staff who give their all.

Thank you.



Maurice Helfgott
Chair



Paul Anticoni
Chief Executive

Who we are

"If I am not for myself, who will be for me? If I am only for myself, what am I? And, if not now, when?"

- Hillel

World Jewish Relief is the Jewish community's humanitarian agency.

Inspired by our Jewish values, we provide life-saving and life-changing action to people in crisis around the world. Founded in 1933 and proud to have rescued over 65,000 Jews fleeing the Nazis, today we support vulnerable people from within and beyond the Jewish community, suffering the consequences of conflict, disaster and climate change. All of our international work is delivered through local partners, building on our expertise and high standards of accountability and impact.

This year, we were operational in 21 countries, including across the whole of the UK. From conflict affected victims in eastern Ukraine to Afghan refugees in Bradford and from climate migrants in Nepal to young women in Rwanda, our impact is simultaneously global and local.

Our values

WE GIVE

We give all that we can give and do all that we can do, in effort and action.

WE CARE

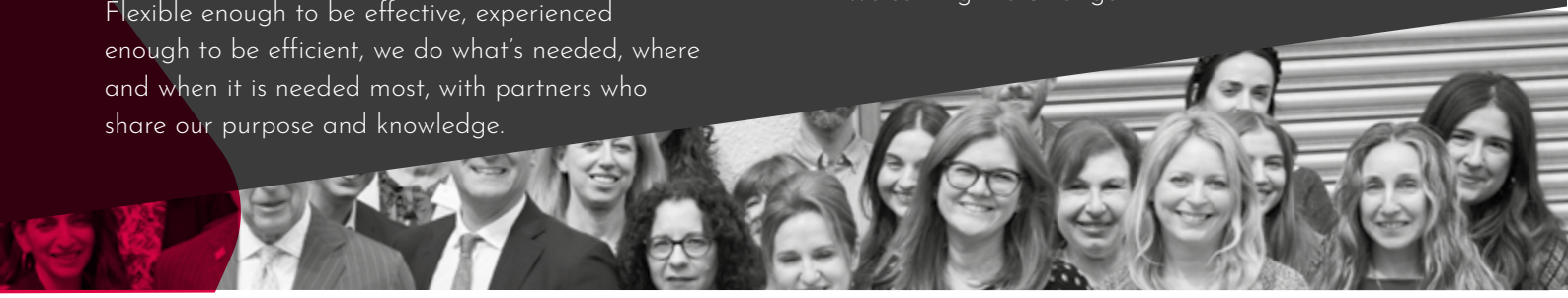
Every life is deserving of our care, support and protection. When we care, support and protect one, we care, support and protect the world.

WE ACT

Flexible enough to be effective, experienced enough to be efficient, we do what's needed, where and when it is needed most, with partners who share our purpose and knowledge.

Our values are inspired by core Jewish values, which guide our thinking, decision making and actions in relation to all those we support within and beyond the Jewish community.

- Tzedakah ——— Justice
- Hesed ——— Loving Kindness
- Tikun Olam ——— Healing the World
- Welcoming the Stranger





What we do

Humanitarian and climate action

We assist people, communities and local partners to prepare for, and respond to international disasters and in particular natural climate hazards, prioritising the needs of women and girls and marginalised communities. We deliver our work through expert local partners, and apply core humanitarian standards and evidence-based interventions to this work. The scope of humanitarian support needed across the world is vast, which means it's essential to prioritise our actions.

As a humanitarian organisation rooted in Jewish values, World Jewish Relief is compelled to act to prevent the immense human suffering caused by the climate crisis. Our climate resilience portfolio was established in 2022 to support communities at the frontlines of the climate crisis. Our unique approach focuses on adaptation rather than mitigation, supporting communities already impacted by climate change to adapt and build future resilience.

Refugee resettlement in the UK

Our history is deeply entwined in refugee resettlement. "Welcoming the Stranger" is a core Jewish value and underpins this part of our work. With over 100 million people displaced worldwide and a fragmented and under resourced refugee sector in the UK, we bring focus, impact, systems change and particular expertise to this arena. Our evidence shows that language progression enables positive employment outcomes, which brings dignity, respect, independence and economic benefits to refugees.

Supporting sustainable livelihoods

For those suffering the impact of conflict, climate change and migration, and its compounded impact on their poverty, we transform their earning potential through employment and livelihood recovery. We have developed significant skill in assisting the unemployed and under-employed to build their confidence, adapt their mindset, expand their skills and find work or develop their business in both humanitarian crises and more stable contexts. Securing an income source brings dignity and self-reliance. We have developed this expertise amongst urban Jewish communities in eastern Europe, rural communities in East Africa and the refugee community in the UK.

Providing life-saving support to vulnerable Jews

A critical part of our work and mission is to assist vulnerable Jews in crisis situations with emergency and longer-term assistance. This year we are providing services to approximately 10,000 Jews in Ukraine, Israel, Belarus, Moldova, Russia, Ethiopia, Georgia, Poland and Uganda, including life-saving assistance and care to older Jews of the Survivor Generation and those impacted by the war in Ukraine. We are committed to assisting other Jewish communities with emergency support as needs and capabilities arise. Our focus will be on assisting more vulnerable members of these communities, building the capacity of local community partners to deliver high quality services.

Our year: 2023/2024

Impact and achievements

Partnership is always at the heart of our work

We have a global network of local partners rooted in their own communities to enable us to ensure relevant, participant focused interventions.

- Worked with 100 partners across the world
- Worked in 21 countries
- Supported 142,142 people
- Engaged with more than 12,000 active donors

Evidence and impact are critical

Monitoring and evaluating our programmes are core components of our work, ensuring the relevance, effectiveness and efficiency of our projects, and enabling evidence-based decision-making.

- Strengthened our frameworks for the Building Stronger Families and Back to Childhood programmes to enable staff to create effective action plans and support.
- Conducted three external reviews on our dementia work in eastern Europe, our Turkey earthquake response and our STEP programme for refugees in the UK.

.

Prioritised the needs of women and girls

Every day, women and girls around the world face poverty, discrimination, violence, injustice and inequality just because they are women. We want to change that.

- 61% of all participants were female.
- We have invested to ensure our programmes are gender sensitive.
- Supported local partners with gender consultants to help strengthen their own approaches to Gender, Equality and Social Inclusion.

Invested in our team

Our talented people are our biggest asset.

- Successfully hired 16 new team members for our core team, together with 131 for our STEP Ukraine programme.
- Increased entry-level annual leave entitlements for all staff from 20 to 23 days.
- Provided tailored guidance and support to line managers on people issues.
- Introduced an Applicant Tracking System to streamline recruitment.
- Ran nine counselling workshops for 131 Employment Advisors.
- Rolled out Cyber Security, Phishing and Excel training to all staff.
- Expanded the People team to focus on developing our organisational culture.

Grew our income

In a challenging philanthropic environment, we are inspired by, and enormously grateful for, the incredible generosity of our supporters. We are committed to ethical fundraising and continue to uphold the highest levels of donor care.

- £17.3m of income for 2023 / 2024, representing an increase of £1.4m on previous year.
- Regular reporting on how funds are being spent and the impact of supporters' donations.
- Supporter Promise publicly available and regularly reviewed.

Engaged new and existing audiences

We are focused on defining, developing and growing our supporter base, as well as continuing to serve interesting and exciting content to our long-standing donors.

- Increased social media following by 3,854 to nearly 22,000 followers.
- 115,000 new users visited our websites.
- Reached 470,000 people through social media.
- Built a new website for World Jewish Relief USA.
- 45% year on year increase in email newsletter recipients.





Our impact

Engaged with more than **12,000** active donors

£17.3m of income for 2023/2024, representing £1.4m increase on previous year

Supported **142,142** people

Worked in **21** countries

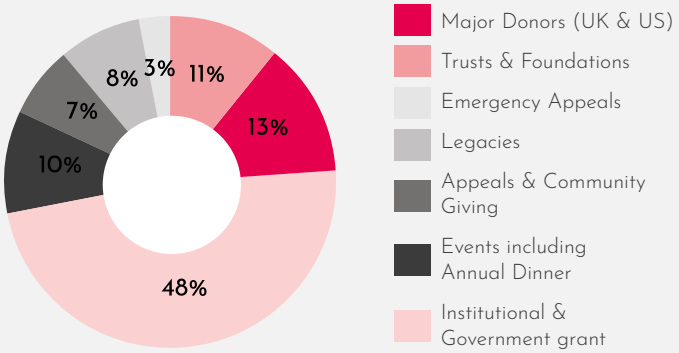
Worked with **100** partners across the world

61% of all our participants were female

115,000 new website visitors

Reached **470,000 people** through social media

2023/24 Income by Category



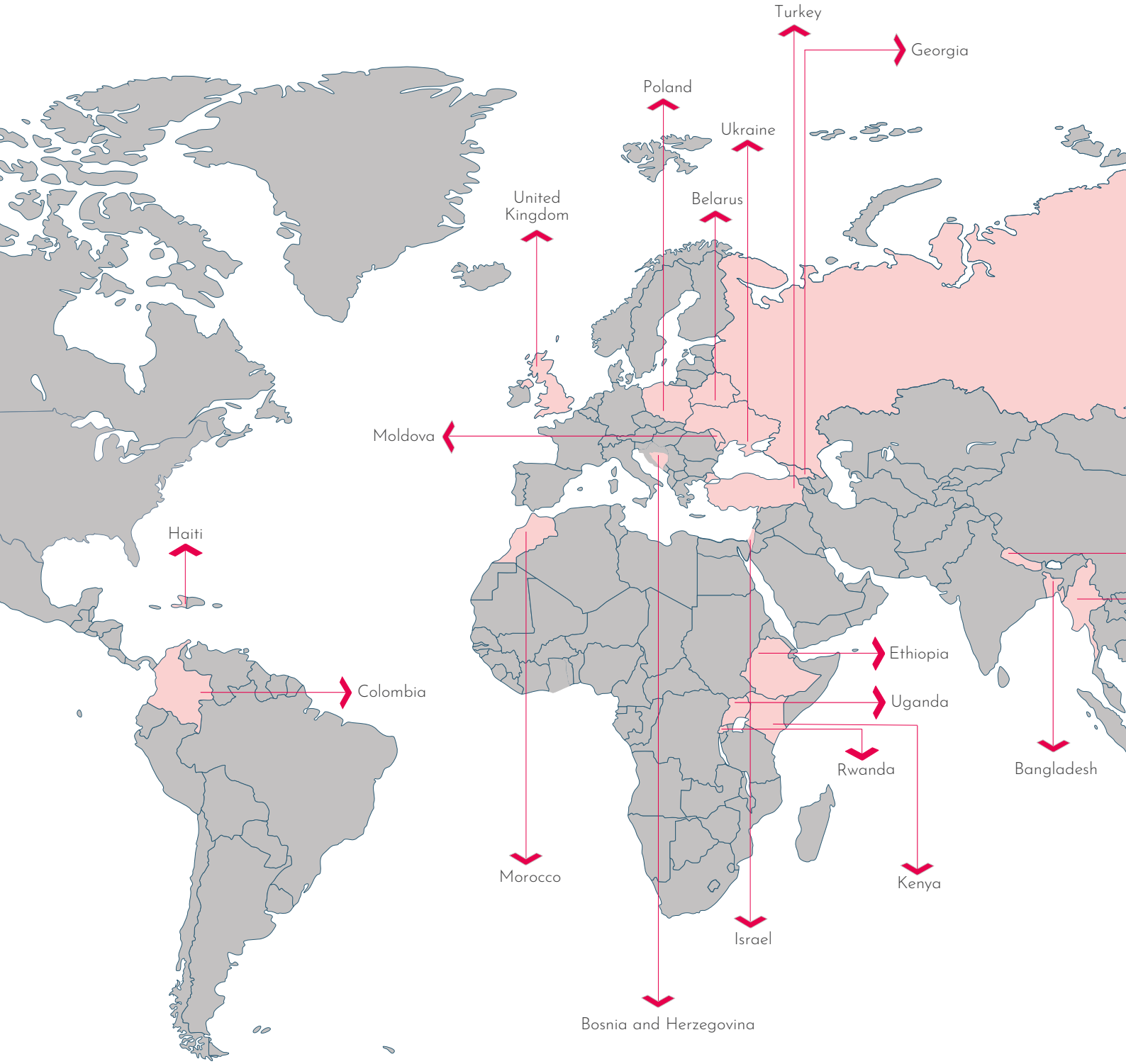
Charitable Ratio



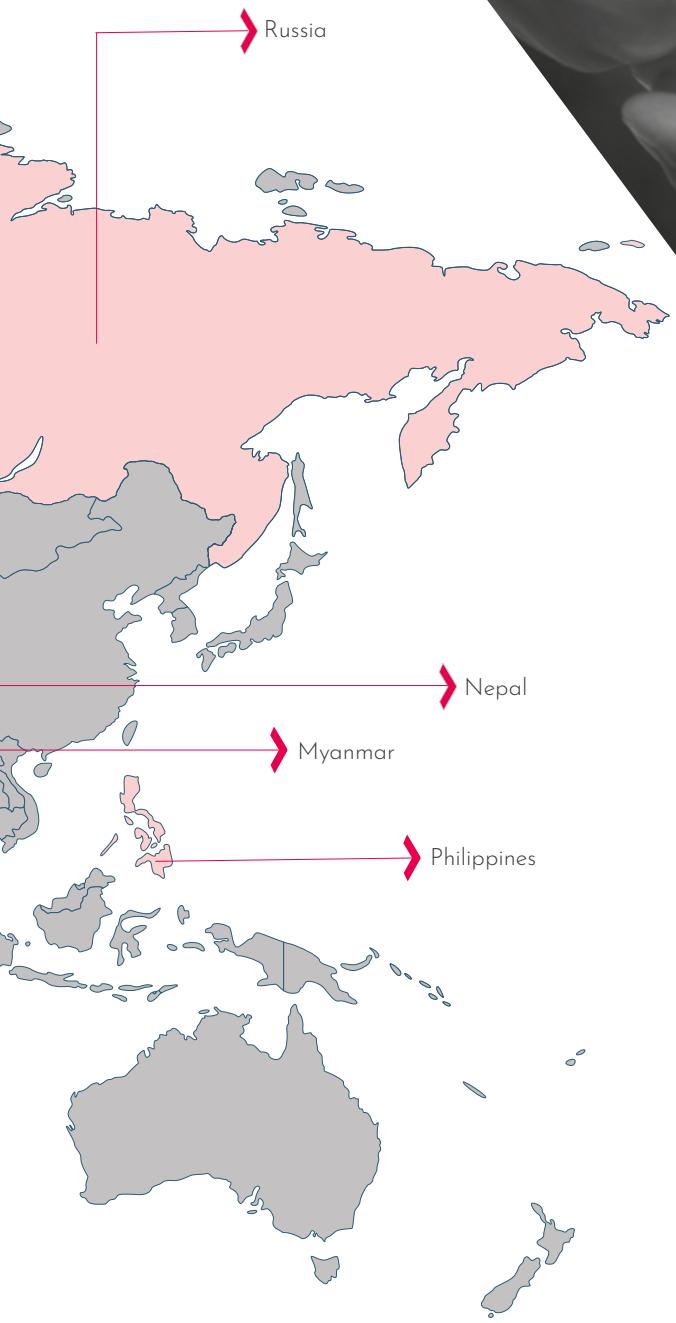
Next year, we will:

1. Continue to prioritise our operational focus on the needs of people, within and beyond the Jewish community, in Ukraine who are suffering the effects of conflict. Specifically, we will focus on homecare and home repairs for the elderly, employment assistance and our programme supporting children to develop socially and cognitively.
2. Conduct a strategic assessment of whether World Jewish Relief can assist and add value to communities affected by conflict in Israel.
3. Building on the success of STEP Ukraine, engage with UK Government to ensure continued support is offered, and to assist other refugee communities or those within the asylum system.
4. Strengthen the reach and capacity of World Jewish Relief USA to acquire new supporters and increase its fundraising capabilities.
5. Focus additional fundraising attention on a professional, younger philanthropic audience, and find new engagement points to connect them to our work.
6. Strengthen in house expertise to enable us to review and then improve our systems and their integration across all aspects of our business.

Where we work







2023/2024	Number of participants	Number of partners	Number of projects
Ukraine	56,550	30	57
Ethiopia	25,145	1	4
Morocco	13,184	2	3
UK	11,737	38	7
Keyna	6,944	2	3
Haiti	4,180	1	1
Myanmar	3,950	1	1
Colombia	3,911	2	4
Bangladesh	3,005	1	3
Turkey	2,521	1	2
Moldova	2,306	5	11
Israel	2,015	3	4
Rwanda	1,887	2	4
Philippines	1,493	1	2
Nepal	974	1	3
Georgia	841	3	5
Russia	498	1	1
Poland	464	2	4
Belarus	277	1	2
Uganda	187	1	2
Bosnia and Herzegovina	73	1	2
Total	142,142	100	125

Our work



Humanitarian and climate action

The primary objectives of our humanitarian work are to save lives, preserve dignity and agency, and alleviate suffering of the most vulnerable affected by disasters. We lead the Jewish response to international disasters - be they climate, weather-related, or man-made emergencies. We work with appropriate local partners quickly and effectively to deliver quality and participant-focused services.

These partners make up our Disaster Preparedness Initiative (DPI), and over the last year we have worked in the Americas, Asia, Africa and Europe.

We have supported 17 humanitarian and 4 climate projects, reaching over 57,000 people. This includes over 7,150 food parcels, £37,500 in cash distributions, and over 5,500 non-food items and hygiene kits. As with the broader humanitarian sector, we are focusing on cash as a delivery modality, which is often quicker, safer, and more efficient, giving people choice and autonomy. We are pleased to have doubled the amount of support provided using cash compared to last year.

Over the year we used our in-house rapid response fund - The Disaster Fund (DF) – to respond to six emergencies. This has included drought in Colombia, flooding in Ethiopia and Kenya, and support to those affected by conflict in Myanmar.

We launched an emergency appeal for the Moroccan earthquake in September, where we raised £275,000. We also, with the full support of the Israeli authorities, used private restricted funding to work with a global humanitarian responder in Gaza providing life-saving maternal and infant health support to mothers and babies through field hospitals. Our Turkey-Syria earthquake response also came to an end and saw us spend over £750,000. We responded with both short and medium-term projects, covering basic emergency support, semi-permanent shelter, much needed psycho-social support and livelihood recovery.

> **“At World Jewish Relief we have recognised our moral responsibility to not only respond to the impacts of the climate crisis, but also to proactively support vulnerable communities to be more resilient to it.”**

Climate change and humanitarian crises are inextricably linked. At World Jewish Relief we have recognised our moral responsibility to not only respond to the impacts of the climate crisis, but also to proactively support vulnerable communities to be more resilient to it. Using our pilots in Nepal, Bangladesh, and Myanmar, and the learning they generated, we have scaled up our work in Nepal and Bangladesh. We have also added new projects in Ethiopia and the Philippines.

Over the year, we delivered six proposals to the START Network, and led on raising three alerts. We have been successful for three responses – one in Haiti and two in Colombia. Over the past year we have been proactively engaging more with START. We served 18 months on the Strategic Committee, attended the Annual Assembly in Nairobi, and engaged on key topics like indirect cost distribution, the planned decentralised hub model, and anticipatory action.

Disaster Preparedness Initiative: The Disaster Preparedness Initiative is World Jewish Relief's network of local partners in disaster prone countries, who we work with to respond to large and small disasters. To ensure this initiative is effective, we focus on establishing and maintaining meaningful and long-standing relationships with credible local actors

START: START is a membership organisation, made up of both international and local NGOs, including World Jewish Relief. It includes the START Fund, which enables member agencies to respond rapidly to small and under the radar humanitarian crises globally.



Emergency response in Morocco

Shortly after September's powerful earthquake rocking the High Atlas region of Morocco, World Jewish Relief launched an appeal. Working closely with other Jewish aid agencies, we assessed the initial damage reports, spoke to various on-the-ground actors, and agreed a partnership with both the international and local Moroccan Jewish community to respond. We delivered emergency tents and solar lights to over 2000 people.

With the winter months fast approaching, we then provided over 300 households with safe and efficient heaters and rebuilt broken water and toilet facilities to stop the spread of disease. Recognising the severity of the damage, this was designed to give people immediate support that would enable them to start to rebuild their lives.

As part of this shift to recovery, we then launched an ambitious climate-resilient livelihood programme; rebuilding agriculture systems and providing tools, seeds and training to get the High Atlas farming communities back on their feet. Nine months on from the devastating earthquake, we revisited the region and saw with our own eyes the impact the work to date has achieved. The tents and toilets are still being used, and the heaters are ready for the next winter period. Farmers are slowly rebuilding their livelihoods, and in doing so are better prepared for the ever-changing climate.

This holistic suite of support, from emergency relief to longer-term recovery is a hallmark of the approach World Jewish Relief tries to take, and we feel it provides the best path to lasting impact for those affected by disaster.

Our impact >>>

17 humanitarian projects

Reached over **57,000** people

5,500 non-food items and hygiene kits supplied

Provided more than **7,150** food parcels

£37,500 in cash distributed

4 climate resilience projects

Our work

Refugee resettlement in the UK

We deliver programmes across the UK for people who have experienced forced displacement and are looking to rebuild their lives, enter the job market and continue their career journeys. Over the last year, we've delivered five programmes across the UK, reaching 11,500 people; a staggering 1000% increase on the previous year attributable to our STEP Ukraine programme. Consequently, we are the largest provider of refugee employment support in the UK.

Our award-winning flagship programme, STEP, has been delivered with a range of partners across England to provide in person bespoke one-to-one employment support to refugees and asylum seekers who have the right to work. STEP offers opportunities that are varied, inclusive and pioneering in the sector, and lead to higher impact and better outcomes for the participants involved. Our approach is person-centric, with employment advisors trained to offer high quality advice and guidance, coaching participants on various areas. By the end of the programme, participants feel more confident navigating the UK job market independently.

2024 saw the completion of the five-year AMIF funding for this programme and the Home Office outcomes funded North-East RISE programme. We have worked closely with over 3,000 refugees and have an impressive overall 40% employment rate. Since January 2024, we have continued to deliver STEP, funded by World Jewish Relief. We are working across the UK, through knowledgeable and experienced partners, including six local authorities, five local NGOs and two activity partners across England in 34 locations. From January to June, we worked with 495 participants and achieved a 23% employment rate.

This year, an independent evaluation of STEP highlighted the importance of our work nationally, reporting that 56% of STEP participants improved their confidence because of taking part in the programme. There was also evidence of STEP contributing to other soft skills growth such as problem solving (35%), leadership (25%), and communication (26%).

In August 2023, we began a significant programme of UK Government funded work to bring STEP to Ukrainian refugees in the UK. In 2023/24, 9,592 Ukrainians took part in this targeted online programme, which includes extensive English language support from the British Council, and tailored employment training from World Jewish Relief Employment Advisors.

We also secured funding to deliver STEP in the South West of England as part of the Refugee Employability Programme (REP), funded by the Home Office. We are working with a range of partners and the International Rescue Committee is managing the integration elements of the programme. We partnered with a combination of eight charities and Local Authorities across the region, including Bristol City Council, with whom we have been working with for the past three years. Between September 2023 and June 2024, through six Employment Advisors across the region, REP supported over 250 refugees with the skills to find sustainable employment.

“This year, an independent evaluation of STEP highlighted the importance of our work nationally, reporting that 56% of STEP participants improved their confidence because of taking part in the programme.”

As part of our ongoing commitment to provide gender-sensitive programming to women and girls, our unique STEP Forward programme aims to address key barriers to integration that are specific to women refugees. The programme has supported 120 women across Leeds, Bradford and Coventry. In September 2023, we accessed funding from the National Lottery Community Fund, ensuring funding for the programme until April 2026. Over the past year, we've seen significant positive impact from the programme, with 98% of women making a decision about their continued integration pathway, including 25% joining STEP and 85% continuing to study English. In addition, 35% of women from the programme have taken accredited English and/or numeracy exams and overall 80% of the women have improved their literacy and numeracy skills. Importantly, 72% of women reported improved wellbeing over the duration of the programme.



My Employment Advisor became a lifeline: one participant's journey on STEP

"My journey from a successful Financial Director in Afghanistan to a Technology Facilitator in the UK has been one of resilience, adaptability, and the unwavering pursuit of knowledge. My career in Afghanistan was marked by a decade of accomplishments in finance and taxation, culminating in a senior leadership role.

However, the escalating conflict forced me to leave everything behind, seeking safety and a new beginning for my family in the UK.

Arriving with little more than the clothes on our backs, we were warmly welcomed and provided for during our initial stay in a hotel. Yet the transition to permanent housing brought a new set of challenges, primarily centred around finding employment and educational opportunities. During this time, through our resettlement worker, I was introduced to the STEP programme and my dedicated Employment Advisor, who became a lifeline during this period of transition.

Through STEP, I actively engaged in various activities to bridge the gap between my existing skills and the requirements of the UK job market. My Employment Advisor's guidance led me to participate in Career Conversations with Business in the Community, where I gained insights into the nuances of job searching, CV preparation, and interview techniques in the UK.

My Employment Advisor's exceptional mentorship and proactive approach were pivotal in connecting me with valuable volunteering opportunities. For anyone considering joining STEP, I wholeheartedly recommend embracing the programme's comprehensive approach to career development. Take full advantage of the workshops, training sessions, and networking opportunities available. Be open to exploring diverse avenues, such as volunteering, to gain invaluable experience and connections. Above all, remain persistent and resilient in your job search and never hesitate to seek guidance from your Employment Advisor whenever needed."

Our impact ›››

72% of women on STEP Forward reported improved wellbeing

Largest provider of refugee employment in the UK

11,500 refugees in the UK received employment support

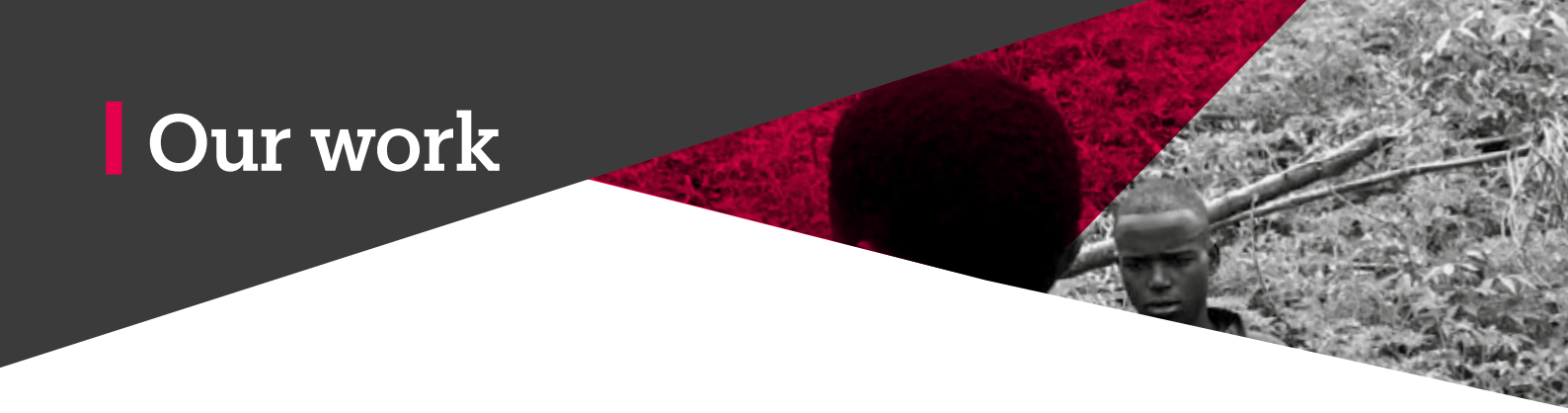
9.592 Ukrainians supported by STEP Ukraine

80% of women on STEP Forward have improved their literacy and numeracy skills

40% of STEP participants now in employment

56% of STEP participants reported building their confidence

Our work



Supporting sustainable livelihoods

Working through committed and trusted local partners, our livelihood programmes empower disadvantaged individuals to build prosperous and fulfilling lives for themselves and their families. Inspired by Maimonides' "Eight Levels of Tzedakah", we aim to offer people independence by helping them to learn skills, find jobs and set up businesses.

Our livelihoods work serves communities in six countries: Ukraine, Moldova, Georgia, Rwanda, Kenya and Uganda. In Ukraine, which is where the largest amount of work takes place, the war with Russia has taken a heavy toll on the country's economy, infrastructure and citizens. In the last year, we have continued to provide critical support to both humanitarian teams in front line areas, and employment and families' support in other parts of the country. Despite enormous obstacles, we have provided vital livelihood assistance to 40,247 Ukrainians across Ukraine and Moldova.

Our Back to Work programme enables disadvantaged individuals to build lives of self-reliance and dignity for themselves and their families through sustained and productive employment and profitable self-employment.

This year in Ukraine, Moldova, Georgia and Rwanda, World Jewish Relief, in partnership with 11 local organisations, economically empowered 6,594 individuals and indirectly supported at least 17,000 members of their families. In Ukraine, 3,321 disadvantaged individuals, mainly women (90.3%) were supported to access jobs through a tested and evolving job-readiness curriculum. 1,586 people, who demonstrated interest and suitable aptitude to being self-employed or run a small business, took part in a special curriculum to equip them with necessary entrepreneurial knowledge and skills. As a result of total dedication of our partner organisations, 53% of participants in Ukraine and Moldova found employment and 81% are earning a living wage.

Alongside this, our Building Stronger Families programme supports disadvantaged families with multiple needs to provide quality care for their children and ensure their well-being and development. This year, five partners worked with 171 families (232 adults and 325 children) in Ukraine, Moldova and Uganda. Within six months, 21% of the families significantly improved their home environment and 22% of parents managed to better meet their children's emotional needs.

While supporting people into employment has strengthened resilience of Ukrainian parents, children's wellbeing requires special attention. Children in Ukraine continue to be killed, wounded, and deeply traumatised by the violence all around them. More than 40% of Ukrainian children have to study online from home, where unstable electricity, internet and security negatively affect lessons' participation. This year, our Back to Childhood programme supported 1,759 Ukrainian children, focusing on their cognitive development and academic performance, psychological well-being and social and emotional skills. As a result of the programme, children demonstrated less anxiety, felt more confident and started interacting with others.

> **"Despite enormous obstacles, we have provided vital livelihood assistance to 40,247 Ukrainians across Ukraine and Moldova."**

In Rwanda, Uganda and Kenya, we work closely with farming communities to economically empower African smallholders and turn them into agricultural entrepreneurs. The Business TransFARMing projects provide comprehensive agronomic support, enabling farmers to grow profitable horticultural crops. Moreover, participants are assisted with translating significantly increased income into viable business investments and improved living conditions and schooling. This year, farmers had to contend with erratic weather patterns, which unfortunately had an impact on their crops. However, despite the various challenges, 974 farmers successfully grew tomatoes, peppers and watermelons. 57% of them achieved the expected yields and 76% reached



the expected income thresholds. The highest performing group in Rwanda earned £8,000 in one season, increasing their baseline income by a factor of 30. In Wajir, in Northern Kenya, our partners have successfully established a demo-farm which has already produced more than 1,200 watermelons and generated significant interest from local stakeholders.

Our impact ›››

Supported 1,759
Ukrainian children

11
local Back to Work partners

40,247
Ukrainians received livelihood support

171 families
received support

6,594 people economically empowered through Back to Work programme

Zhanna's story:

"I could not even imagine that, in such a short period of time, my life would change so dramatically"

Zhanna lives in Odesa, after she was forced to flee Crimea in 2014 when it was occupied by Russia. She used to be a housewife, but after her husband left the family, she had to figure out how to support her two daughters. Zhanna joined World Jewish Relief's Back to Work programme in January 2024. Individual consultations with a psychologist helped Zhanna accept her situation and identify her strengths. During the training, she realised that she had to find a vocation that allowed her to set her own schedule and work from home. The career coach helped Zhanna see that her physical strength is an asset and Zhanna took a course in massage therapy. She even participated in a competition for beginner therapists. The programme provided her with a massage table manufactured by a Ukrainian company and custom-made to suit Zhanna's height. Now, she provides popular lymphatic drainage massage to female clients and offers a 50% discount to her fellow members of the Jewish community.

Zhanna said: "I am very grateful to the programme. I could not even imagine that in such a short period of time my life would change so dramatically. In January, I joined the training and by the end of March, I became a certified massage therapist with my own equipped workplace. I am self-sufficient. I can properly support my children. My youngest daughter dreams of being an artist and now I can help her make her dream come true."

Our work

Providing life-saving support to vulnerable Jews

We are committed to assisting Jews and Jewish communities facing crisis across the world with emergency and longer-term assistance. We provide essential support to Jews in Ukraine, Moldova, Georgia, Poland, Russia, Belarus, Uganda and Ethiopia, and continue to assess the possibilities for assisting other Jewish communities across the world.

Our focus is always on assisting the most vulnerable members of these communities, and particularly more than 10,000 elderly Jews, largely in eastern Europe, suffering the effects of conflict, poverty and crisis. Supporting older people to experience improved physical health and enhanced quality of life are strategic outcomes for World Jewish Relief. We do this by implementing targeted interventions and support activities, including the distribution of educational materials, training programmes, and home-based care services.

Over the past year we have supported 28 partner organisations and funded 52 projects across seven countries. Older Jewish people and Jewish people with disabilities have benefited from Active Ageing initiatives, vital homecare services, home repairs, dementia support and humanitarian aid, delivered principally by our Hesed partners (Jewish welfare organisations). We provided additional winter support, SOS, and sustainability grants to 14 partners. We supported 227 people at the Jewish Community Centre in Krakow and 63 people in the Jewish community of Bosnia. In total 20,195 people benefitted from our support – with 76% of them aged 60 and over.

Our partners in Ukraine cover 115 cities, towns and villages, all of whom are impacted on a daily basis by the ongoing war. Constant sirens, shelling and prolonged blackouts have wreaked havoc, tragedy and destruction. Despite the monumental challenges, our partners and project participants have shown resilience and managed to maintain services to the most vulnerable Jewish people, reached beyond the community, and even shared their knowledge and expertise with other organisations. Our Home Repairs programme is more relevant than ever, with an estimated 250,000 buildings damaged or destroyed in Ukraine as of January 2024. Our partners repaired 550 homes after shelling and 213 homes that had fallen into disrepair, reaching 1,068 people, of whom over 50% were Jewish. This was despite obstacles such as prolonged energy cuts and labour shortages due to conscription. We continued to be adaptable and flexible, allowing partners to respond where needed as attacks affected clients and communities. Assessments show that 97% of clients reported that their homes are now warmer and drier.

Our active ageing programmes provided in person and online social activities, and opportunities for maintaining physical and psychological health. 2,587 people participated in social activities, 2,028 received medical assistance and 622 benefitted from regular homecare services. Homecare workers operated even in the most challenging environments – such as in Kherson, where they wore bullet-proof vests to move around the city and reach our clients.

> **“Despite the monumental challenges, our partners and project participants have shown resilience and managed to maintain services to the most vulnerable Jewish people, reached beyond the community, and even shared their knowledge and expertise with other organisations.”**

Dementia continued to be a key focus. This year, we commissioned an external evaluation of our dementia work going back to 2015, working with Israeli consultants, Key Impact. The research looked into the impact of dementia education on individuals, family carers, staff and communities at large. Results were overwhelmingly positive and showed high satisfaction with the services provided, increased knowledge on dementia, and more tolerant attitudes to people with dementia. Recommendations on next steps will be taken on board in future programmes.

This year, we also supported four projects for Jewish adults with disabilities, located in the east and south of



Ukraine, which made face to face activities difficult. War and instability continue to be incredibly difficult for those with disabilities, so providing reliable emotional support, motivation to keep up skills development, material aid, and specialist help to adapt to wartime living was paramount.

Although these projects were designed to promote independent living skills and vocational skills, circumstances in Ukraine require prioritisation of physical and psychological well-being of participants. In total 256 adults took part in projects this year. 49% of those with moderate to severe disabilities fully engaged in social activities, and 116 were supported to develop independent living skills. 99 were also provided employment readiness support, and 23% found employment.

David's story:

"Having received your help, I became a different person."

David is 66 years old and was born in Chisinau, Moldova, but lived in Ukraine for much of his life working as a caretaker in a Yeshiva. He was raised by his single mother, Chaya. After finishing school, he worked as a technician and a labourer. After the war began in March 2022, he returned to Chisinau. David has never had a permanent home or a permanent job. He was unable to restore his Moldovan citizenship, but he was not a citizen of Ukraine either. Since David was unable to apply for a pension, he had to live on donations from the Rabbi of a Synagogue in Chisinau. In 2023, he became a client of Hesed Yehuda and received financial assistance based on the criteria.

At the end of 2023, David sadly experienced a sharp deterioration in his health, but he did not have health insurance, nor temporary protection status. He could not get a doctor's appointment or undergo the necessary examinations. Hesed helped him complete the paperwork, paid for medical examinations and expensive medications. David's health gradually stabilised, and our project funded urgent dental treatment and prosthetics for David. His improved health became an incentive for David to obtain documents, apply for citizenship, and look for housing. David no longer suffers from anxiety and embarrassment when he reads the weekly chapter of the Torah in the synagogue. He has joined social activities and made new friends. For the first time after a long break, David celebrated his birthday with new acquaintances.

"My parents always told me that I had to study and work to achieve something in life. But my life didn't work out, and I myself am to blame for this. It's good that I always met people on my life's path who didn't judge me. But helped me. It's good that there is your organisation, always ready to lend a shoulder in difficult times. When I found myself in my hometown, but without a home, without money, without old friends, you became my friends, my family. Having received your help, I became a different person! In the synagogue, I met a woman with whom I might find happiness and peace. All these wonderful changes have happened thanks to you!"

Our impact >>>

763
bomb-damaged and dilapidated homes repaired

2,028
older people provided with medical assistance

20,195
vulnerable Jews and older people supported

256
people with disabilities supported in Ukraine

115
cities, towns and villages reached in Ukraine

Spotlight on Ukraine

Two and a half years of war

Russia's relentless assault on Ukraine continues to take a heavy toll on its economy, infrastructure and especially Ukrainians themselves. It continues to affect partners, programmes and participants. Yet despite this, since 24th February 2022, we have reached 388 locations in Ukraine and supported 327,331 people, both within and beyond the Jewish community.

Given the unstable environment we continued our multipronged approach, which is based on the needs and gaps of Ukrainians living across the country. Working alongside our 27 experienced partners, our focus areas for this year included:

Humanitarian aid: We continued to deliver high quality aid in the hardest to reach locations (in some places as close to 4km to the frontline) where vulnerability and fighting remains high. **We have delivered food to 94,101 people, and medicines to 21,035 people. The feedback has been exceptionally positive with 98% of our monitored recipients stating that they are satisfied or totally satisfied with the aid they have received.** This year we have also started to provide agricultural and livestock inputs to reinvigorate people's abilities to support themselves.

Livelihoods: Drawing on our 14 years of experience in delivering Back to Work and self-employment programmes has been vital. These efforts not only aid the country's recovery but also prevent dependency on handouts, support the integration of Internally Displaced People (IDPs) into new communities, assist those returning to their homes, and help many retain their dignity and mental health. **Through this programme, we have supported 6,594 people and achieved a 51% employment rate.**

Families and children: Building on the foundations of our livelihoods approach of empowerment, self-reliance and dignity we have seen growth in both supporting vulnerable families through our Building Stronger Families programme, and our range of children's programmes supporting their social, psychological and academic performance. We also began a new initiative working with The Coordination Centre for Family Upbringing and Childcare, supporting the reintegration of children who have been returned to Ukraine, after having been abducted to Russia.

Support for older people: Older people are a group who have endured so much since the invasion began, and yet are often overlooked. For us, our support for this group, and in particular those within the Jewish community, is as critical as ever and ranges from essential homecare services, active ageing and daily support, to providing repairs to homes that have been damaged, humanitarian aid, safe warm spaces or evacuation support from the front line.



With reports that 9.6 million people in Ukraine are at risk of acute stress, anxiety, substance use and post-traumatic stress disorder (PTSD), and will need psychological support (WHO, 2023), we are prioritising mental health support across all programmes. Recognising our partners are facing high levels of stress we are also ensuring that we are meeting their mental health needs as well. In addition, we have supported a unique training programme of building capacity of Ukrainian school psychologists, who in turn support teachers, parents, and children. 96% of participants would strongly recommend this course to other psychologists.

“With reports that 9.6 million people in Ukraine are at risk of acute stress, anxiety, substance use and post-traumatic stress disorder (PTSD), and will need psychological support (WHO, 2023), we are prioritising mental health support across all programmes.”

As part of our Gender, Equality and Inclusion approach, we aim to ensure that we are tackling the needs of women and girls. Ukrainian women and women’s organisations have led the organisation and distribution of humanitarian aid, documenting war crimes, and strengthening social cohesion. At the same time, women have been disproportionally affected, constituting the majority of IDPs, suffering from Gender Based Violence, experiencing stress and anxiety, more rapidly losing livelihoods, facing increased care burdens and worries about their loved ones either being conscripted or losing them at the front line. Because of this, women make up a high proportion of participants on our programmes. In our programmes supporting older people on average 66% are women. On our Back to Work programmes, where we are providing comprehensive psychosocial, material and employment support to tackle the identified underlying barriers to employment and empowering women to find employment or self-employment, 90% of participants are women.

We strive for excellence in all we are doing. Despite the challenging circumstances, we continue to prioritise measuring the impact of our programmes, ensuring we are adapting the programmes where necessary and responding to changing needs. We have also ensured that we are investing in partners’ capacity to deliver activities according to their needs, including salary support, capital items and psychosocial support for staff.

Iraida’s story

Iraida Maltseva is a 72-year-old widow who has lived alone since the passing of her husband over two decades ago. Despite her age and health challenges, Iraida has continued to work, driven by a desire to help others. Her role as a social worker at Hesed is not just a job; it’s a source of emotional fulfilment. She says, “I do not feel lonely with Hesed’s clients; they are my family. I have someone to worry about.” Her kind and generous nature has endeared her to the people she serves, who regard her with great affection.

In the summer of 2023, Iraida’s already difficult circumstances were exacerbated when a missile strike severely damaged her home. The blast shattered a window and a balcony unit, forcing her to board them up with oilcloth. Just when she thought things couldn’t get worse, another explosion in autumn that year further damaged her makeshift repairs, leaving her home exposed to the elements.

The damage to Iraida’s home had a profound impact on her quality of life. With broken windows and a compromised structure, her apartment became difficult to heat, and the noise from the streets was relentless. The once peaceful sanctuary where she could retreat from the world became a source of stress and discomfort. However, despite these hardships, Iraida’s spirit remained unbroken, as she continued to focus on her work and the well-being of those she cared for.

Understanding the urgent need for repair, a project was initiated to restore Iraida’s home. The repairs included the complete replacement of the damaged windows, along with the installation of new jambs and windowsills. These changes were more than just physical improvements; they were a lifeline that helped restore Iraida’s sense of security and comfort.

The transformation of Iraida’s home brought immediate relief. The new windows insulated her apartment, making it warm and reducing the noise from the outside world. This restoration of her living space also restored a sense of normalcy and peace in her life.

Reflecting on the impact of the repairs, Iraida shared, “Even in times of war, you begin to realise that having whole windows is a luxury. I still can’t get enough of my new windows and pray to G-d that they remain intact, and my city will not be bombed again.”

Spotlight on Israel

Responding to needs after October 7th

On 7th October 2023, Israel was victim to horrific and devastating terrorist attacks by Hamas. On this day, everything changed for Israel and for Jews across the world. Over 1,200 Israelis were murdered, 240 people taken hostage, and an entire country and its diaspora in mourning. The ongoing captivity of hostages in Gaza, and hundreds of thousands of Israelis displaced from their homes, continues to cause huge devastation to families, friends and Jews across the world.

The impact of this day has been felt across the world. In the UK and the US, we've seen steep increases in antisemitism, young people at universities have faced consistent protest and challenge from their peers, and many, perhaps for the first time in many years, have felt nervous about openly showing their Judaism.

Throughout our 91-year history we have supported Jewish and non-Jewish people in times of crisis and disaster, but that support has not traditionally included communities in Israel. This is because of the vast number of Jewish charities that already do excellent and much needed work there. But, after watching the terror that unfolded on October 7th, we were eager to do something to help. As a result, our first action was to signpost our supporters to Israeli based charities that were responding directly to the needs of the Israeli people. But, as the situation worsened, we knew that it was essential to do more.

We made the decision to support three local Israeli partners: Project Kesher, Youth Aliyah and Israel Trauma Coalition, whose work aligned closely with our own expertise. Israel Trauma Coalition (ITC), an organisation that we also work alongside in Ukraine, provided psychological trauma care, emotional first aid, and therapy to hundreds of Israeli adults and children displaced from Kibbutzim on the Gaza border, as well as those directly affected from Bedouin communities. We also supported Youth Aliyah, and specifically a youth village called Yemin Orde, which is home, school and safe haven to over 400 at-risk and immigrant youth in Israel, including 80 who came from Ukraine and Russia following the Russian invasion.

We did not fundraise for this support, and instead directed funds from our own reserves as our contribution to the extraordinary efforts already taking place to support Israel.

Working closely to support official Israeli Government policy to increase humanitarian aid into Gaza, we liaised extensively with COGAT, the Government of Israel's Authority for managing civilians under military responsibility and overseeing humanitarian assistance in Gaza. With their encouragement, we worked with a trusted partner to provide life-saving maternal and infant healthcare support to women and babies through field hospitals in Gaza.

Since then, the situation in Israel has worsened. The literal and metaphorical sirens continued to ring out across the country. Young Israeli men and women are continuing to give everything to support their people and their country. We proudly extended our support to ITC, so they can continue their incredible work. We are now assessing how World Jewish Relief might add value to assisting Israelis in the years ahead.





Our impact ›››

400
food baskets provided for vulnerable Israeli youth, and young Ukrainian refugee

156 families provided food and cash assistance

1,696
hours of therapy provided to trauma affected individuals and families

60% of those supported were women or girls

2,015
Israelis supported

Spotlight on STEP Ukraine

Supporting thousands of displaced Ukrainians in the UK

In February 2022, Russia invaded Ukraine. In the months that followed, more than 6.3 million Ukrainians left their homes and hundreds of thousands of people, largely women and children, arrived in the UK. World Jewish Relief has supported refugees fleeing persecution for 91 years, and work in Ukraine with local communities for more than 30 years. After the war began, World Jewish Relief was officially recognised as an agency within the Homes for Ukraine scheme.

By March 2023, 170,000 Ukrainians arrived in the UK, and many did not speak English with enough proficiency to gain employment. Often leaving successful careers in Ukraine, many were entering the UK and taking up low-skilled jobs because of these barriers.

> **“The programme provides intensive English language and employment support to Ukrainian refugees, ensuring successful integration to the UK.”**

In August 2023, World Jewish Relief was awarded a major government contract to extend our award-winning STEP programme to displaced Ukrainians across the UK. Working in partnership with the British Council, we developed a 12-week virtual programme and offered it to participants free of charge. The programme provides intensive English language and employment support to Ukrainian refugees, ensuring successful integration to the UK.

We adopted a direct delivery model, hiring 131 people to support 9,592 Ukrainians. We felt it was important for those supporting participants to understand the lived experience of Ukrainian refugees, which guided our recruitment. Over 30% of our Employment Advisors had lived experience of forced migration, and almost 85% were women. 42% spoke Ukrainian or Russian to ensure a culturally sensitive service provision. This also included 13 graduates from the programme who, over the course of the year, were employed by World Jewish Relief to support other Ukrainians.

Through additional partnerships, including Business in the Community (BITC) and The Entrepreneurial Refugee Network (TERN), we also provided work experience workshops and self-employment support as part of the programme.

STEP Ukraine was nominated for the Third Sector Big Impact Award, in recognition of its scale and social value. The programme has been extended to March 2025 to enable an additional 3,350 Ukrainians to take part.

Our impact ›››



947
achieved a job outcome (within 12 weeks)



85% of people
are satisfied with the English and employment support



94% of people
would recommend STEP Ukraine



Iryna's story:

Iryna's life changed dramatically at 5am on the day Russia launched a full-scale invasion of Ukraine. The news from her brother and restaurant director was hard to comprehend. She and her family faced terrifying challenges, including a harrowing escape from Kyiv, navigating through fuel shortages, and enduring sleepless nights amidst air raid alarms and rocket attacks.

Before the invasion, Iryna had a flourishing career as a head chef at Symposium restaurant in Oleksandriia and was a renowned confectioner specialising in custom cakes. She even reached the final of the 10th season of MasterChef Ukraine. When the war broke out, she, her two sons, and other family members embarked on a treacherous journey to Western Ukraine and eventually found refuge in the UK.

Iryna participated in World Jewish Relief's STEP Ukraine programme, during which time her employment advisor, Tetiana, provided crucial support during this transition.

Now settled in the UK, Iryna works as a pastry chef at a popular hotel and has registered her own home business, "Ozhyna," where she creates traditional Ukrainian honey cakes and artistic cookies. Additionally, she continues to enrich her local community by organising Ukrainian food events and participating in charity activities.

Spotlight on Ben Azzai



Connecting Jewish and humanitarian values

In December 2023, World Jewish Relief and the Office of the Chief Rabbi led a group of Jewish university students on an educational trip to Rwanda through the Ben Azzai programme. This programme, a flagship project of the Chief Rabbi's office, aims to inspire young Orthodox Jews to feel responsible for those beyond the Jewish community.

Twelve students from universities across the UK were selected from dozens of applicants, and began their experience with a pre-trip Shabbaton at the Brighton Jewish Community Centre. Here they attended sessions on World Jewish Relief's international work, Rwanda's history (with a focus on our communities' shared experiences of rebuilding after genocide), ethical communications, and more. They also benefitted from a special session run by OLAM on the spectrum of Jewish organisations in the international development sphere. A few weeks later, the group embarked on an eight-day trip to Rwanda,



where they learned about the genocide and its impact on the mental health of the country, the effect of climate change on agriculture, the application of Jewish values in international development, and how World Jewish Relief's work there seeks to address all these issues in impactful and holistic ways through our local partners: Uyisenga Ni iManzi (UNM) and the Streets Ahead Children's Centre Association (SACCA).

In the capital, Kigali, the group connected with the local Chabad, celebrated the last two nights of Hanukkah, and paid their respects at the Kigali Genocide Memorial. After heading towards the more rural Rwamagana district, the students visited agricultural projects in Ndego, Musha, and Munyaga, to see firsthand the challenges required to successfully farm for profit and to have conversations with the participating farmers.

The highlight of the trip for the Ben Azzai participants was the visit to SACCA's vocational school, where current vocational students were able to show off their accomplishments and teach their guests skills including hair braiding, food preparation, and sewing. Our group also visited several graduates living in the community who spoke about the transformative power that World Jewish Relief's employment support had provided to them. The programme graduates were financially stable and productive, and several were looking to create their own businesses and employ others in their communities.

After returning to the UK, the Ben Azzai participants became ambassadors for World Jewish Relief's work internationally, speaking at their universities and synagogue congregations, and promoting World Jewish Relief through fundraisers and events. After they graduate, they then become part of the Young World Jewish Relief network, where they can continue to promote and support World Jewish Relief's work to empower communities in Rwanda and across the world.

Participant Josh Heimann shares his story:

"The Ben Azzai programme gave me the unique opportunity to visit Rwanda and witness firsthand the work that World Jewish Relief and its partners do. Through tours, reflections and the connections made with partners, I gained a formative insight into the history and culture of Rwanda, the nuances and realities of development and the inherent value of World Jewish Relief's localised partner approach. Doing all this within the context of two Jewish organisations was an incredibly meaningful experience, strengthening my own Jewish identity and developing an appreciation for the responsibility we have to those outside of our community. So much more than an educational trip, the experience has fostered a profound change of perspective within me and all other participants, something that I know will continue to have an impact on our lives, our communities and beyond for years to come."

> **"Every time someone asks me about Rwanda and Ben Azzai I am so eager and excited to share stories and things that I have learnt. I look forward to continuing this and starting new projects, continuing to learn, give back, educate and hopefully inspire."**

Spotlight on the World Jewish Relief archives



Connecting past to present

For decades, World Jewish Relief's Case File Archives were lost and forgotten, until a chance discovery revealed a treasure trove of documents detailing the extraordinary help the charity gave to Jews fleeing Nazi persecution.

Our archives include files for people who came from Germany and Austria, including many of the almost 10,000 children who came on the Kindertransport, as well as men who came to the Kitchener camp, 732 child survivors from concentration camps known as The Boys and countless others who arrived on domestic visas or under guarantors. Having digitised the files, we are now returning these documents to families, revealing fascinating details of many people's history. We have the names of over 315,000 people, as well as records for the 65,000 refugees we supported in the 1930s and 40s, and more than 2,000 original photographs.

> **"We have the names of over 315,000 people, as well as records for the 65,000 refugees we supported in the 1930s and 40s, and more than 2,000 original photographs."**

Run by a remarkable volunteer team, 610 enquiries were made this year, from 18 different countries around the world, with 421 of them receiving case files or registration cards connected to their families. A substantial project is also underway to digitise our photographic archive, which dates back to the 1930s.



Reflections from Sharon Adler, Archive Team Leader:

"The capacity of human kindness surpassed all expectations"

Volunteering with the Archive Team after nearly a decade continues to be an honour and a privilege. The personal records contained within the archives provide a window into how the Central British Fund (former name of World Jewish Relief) provided a guiding light during one of Europe's darkest periods preceding and during the Second World War. When reading these records, I am proud to see that the support and compassion given by the CBF then, mirrors the wonderful work that World Jewish Relief carries out today to support those in dire need.

One of the first records that I looked at involved two siblings who arrived in the UK on the Kindertransport. They were aged approximately six and nine years old. About to be separated by different host families, the nine-year-old boy stated to the CBF Welfare Officer that he had promised his mother that he would not leave his younger sister's side. The CBF went on to place them with the same host family. After reading that record, and so many others, where the capacity for human kindness surpassed all expectations, I have been fixated with the archives ever since. It is my goal, and that of the rest of the team, to reunite these records with their family members, so that they can learn more about their own family history.

As well as having the privilege of reading moving records, I also had the opportunity of meeting survivors of the concentration camps and those who arrived here on the Kindertransport or domestic visas, and their respective families. Every time, I come away encouraged by human strength and resilience, not just by how the CBF worked tirelessly to provide a home, a job and so much more, but also by those people who arrived here with nothing, having left their parents, not speaking the language and trying to make the very best of their situation. I continue to learn from them all and to be inspired by them every day.

Fundraising and events



As the need for our services around the world continues to grow, we work hard to retain our existing donors' support, while simultaneously developing new relationships.

We opened our event calendar by hosting a unique panel event at the Curzon Cinema. Entitled 'AI: The Future of Humanity', it featured acclaimed authors and lecturers, Richard Susskind, Daniel Susskind and Jamie Susskind. Led by Emily Maitlis, who delighted the audience with her remarkable insight, over 200 guests enjoyed a lively and thought-provoking discussion about how AI is shaping the future of our society.

In December, we hosted an event with the Association of Jewish Refugees to commemorate the 85th anniversary of the Kindertransport. More than 100 people joined World Jewish Relief's President, Henry Grunwald OBE KC, and the Chief Rabbi, to hear the story of Alexandra Greensted, who arrived in the UK in 1938.

In February 2024, we held our Annual Dinner where we were joined by over 600 guests. Hosted by broadcaster Kirsty Young, featuring a performance from the Kyiv City Ballet and a keynote speech by Dame Melinda Simmons, former UK Ambassador to Ukraine, this event demonstrated the acute need for, and impact of, our work, with a particular focus on Ukraine. Our audience responded warmly, and we made a significant contribution to our annual fundraising efforts by raising £1.6m.

Later that month we joined together with West London Synagogue for a concert for 100 people, celebrating the music and culture of Jewish Ukraine. We then hosted two Supper Club evenings for small groups of our supporters who talked and cooked traditional Ukrainian food with two Ukrainian refugees now living in the UK and taking part in our Specialist Training and Employment Programme.

During 2024 we also travelled to Birmingham where we held our Birmingham Brunch, hosted by our wonderful and long-standing Birmingham Committee, who shared our work with their community, helping to raise £8,000 for our work.

Our appeals this year generated over £382,000 with 3,426 donations made in total, to our Rosh Hashanah, Winter and Pesach appeals. With the backdrop of war still raging in Ukraine, these appeals focused on the provision of critical homecare for older Jewish people,



repairing war damaged and destroyed homes and the delivery of trauma support to vulnerable families.

We continue to uphold the highest levels of donor care, ensuring that our supporters understand how their funds are being spent and the impact of their donations, as outlined in our Supporter Promise. We have not, do not and will not sell donor details, and World Jewish Relief is signed up to The Fundraising Regulator and Fundraising Code of Practice.

We work with trusted local partners, who share our values and concern for the money given by donors, and programmatic due diligence is a vital mechanism towards ensuring that our income is well spent.

World Jewish Relief received four complaints this year, compared to six in 2022/23. All were responded to, and the complainants were satisfied with the results. World Jewish Relief is committed to ethical fundraising and fosters a culture of utmost respect for donor choice.

We are sincerely grateful for the kindness and generosity of our donors, who enable us to stand shoulder to shoulder with communities in crisis during these challenging times.

World Jewish Relief USA

In its second year of operation, World Jewish Relief USA continued to foster closer relations with its existing American donors and forge new philanthropic partnerships.

This year, following the success of its first event in May 2023, we hosted an event in New York at the Harvard Club for guests to hear from President of the USA board, Kevin Sneader, and Executive Director, Rabbi Dina Brawer, as well as Chair of Trustees Maurice Helfgott and CEO Paul Anticoni from London. This reception introduced guests to World Jewish Relief's remarkable history and its continuing mission to support people in crisis around the world.

Our climate credentials saw us invited to the stage at the Clinton Global Initiative (CGI) in New York, to tell the inspiring story of Bishnu, a 58-year-old father from Mahottari, Nepal, and to make a commitment to action on behalf of World Jewish Relief. Established by President Bill Clinton, CGI convenes global leaders, over 2,000 participants from the private sector and 650 NGOs, to create and implement solutions to the world's most pressing challenges.

We also contributed to an impressive panel discussion, hosted by social justice organisation Uri L'Tzedek, on Ethical Consumerism and Jewish Values, and joined a session on Jewish values in humanitarian work post-October 7th at the Olam Focal Point Conference.

The USA entity promotes World Jewish Relief's life-saving work among Jewish community donors, as well as private and public foundations. We were particularly grateful for significant grants received from a number of Federations for our work in Ukraine.



Monitoring, Evaluation and Safeguarding

Monitoring and Evaluation

Monitoring and evaluating our programmes are core components of our work, allowing us to assess the relevance, effectiveness and efficiency of projects, and to enable evidence-based decision-making. From measuring job outcomes, income gained, and satisfaction with activities, we have a range of measurements that enable us to evaluate effectively, according to the different objectives of the activities. This year, together with our partners, we further developed our frameworks for the Building Stronger Families and Back to Childhood programmes. The framework uses eleven specific scales to measure indicators of family well-being, including household living standards, social networks, mental and physical development, and child cognitive development. These six-monthly assessments provide a detailed picture of family life and enable staff to create effective action plans and support.

We also carried out three external reviews covering: our dementia work in eastern Europe (over a period of eight years), our Turkey earthquake response and our UK STEP programmes. These have all helped to draw out the impact of this work and highlighted key areas to address going forward. Within the dementia evaluation, we found that our partners "have managed to transform their operations, gain significant expertise in dementia care and go from mere recipients to leading experts in the field". However, we recognise that more can be done to continue refreshing and deepening the knowledge of our partners, and we are looking at how we can do this even more effectively in the year ahead.

Safeguarding

We are committed to the protection of all people, young and old, and will not tolerate any form of abuse or exploitative acts being perpetrated by trustees, employees, volunteers or anyone associated with the delivery of programmes. This year we updated our safeguarding policy by creating a separate policy for Children and Young Adults and updating our reporting mechanisms. We appointed a UK Safeguarding Lead, responsible for all staff training, reporting and incident responding across UK programmes. We reported one incident from a partner to the Charity Commission, to which there was no further action and it was deemed that we were "dealing with the matter appropriately and responsibly".

We are working with partners to continue to strengthen their capacity in this area, have developed a new training programme and are supported by external consultants where appropriate. Safeguarding is a standing agenda item at every Trustee meeting.

Risk Management



World Jewish Relief regularly reviews and assesses the risks it faces in all areas of its work and plans for the management of those risks.

Trustees liaise with the Chief Executive and Senior Leadership Team (SLT) to let staff know the boundaries and limits set by their risk policies to make sure there is a clear understanding of the risks that can and cannot be accepted.

As designated by The Charity Commission, the Board of Trustees has ultimate accountability for managing and controlling risk within the charity. Trustees are required to identify and review the strategic risks to which the organisation is exposed and to assess the likelihood of such risks and the possible impact they would have.

Trustees must be satisfied that risk management is embedded in the organisation and adequate systems are in place to monitor, manage and, where appropriate, mitigate World Jewish Relief's exposure to major risks. For each strategic risk, risk appetite is assessed to balance opportunities for business development and growth in areas of potentially higher risk, while maintaining our reputation and reasonable levels of broad stakeholder support.

The Finance, Audit & Risk Management Committee reviews risk analysis and the risk management process across the Charity and ensures a detailed review of the priority risk register at every Finance, Audit & Risk Management Committee meeting.

Staff comply with risk management policy and processes and foster an environment where risks can be identified and escalated.

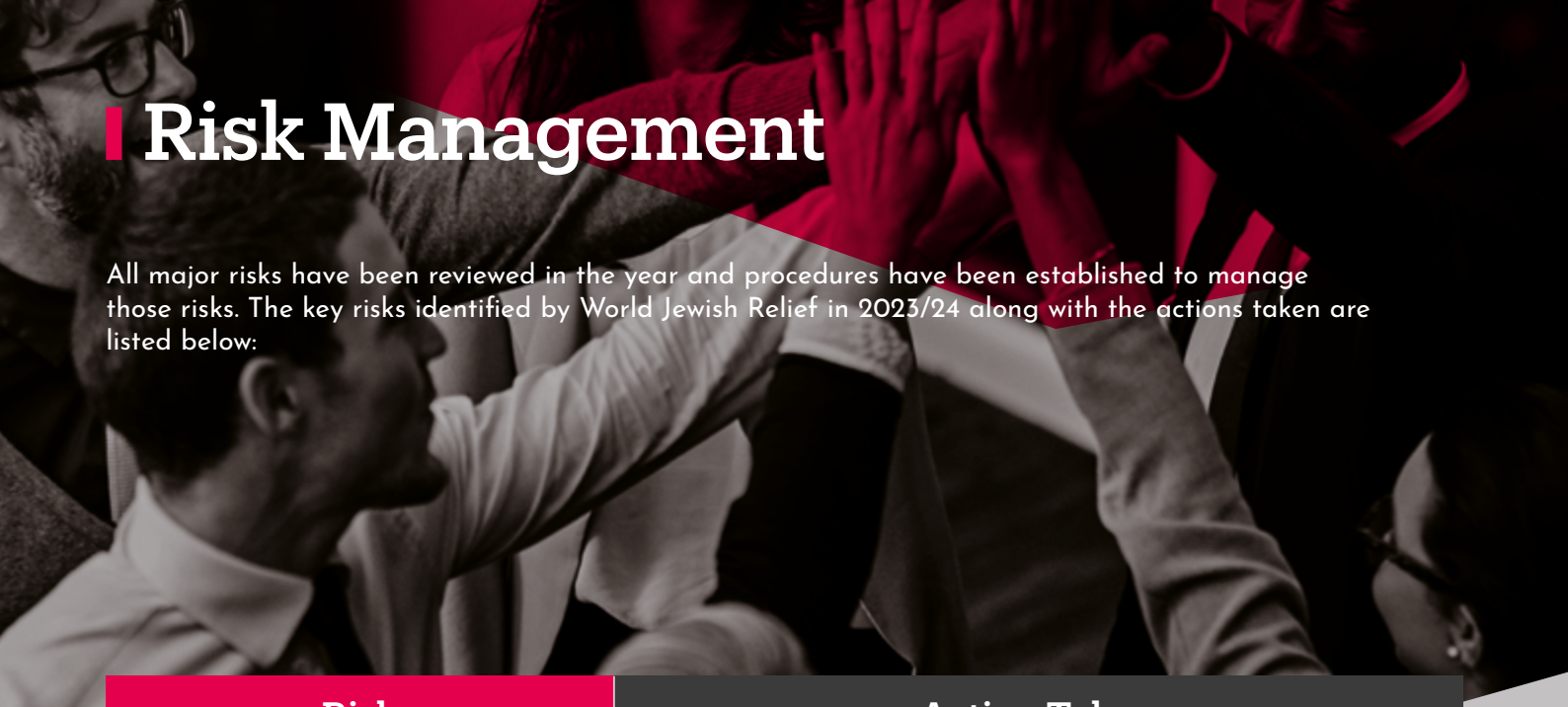
The Senior Leadership Team reviews key operational issues and actions and discusses and decides whether strategic risks need to be introduced, amended or replaced in light of external events or operational challenges. They promote risk management processes throughout the organisation and encourage transparency in reporting and speedy issue and risk escalation.

World Jewish Relief has active Strategic and Operational Risk Registers. These registers are ' living documents' and form the baseline for further risk identification.

World Jewish Relief recognises that new risks will appear and other risks will become less or more severe or may disappear.

When a change to the risks is identified by a Trustee or staff member, this will be referred to the Director of Finance & Resources who, in consultation with the Senior Leadership Team, will update the operational risk register accordingly. World Jewish Relief will also review the risks in the Strategic risk register at each Finance, Audit & Risk Management Committee meeting with a deep dive in specific cases to really analyse identified risks and assess mitigating actions. Risk identification is, therefore, an ongoing process.

Identified risks are put into perspective in terms of the potential severity of their impact and likelihood of their occurrence. Assessing and categorising risks helps World Jewish Relief in prioritising and filtering them, and in establishing whether any further action is required.



Risk Management

All major risks have been reviewed in the year and procedures have been established to manage those risks. The key risks identified by World Jewish Relief in 2023/24 along with the actions taken are listed below:

Risk	Action Taken
Impact of Operations The design of programme, intervention, quality of the partner, appropriateness of resource allocation or other areas within our control, has no or negligible impact on the target participants. Achievement against Government funded payment by results contracts.	• Selection of local partner based on technical and delivery competence. • Scrutiny of programme design and plan to maximise impact. • Monitoring, Evaluation and Learning (MEL) framework to ensure partner is focused on impact as a measure of performance. • Trustee oversight of performance of payment by result contracts.
Financial Sustainability Running a structural deficit, overcommitting anticipated income, or poor fundraising performance of key revenue streams affects long- term future of organisation.	• Build an array of revenue streams through good fundraising, strong donor care, compelling issues and acceptable ROI's. • Strong financial controls, accurate budgeting and regular re-forecasting limiting the overcommitment of uncertain income. • Application of our reserves policy. • Managing the balance of General Fund income to Restricted Fund income. • Increasing active donor numbers through proactive marketing campaigns.
Efficiency Underinvestment in people, systems or technology leads to under performance.	• Focused attention on investing in our people through positive culture, professional development, T&C's and building of reputation/credibility. • Implementation of a Grant Management System for UK Programmes to significantly reduce operational grant management time, risk of error and improve access to management information. • Ongoing development of Raisers Edge NXT and rebuild of website to ensure they are fit for purpose and integrate with other systems. • Director of Finance & Resources and Director of Communications & Marketing taking proactive lead on systems review, integration and digital transformation.



Risk Management

Risk	Action Taken
Safeguarding Severe safeguarding incident in any form by staff, volunteer of World Jewish Relief or downstream partner personnel.	• Robust safeguarding framework focusing on risk, whistleblowing, Code of Conduct, HR, Policy and Governance/Accountability. • Continual upgrading of safeguarding capabilities and understanding of partners. • Focus on open and safe culture within the charity. • Participation on inter-agency safeguarding working groups. • Regular staff training.
Reputation Partner performance, legal or financial non-compliance, culture of charity or perceived underspending against income adversely impact reputation of organisation.	• Partner mitigation measures above (Impact Risk). • Strong internal financial controls and procedures including due diligence on partners and donors, strong income management, particularly restricted funds, high donor care/reporting standards. • Regular board appraisal, staff survey and staff reviews, training on key policies. • Adherence to Gift Acceptance Policy. • Regular updates to supporters on expenditure plans especially relating to Ukraine crisis.

Financial Review



Overview

Total income for the 2023/24 financial year was £17.3m. This was an increase of £1.4m or 9% from the previous financial year meaning our average income over five years increased from £10.6m in June 2023 to £13.0m in June 2024. As well as our work in Ukraine continuing to dominate our activity this year, we were also successful in securing a government contract to deliver employment and English language support to Ukrainian refugees in the UK. This accounts for £6.8m of our £17.3m total for the 2023/24 financial year.

The total expenditure for 2023/24 was £21.3m which was an increase of £5.1m or 31% from the 2022/23 figure of £16.2m. This includes spending down £4.0m of restricted reserves in line with expectations. The level of grants awarded to our partners and direct programme costs of £18.1m in 2023/24 shows an increase of £4.5m from last year with £5.8m spent in Ukraine and neighbouring countries due to the ongoing conflict and £6.9m spent on our STEP Ukraine programme for supporting Ukrainian refugees in the UK. This UK programme continues until March 2025. We have carried forward £0.8m from our Ukraine emergency funds and anticipate this will be spent by December 2024 although our total Ukraine expenditure (funded from general and restricted reserves) is expected to be £4.1m.

Income

We secured income of £17.3m in 2023/24 which was an increase of £1.4m compared to 2022/23. We were successful in securing funding from the Ministry of Housing, Communities & Local Government for our STEP Ukraine programme providing English language and specialist employment support to Ukrainian refugees in the UK. Income for this programme was £6.8m (including accrued income of £1.4m) until the end of June 2024 and the programme will run until March 2025. Following a very successful Annual Dinner in February 2023 we raised just over £1.6m and we received significant legacy income in 2023/24 of £1.4m which greatly exceeded expectations. As World Jewish Relief's US entity continues to grow, we are pleased that they were able to provide grant funding to World Jewish Relief of £0.7m which is an increase of £0.3m from the previous year. Although the needs in Ukraine are as high as ever, we have only been able to secure additional emergency appeal funding of £0.3m in 2023/24 compared to £4.9m in 2022/23.

Major giving income reduced by £2.3m as we received significant one-off grants of £3.3m in 2022/23, although we were able to fundraise for an additional £1m from existing and new major donors and charitable foundations. Emergency appeal income reduced from £1.7m in 2022/23 to £0.5m in 2023/24 due to a lower number of emergency appeals. This included £0.3m for our response to the Morocco earthquake and £0.2m from the START Network to respond to smaller, below the radar emergencies, in Colombia and Haiti. Income from individual giving this year was £1.1m due to successes with our Winter Campaign, Rosh Hashanah and Pesach appeals.

Our UK Programmes supporting refugees with English language and employment support received funding of £0.5m from the Asylum, Migration and Integration Fund, £0.4m from the International Rescue Committee working in the South West of England and £0.3m from



Financial Review

Bridges working in the North East of England. We also received £0.1m from the Big Lottery Fund for our work with women refugees in Yorkshire and the Midlands.

Expenditure

Overall expenditure increased by £5.1m from £16.2m in 2022/23 to £21.3m in 2023/24. Charitable expenditure was £19.1m and represented 89% of total expenditure. The breakdown of charitable expenditure is £9.8m on grants, £8.3m on direct costs and £1m on support costs.

Of the £9.8m grant expenditure, £3.4m related to older people programmes in eastern Europe, £3.7m was spent on our Livelihoods programmes in eastern Europe and Africa, £1.1m on our language and employment programmes for refugees in the UK, £1.3m was spent on humanitarian programmes and £0.2m was spent on small strategic investments. Our direct programme costs of £8.3m is an increase of £6.7m from the previous year. £3.5m of this expenditure was due to employing an additional 150 staff in October 2023 and £3.1m related to expenditure with our partners for the successful delivery of our STEP Ukraine programme.

Expenditure on raising funds (fundraising, communications and marketing) increased from £2.1m in 2022/23 to £2.2m in 2023/24. This increase was due to the increase in headcount and hours for staff across the Fundraising and Marketing & Communications departments. £1.8m was direct costs and £0.4m related to support costs.

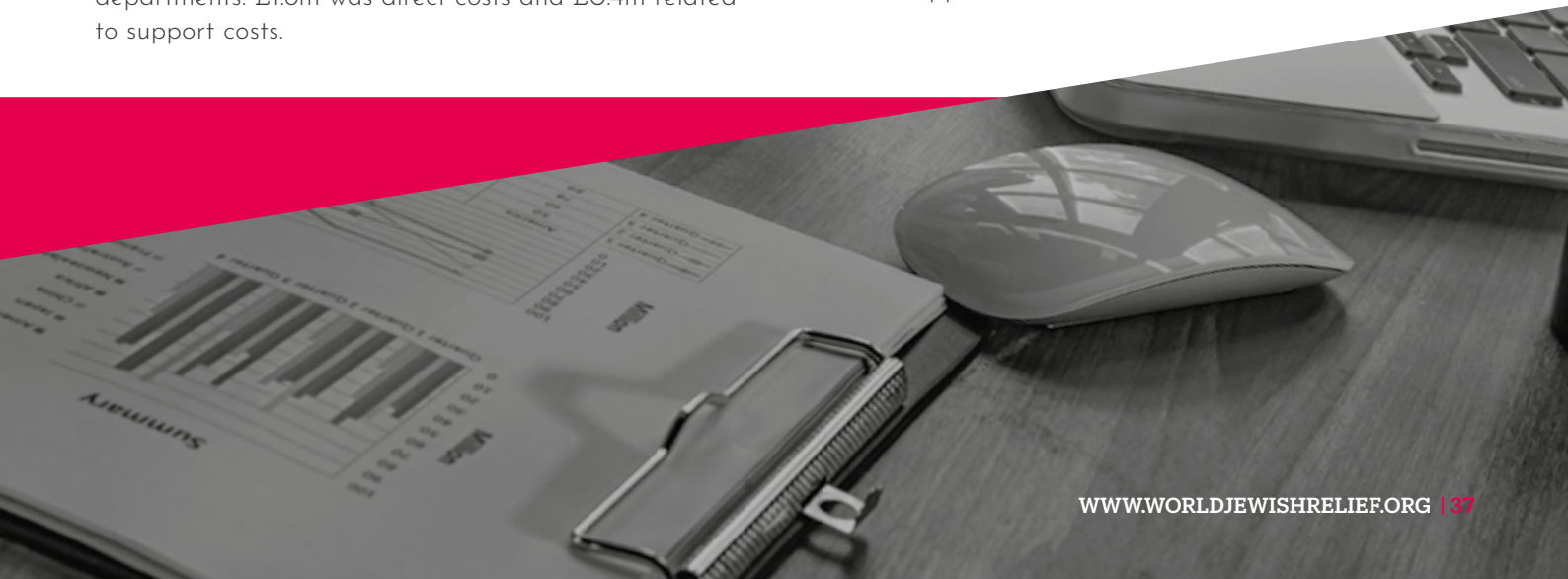
Staff costs were £6.3m in 2023/24 which was an increase of £3.9m from the previous year due to a significant increase in headcount for the delivery of our STEP Ukraine programme. As such staff costs represented 30% of total expenditure which was a 15% increase from last year.

Financial Position

In 2023/24 the overall position was a deficit of £4.0m, which was lower than expected due to a high level of legacy income. Total reserves decreased from £13.6m on 30 June 2023 to £9.6m on 30 June 2024. Restricted reserves reduced by £4.2m as we spent down the majority of our Ukraine Emergency funds. At the end of the financial year we held £1.3m in restricted reserves, £5.4m in general reserves and £2.9m in designated reserves. General reserves increased by £0.2m which was higher than expected due to significant unbudgeted income in Legacies (£0.8m).

Going Concern

Income grew again in 2023/24 and exceeded our expectations and with over 12,000 active donors we are confident we will hit our income target in the year ahead. Our areas of focus will continue to be supporting the most vulnerable in Ukraine and assisting refugees in the UK to gain employment. We are closely monitoring the situation in Israel and considering how we may be able to support unmet needs.



Financial Review



We have identified £1.7m of designated reserves to ensure programme commitments can be made if we experience a significant shortfall in income. We also have £5.4m in free reserves which would help fund both programme and overhead costs if the need arose.

The Next Year section above highlights the investment and the opportunities that the organisation is working towards to further strengthen our position in the year ahead. This will help ensure World Jewish Relief remains relevant, is able to maximise support for our participants and can secure the level of funding that this support requires.

Reserves Policy

World Jewish Relief had combined funds of £9.6m on 30 June 2024 (2023: £13.6m) comprising general funds of £5.4m, designated funds of £2.9m and restricted funds of £1.3m.

The Council considers that free reserves should be held at a minimum level to cover the closedown costs of the organisation in the event that the charity is no longer financially viable. This includes the cost of staff redundancies and 3 months' worth of programme and office running costs, and at 30 June 2024 is estimated to be £1.6m. The charity ended the year with free reserves (general funds) of £5.4m which is above the level required. We have budgeted to spend these surplus funds in 2024/25. The Council is satisfied with the level of free reserves.

Designated funds are those unrestricted funds that have been allocated by the trustees for particular purposes and totalled £2.9m on 30 June 2024.

The designated funds comprise:

- The net book value of World Jewish Relief's freehold building of £1.1m. The cost of purchase and refurbishment is held as a tangible fixed asset.
- A dilapidations fund of £0.1m held to cover necessary future repairs and refurbishment. This is expected to be utilised within the next 2-3 years.
- £1.7m to ensure the organisation can continue to support core programme commitments. The Council has carried out a review of the programme commitments and has identified that there is a moral obligation to guarantee a minimum level of funding for key programmes and as such has set aside a proportion of free reserves to cover this expenditure.

Restricted funds, which fall outside the definition of free reserves, have specific use conditions and are used to fund projects and programmes. The balance at the end of June 2024 was £ £1.3m, of which, £0.8m or 61%, was restricted to funding programmes in support of the Ukraine crisis.

Grant Making Policy

The majority of World Jewish Relief's charitable work is carried out by making grants to partner organisations. Grants are traditionally made on an



Financial Review

annual basis and in line with specific project criteria. Project proposals are subject to a rigorous approval process before individual grants are agreed and contractual agreements are drawn up. These are reviewed in detail and approved by World Jewish Relief's Allocations Committee. The Finance, Audit & Risk Management Committee then approves the grant expenditure in the context of the annual budget setting process. The budget and individual grants are formally approved by the Council.

Grant agreements are signed by all partners. These detail the outputs and outcomes expected by World Jewish Relief, the reporting requirements and a schedule of expected payments. Payments to partners are only authorised once satisfactory reports have been received. World Jewish Relief staff monitor and evaluate progress throughout the grant period by visiting partners and participants, reviewing assessments against agreed objectives and commissioning evaluations carried out by third parties.

Investment Policy

Following a review of the investment fund manager and the criteria for investments, Council approved transferring World Jewish Relief's investments into an ethical investment portfolio in June 2022 which better aligned with our values. Council considers that a total return approach to investments is still appropriate. The portfolio is managed by our investment managers who diversify the holding by asset class and security. The Investment Committee monitors the performance of the fund and makes recommendations directly to Council, informed by liquidity requirements as advised by the Finance, Audit & Risk Management Committee.

Investments are normally denominated in sterling, though non-sterling investments can be considered to enhance portfolio return or improve diversification.

Investment Performance

World Jewish Relief's investments are held in a pooled ethical investment fund and throughout the year the portfolio increased in value by 0.2% resulting in a small gain of £2k. The return for the first 9 months of the financial year was disappointing but performance has improved since March 2024 and Investment Committee have increased their level of scrutiny over performance.

The Investment Committee meet regularly to review and challenge the performance of the fund to ensure they are satisfied with the portfolio. This includes comparing performance against similar funds. The Investment Committee has regular contact with the Investment Fund Manager to ensure they understand the reasons that underpin performance trends. In June 2024 we withdrew £1.8m from the portfolio to manage our cash flow projections for the year ahead.

Remuneration Policy

The Council delegates responsibility to a Remunerations Committee to review the pay of key management personnel on an annual basis. Key management personnel include trustees (who are not remunerated for their role) and the Senior Leadership Team.

The annual salary review takes into account the funding available based on the financial performance of World Jewish Relief, changes in the relevant pay markets and the contribution of individuals.

The Council is confident that the pay levels set for its key management personnel ensure World Jewish Relief is able to recruit and retain a strong leadership team that represents good value for money.

Structure, Governance and Management

Constitution

On 25th January 2019, the trustees passed a special resolution to amend the Memorandum and Articles of Association, originally written in 1984. The language in the new constitution was modernised and the objects updated to reflect the current activities of the charity. The Memorandum and Articles of Association can be found at Companies House and on the Charity Commission website. World Jewish Relief is incorporated in the United Kingdom.

World Jewish Relief's Objects

The charity's objects are defined in its Memorandum and Articles of Association as "the relief of poverty, hardship, sickness and distress, which, while supporting Jewish people and Jewish communities, will also include providing such relief in any part of the world in such manner and on such terms and conditions (if any) as may be thought fit."

Public Benefit Statement

World Jewish Relief's Council has given regard to the legislative and regulatory requirements issued by the Charity Commission for disclosing how its charitable objectives have provided benefit to the public. The Council has complied with the duty set out in Section 4 of the Charities Act 2011 and clarified how the organisation's work seeks to focus on three charitable purposes as specified in the Act. These are "the prevention or relief of poverty; the advancement of health or the saving of lives; and the relief of those in need, by reason of youth, age, ill-health, disability, financial hardship or another disadvantage". Through the provision of grants to 100 partner agencies working in 21 countries on 125 projects and supporting 139,035 participants, World Jewish Relief works to deliver long term development benefits and humanitarian assistance. These activities further World Jewish Relief's charitable purposes for the public benefit.

Council of Management

The governing body of the charity is the Council of Management (Council) which meets at least four times a year and must consist of at least five members. Members of Council are recruited based on their ability to apply their skills and expertise to the varied activities of the charity as and when required. Prospective members, with appropriate skills, are invited to attend two Council meetings and, provided they remain interested and a majority of Council members agree, their appointment is ratified at the next Council meeting. Council members are appointed for two consecutive three-year terms. A further period of three plus three years is possible following a one-year break.

On appointment, new members receive an information pack and an induction which includes information on World Jewish Relief's governance structure, charitable activities, finances, fundraising and staffing. Trustees are encouraged to visit international projects. Members of Council are also directors of the company and trustees of the charity. No Council member has a beneficial interest in the company.

The Council bears responsibility for strategic planning, policy and direction. Implementation is delegated to the Chief Executive, who is answerable to the Council, and his Senior Leadership Team. The other members of the Senior Leadership Team, reporting to the Chief Executive, are the Director of Philanthropy, Director of Finance and Resources, Director of International Programmes and Partnerships, Director of UK Programmes, Director of Communications and Marketing and the Director of People. The Council delegates the detailed review of certain issues to specific committees, namely the Finance, Audit & Risk Management, Allocations, Investment and Nominations Committees. Committees are chaired by, and primarily composed of, members of the Council, supported by co-opted members.

Grants made to partners are determined by the Allocations Committee, subject to ratification by the Council. Detailed applications are received from many organisations and are fully discussed and considered by the Allocations Committee. On approval, grant agreements are formalised, subject to satisfactory responses to questions and adequate financial and narrative reporting.

The Finance, Audit & Risk Management Committee takes delegated responsibility on behalf of the Council to review all financial aspects of the charity's activities including its strategic and operational plans, so as to ensure short and long term viability. The Committee also ensures there is an effective external audit function and reviews the procedures in place to evaluate the adequacy

Structure, Governance and Management

of partners' financial controls. The Committee oversees all systems, controls and processes that may have an impact on the charity's ability to meet its aims. The Committee reviews risk analysis, the risk management process and compliance with relevant law, regulations, obligations and best practice.

The role of the Investment Committee is to research and make recommendations to the council on suitable investments for excess funds, and the appropriate timing for acquisition and disposal. The Investment Committee monitors the performance of World Jewish Relief's Investment portfolio and receives regular reports from the third-party fund managers.

The Nominations Committee ensures that the structure, composition, recruitment, tenure and succession of World Jewish Relief's Council and its committees is appropriate and effective.

Auditor

The trustees propose that Buzzacott LLP is reappointed as auditor of the charitable company for the forthcoming year at the Council meeting in October 2023.

Statement of the Council of Management's Responsibilities for the Financial Statements

The members of the Council of Management, who are also the directors of Central British Fund for World Jewish Relief for the purpose of company law, are responsible for preparing the Council of Management's Report and the accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Council of Management to prepare accounts for each financial year. Under company law, the Council of Management must not approve the financial statements unless it is satisfied that they give a true and fair view of the state of affairs of the charity and of the income and expenditure of the charitable company for that year. In preparing these financial statements, the Council of Management is required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the 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;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Council of Management is responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the accounts comply with the Companies Act 2006. It is 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.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of Financial Statements may differ from legislation in other jurisdictions.

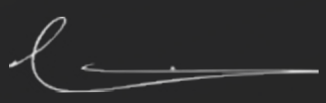
Disclosure of Information to the Auditor

Each of the directors, who held office at the date of approval of this Council of Management Report, has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditors are aware of such information.

Approved by the Council of Management on 21st November 2024 and signed on its behalf by:



Maurice Helfgott
Chair



Jeremy Newman
Treasurer

Auditor's Report

Independent auditor's report to the members of Central British Fund for World Jewish Relief

Opinion

We have audited the financial statements of Central British Fund for World Jewish Relief (the 'charitable company') for the year ended 30 June 2024 which comprise the statement of financial activities, the balance sheet, and statement of cash flows, the principal accounting policies and the notes to the financial statements. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 30 June 2024 and of its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

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

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.



Auditor's Report

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report, which is also the directors' report for the purposes of company law and includes the strategic report, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report, which is also the directors' report for the purposes of company law and includes the strategic report, has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report including the strategic report. We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

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

Responsibilities of trustees

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

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

Auditor's responsibilities for the audit of the financial statements

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

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

Auditor's Report

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations; and
- we obtained an understanding of the legal and regulatory frameworks that are applicable to the charity and determined that the most significant frameworks which are directly relevant to specific assertions in the financial statements are those that relate to the reporting framework (Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS102) and the Companies Act 2006) and those that relate to fundraising including The Code of Fundraising Practice.

We assessed the susceptibility of the charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquires of management as to their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- performed substantive testing on expenditure including the authorisation thereof;
- tested journal entries to identify unusual transactions; and
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- reading the minutes of meetings of those charged with governance; and
- enquiring of management as to actual and potential litigation and claims.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the trustees and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

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

Buzzacott LLP

Catherine Biscoe (Senior Statutory Auditor)
For and on behalf of Buzzacott LLP, Statutory Auditor
130 Wood Street
London
EC2V 6DL

Date: 27 November 2024

Statement of financial activities
and income & expenditure account for the year ended 30 June 2024

	Notes	Unrestricted funds £	Restricted funds £	Total 2024 £
Income from				
Donations and Legacies	2a	5,474,722	4,512,920	9,987,642
Charitable Activities	2b	6,803,715	364,514	7,168,229
Investments	2c	104,551	85,153	189,704
Total income		**12,382,988**	**4,962,587**	**17,345,575**
Expenditure	3			
Expenditure on raising funds		1,981,566	274,877	2,256,443
Expenditure on charitable activities		10,179,567	8,871,485	19,051,052
Total expenditure		**12,161,133**	**9,146,362**	**21,307,495**
Net gains on investments	5	8,832	65	8,897
Net income (expenditure)		**230,687**	**(4,183,710)**	**(3,953,023)**
Transfers between funds	13	-	-	-
Net movement in funds		**230,687**	**(4,183,710)**	**(3,953,023)**
Fund balances at 1 July 2023		8,015,407	5,547,593	13,63,000
Fund balances at 30 June 2024		**8,246,094**	**1,363,883**	**9,609,977**

All of the above results are derived from continuing activities. The charity has no gains and losses other than those shown above.

	Notes	Unrestricted funds £	Restricted funds £	Total 2023 £
Income from				
Donations and legacies	2a	5,424,882	10,397,354	15,822,236
Investments	2c	35,682	61,134	96,816
Total income		**5,460,564**	**10,458,488**	**15,919,052**
Expenditure	3			
Expenditure on raising funds		1,552,682	592,232	2,144,914
Expenditure on charitable activities		2,095,583	11,990,048	14,085,631
Total expenditure		**3,648,265**	**12,582,280**	**16,230,545**
Net gains on investments	5	(93,992)	(51,881)	(145,873)
Net income (expenditure)		**1,718,307**	**(2,175,673)**	**(457,366)**
Transfers between funds	14	-	-	-
Net movement in funds		**1,718,307**	**(2,175,673)**	**(457,366)**
Fund balances at 1 July 2022		6,297,100	7,723,266	14,020,366
Fund balances at 30 June 2023		**8,015,407**	**5,547,593**	**13,563,000**

Balance Sheet as at 30 June 2024

Company number: 01874886

	Notes	2024 £	2023 £
Fixed Assets			
Intangible assets	6	69,522	40,840
Tangible assets	6	1,091,152	1,100,405
Investments	7	2,014,743	3,812,699
		3,175,417	**4,953,944**
Current Assets			
Debtors	8	3,079,415	728,061
Cash at bank and in hand		4,616,322	8,515,624
		7,695,737	**9,243,685**
Creditors: amounts falling due within one year	9	(1,261,177)	(634,629)
Net current assets		**6,434,560**	**8,609,056**
Total net assets		**9,609,977**	**13,563,000**
The funds of the charity			
Restricted funds	10	1,363,883	5,547,593
Designated funds	11	2,862,638	2,826,433
General unrestricted funds		5,383,456	5,188,974
Total funds		**9,609,977**	**13,563,000**

The accounts were approved by the Council of Management on 21st November 2024 and signed on its behalf by:

Maurice Helfgott
Chair

Jeremy Newman
Treasurer

Cashflow Statement for the year ended 30 June 2024

	2024	2023
	£	£
Cash flows from operating activities:		
Net deficit for the year (as per the statement of financial activities)	(3,953,023)	(457,366)
Investment income	(189,704)	(96,816)
Depreciation of tangible fixed assets	21,582	17,015
Amortisation of intangible assets	19,828	9,680
Loss on disposal of intangible asset	5,640	-
(Increase) / decrease in debtors	(2,351,354)	100,504
Increase in creditors	626,548	81,703
(Gains) / losses on investments	(8,897)	145,873
Net cash (used in) operating activities	**(5,829,380)**	**(199,407)**
Cash flows from investing activities:		
Investment income	189,704	96,816
Exchange rate variances	6,853	(19,621)
Payments to acquire tangible fixed assets	(12,329)	(21,626)
Payments to acquire intangible fixed assets	(54,150)	(38,400)
Payment to acquire investments	-	(1,001,635)
Proceeds from sale of investments	1,800,000	368
Net cash provided by (used in) investing activities	**1,930,078**	**(984,098)**
Change in cash and cash equivalents in the year	(3,899,302)	(1,183,505)
Cash and cash equivalents at the beginning of the year	8,515,624	9,699,129
Cash and cash equivalents at the end of the year	**4,616,322**	**8,515,624**
Analysis of cash and cash equivalents		
Cash in hand	4,616,322	8,515,624
Total cash and cash equivalents	**4,616,322**	**8,515,624**

Accounting policies

1.1 Basis of preparation

These accounts have been prepared for the year to 30 June 2024.

The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant accounting policies below or the notes to these accounts.

The accounts have been prepared in accordance with 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 United Kingdom and Republic of Ireland (Charities SORP FRS 102) issued in October 2019, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The charity constitutes a public benefit entity as defined by FRS 102.

The accounts are presented in sterling and are rounded to the nearest pound.

1.2 Basis of consolidation

The Charity does not prepare group accounts. World Jewish Relief has a trading subsidiary that is not consolidated because it is dormant.

1.3 Assessment of going concern

The trustees have assessed whether the use of the going concern assumption is appropriate in preparing these accounts. The trustees have made this assessment in respect of a period of one year from the date of approval of these accounts.

The trustees of the charity have concluded that there are no material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. Due to the budgeted cash and reserves position of the charity at 30th June 2024 the trustees are of the opinion that World Jewish Relief will have sufficient resources to meet its liabilities as they fall due. The most significant areas of judgement that affect items in the accounts are detailed in 1.4 below. With regard to the next accounting period, the year ending 30 June 2025, the most significant area that may affect the value of the assets held by the charity is the performance of the fundraising activities. With strong income performance this year Trustees are confident that the overall income targets will be met for 2024/25, although the mix may differ from budget. The charity will monitor income closely and will only commit expenditure that it can afford to do so. For more information on this please see the risk management and reserves policy sections of the Council of Management's report."

1.4 Critical accounting estimates and areas of judgement

Preparation of the accounts requires the trustees and management to make significant judgements and estimates.

The items in the accounts where these judgements and estimates have been made include:

- Judgements in connection wtih the likelihood of receipt of legacy income and pledges;
- the allocation of general overheads and governance costs between charitable expenditure categories and the cost of raising funds;
- estimates in respect of accrued expenditure; and
- estimates of future cash flows for the purposes of the going concern assessment.

1.5 Income recognition

Income including donations, gifts and grants that provide core funding or are of a general nature are recognised where there is entitlement, receipt is probable and the amount can be measured with sufficient reliability. Income from charitable activities includes income earned both from the supply of goods or services under contractual arrangements and from performance-related grants which have conditions that specify the provision of particular goods or services to be provided by the charity.

For such contracts and grants, income entitlement is considered to be conditional upon delivery of the specified level of service. Income is therefore recognised to the extent the charity has delivered the service or activity. Where income is received in advance of meeting any performance-related conditions, the income is deferred and included in creditors as deferred income until the performance-related conditions are met. Where entitlement occurs before income is received, the income is accrued.

Accounting policies

Legacies are included in the statement of financial activities when there has been a grant of probate, the executors have established that there are sufficient surplus assets in the estate to pay the legacy, and any conditions attached to the legacy are within the control of the charity.

Donations are recognised when the charity has confirmation of both the amount and settlement date. In the event of donations pledged but not received, the amount is accrued for where the receipt is considered probable. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

Gift Aid has been accrued where the donation has been received. Interest income on current bank accounts is recognised on receipt. Interest income on term deposits that span more than one financial year is accrued on a pro-rata basis. Income from share portfolios that is not paid out but is reinvested in the portfolio, is accrued on a monthly basis.

1.6 Expenditure recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to make a payment to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure includes any attributable VAT which cannot be recovered. All expenditure is accounted for on an accruals basis.

1.7 Expenditure allocation

Expenditure has been classified under headings that aggregate all costs related to that category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Expenditure on raising funds includes both direct and apportioned costs attributable to the fundraising activities of the charity.

Expenditure on charitable activities comprises direct expenditure on grant making and delivery of projects as well as the salaries of staff involved in these programmes.

Support costs represent indirect charitable expenditure. In order to carry out the primary purposes of the charity it is necessary to provide support in the form of IT, finance, HR and office facilities. Support costs are allocated between these categories on a basis consistent with the use of resources. Support costs include governance costs.

Governance costs are associated with the governance arrangements of the charity which relate to the general running of the charity as opposed to the costs associated with fundraising or charitable activities. Included within this category are costs associated with the strategic, as opposed to the day-to-day, management of the charity's activities, and the costs of meeting statutory obligations, for example the audit fee.

1.8 Tangible fixed assets and intangible assets

Depreciation of tangible fixed assets is provided at the following annual rates to write off the cost, less the estimated residual value, of the asset over its useful economic life.

Freehold land	not depreciated
Freehold buildings	2% straight line
Computer equipment	33% straight line
Fixtures & fittings	25% straight line

Assets purchased directly, or through implementing partners, for the purpose of relief work are written off to the Statement of Financial Activities in the year of expenditure as part of charitable expenditure. Improvements to freehold buildings occupied and used by the charity for charitable purposes are depreciated. Intangible assets represent the cost of externally purchased software where there is a future economic benefit.

Amortisation of intangible assets is provided at the following annual rates to write off the cost, less the estimated residual value, of the asset over its useful economic life.

Computer software	33% straight line

Accounting policies

Tangible fixed assets and intangible assets costing more than £1,000 are capitalised.

1.9 Investments

Other fixed asset investments are shown at their market values at the year end. Unrealised gains and losses are taken to the Statement of Financial Activities on the revaluation of investments for accounting purposes. Realised gains and losses are included in the Statement of Financial Activities in the year of disposal of the investment.

1.10 Cash at bank and in hand

Cash at bank and in hand represents such accounts and instruments that are available on demand or have a maturity of less than three months from the date of acquisition. Deposits for more than three months but less than one year have been disclosed as short term deposits. Cash placed on deposit for more than one year is disclosed as a fixed asset investment.

1.11 Debtors

Debtors are recognised at their settlement amount, less any provision for non-recoverability. Prepayments are valued at the amount prepaid. They have been discounted to the present value of the future cash receipt where such discounting is material.

1.12 Creditors

Creditors and provisions are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Creditors and provisions are recognised at the amount the charity anticipates it will pay to settle the debt. They have been discounted to the present value of the future cash payment where such discounting is material.

1.13 Pensions

The pension costs charged in the accounts represent the contributions payable by the charity during the year into both a defined contribution group personal pension scheme and individual personal pension schemes on behalf of certain members of staff and are accounted for in accordance with FRS 102.

1.14 Foreign currency translation

Transactions denominated in foreign currencies are recorded at the rate of exchange ruling at the date of the transaction. Monetary assets and liabilities denominated in foreign currencies are translated into sterling at the rates of exchange ruling at the balance sheet date. All differences are taken to the Statement of Financial Activities.

1.15 Accumulated Funds

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in note 10.

Designated funds comprise funds which have been set aside at the discretion of the Council of Management for specific purposes and uses of the designated funds are set out in note 11. General unrestricted funds are available for use at the discretion of the Council of Management in furtherance of the objects of the charity



Notes

2a Donations and Legacies	Unrestricted Funds	Restricted Funds	Total 2024
	£	£	£
Donations and Grants	4,104,759	4,449,700	8,554,459
Legacies	1,369,963	63,220	1,433,183
	5,474,722	4,512,920	9,987,642

2a Donations and Legacies	Unrestricted Funds	Restricted Funds	Total 2023
	£	£	£
Donations and Grants	4,130,074	10,285,345	14,415,419
Legacies	1,294,808	112,009	1,406,817
	5,424,882	10,397,354	15,822,236

2b Income from Charitable Activities	Unrestricted Funds	Restricted Funds	Total 2024
	£	£	£
UK Government	6,803,715	-	6,803,715
Charitable Organisations	-	364,514	364,514
	6,803,715	364,514	7,168,229

2b Income from Charitable Activities	Unrestricted Funds	Restricted Funds	Total 2023
	£	£	£
UK Government	-	-	-
Charitable Organisations	-	-	-
	-	-	-

Notes

2c Income from investments	Unrestricted Funds	Restricted Funds	Total 2024
	£	£	£
Interest from bank accounts	104,551	85,153	189,704
	104,551	85,153	189,704

2c Income from investments	Unrestricted Funds	Restricted Funds	Total 2023
	£	£	£
Interest from bank accounts	35,682	61,134	96,816
	35,682	61,134	96,816

3 Expenditure		Grants awarded	Direct costs	Support costs	Total 2024
		£	£	£	£
Expenditure on raising funds					
Fundraising and publicity costs		-	1,824,396	432,047	2,256,443
Restricted		-	222,246	52,631	274,877
Unrestricted		-	1,602,150	379,416	1,981,566
Total expenditure on raising funds		**-**	**1,824,396**	**432,047**	**2,256,443**
Charitable activities					
Grants to partners	3b	9,767,747	8,297,721	985,584	19,051,052
Restricted		7,247,280	1,451,767	172,438	8,871,485
Unrestricted		2,520,467	6,845,954	813,146	10,179,567
Total charitable activities	3b	**9,767,747**	**8,297,721**	**985,584**	**19,051,052**
Total expenditure		**9,767,747**	**10,122,117**	**1,417,631**	**21,307,495**

3 Expenditure		Grants awarded	Direct costs	Support costs	Total 2023
		£	£	£	£
Expenditure on raising funds					
Fundraising and publicity costs		-	1,613,563	531,351	2,144,914
Restricted		-	445,521	146,711	592,232
Unrestricted		-	1,168,042	384,640	1,552,682
Total expenditure on raising fund		**-**	**1,613,563**	**531,351**	**2,144,914**
Charitable activities					
Grants to partners	3b	12,003,917	1,589,923	491,791	14,085,631
Restricted		10,297,629	1,292,596	399,823	11,990,048
Unrestricted		1,706,288	297,327	91,968	2,095,583
Total charitable activities	3b	**12,003,917**	**1,589,923**	**491,791**	**14,085,631**
Total expenditure		**12,003,917**	**3,203,486**	**1,023,142**	**16,230,545**

Notes

3a Support costs	Raising Funds	Charitable activities	Total 2024
	£	£	£
Governance	11,966	73,150	85,116
Finance	181,936	441,298	623,234
Information Technology	119,824	290,641	410,465
Human Resources	73,390	71,512	144,902
Office facilities	44,931	108,983	153,914
	432,047	**985,584**	**1,417,631**

3a Support costs	Raising Funds	Charitable activities	Total 2023
	£	£	£
Governance	26,609	41,067	67,676
Finance	286,952	265,292	552,244
Information Technology	82,068	75,874	157,942
Human Resources	47,245	27,760	75,005
Office facilities	88,477	81,798	170,275
	531,351	**491,791**	**1,023,142**

Included within Governance costs is the Auditor's remuneration for statutory audit services of £22,680 (2022/23: £19,800).

3b Grants Awarded	2024	2023
	£	£
International Programmes		
Older people		
Home Repairs	938,659	932,641
Active Ageing and Staying Connected	850,218	657,005
Material Support and Homecare	725,000	1,000,000
Ukraine War Response	801,462	1,736,948
Supporting People with Disabilities	85,427	78,804
Total older people	**3,400,766**	**4,405,398**
Securing sustainable livelihoods		
Back To Work	1,630,658	2,966,150
Building Stronger Families	235,130	102,396
Back to Childhood	513,100	44,990
Boost Ukraine	1,156,000	1,152,074
TransFARMing Africa	177,896	207,482
Total sustainable livelihoods	**3,712,784**	**4,473,092**

3b Grants awarded continued	2024	2023
	£	£
Humanitarian Response to International Disasters		
Emergency Response		
Afghan Refugee Appeal	-	83,408
Ethiopia Emergency	65,000	57,200
Covid-19 Response	-	11,610
Disaster Fund / Disaster Preparedness Initiative	135,000	318,253
Haiti Earthquake Appeal	-	84,580
Israel War Response	278,600	-
Morocco Earthquake	139,366	-
Pakistan Floods Appeal	-	190,711
Rohingya Support	25,000	25,000
Turkey / Syria Earthquake	216,500	460,000
Colombia Programme	-	43,000
START Fund Initiatives	171,147	375,253
Ukraine Emergency	71,026	264,888
Uyghur Community in Turkey	20,000	20,276
Climate Action Programmes	**214,995**	-
Total humanitarian response	**1,336,634**	**1,934,179**
Total International Programmes	**8,450,184**	**10,812,669**
UK Programmes		
UK Refugee Employment	1,121,412	1,052,095
Total UK Programmes	**1,121,412**	**1,052,095**
Other programmes		
Community	54,230	53,380
Other programme costs	141,921	85,773
Total other programmes	**196,151**	**139,153**
Total grants to partners	**9,767,747**	**12,003,917**

Notes

3c Grant funding	2024	2023
	£	£
Total value of grants awarded in excess of £200,000	5,830,303	7,731,287
Other grants	3,937,444	4,272,630
Total grants payable to institutions	**9,767,747**	**12,003,917**
Grants awarded in excess of £200,000 **Name of Institution**	**Geographic Region**	**Total 2024 £**
American Jewish Joint Distribution Committee	Eastern Europe & Morocco	765,000
Fund "Professional Development of Kryvyi Rih / Dnipro"	Ukraine	607,386
CF "Be Successful"	Ukraine	529,500
Dreamland	Ukraine	492,000
Ukrainian Professional Development	Ukraine	468,000
Transformations Platform	Ukraine	400,742
Kharkiv Regional Charitable Jewish Fund "Hesed Shaare Tikvah"	Ukraine	343,481
CF "Blagorob"	Ukraine	324,000
Bradford Base Social Enterprise	United Kingdom	288,517
"Save Ukraine"	Ukraine	262,893
Hesed Shaare Tzion	Ukraine	246,328
International Blue Crescent (IBC)	Turkey	236,500
Fund Vilni in Zaporizhia	Ukraine	231,600
Refugee Council	United Kingdom	222,054
Israel Trauma Coalition	Israel	208,600
ICTPD Moldova	Moldova	203,702
Total		**5,830,303**

Notes

Grants awarded in excess of £200,000 Name of Institution	Geographic Region	Total 2023 £
American Jewish Joint Distribution Committee	Eastern Europe	1,050,000
Fund "Professional Development of Kryvyi Rih / Dnipro"	Ukraine	946,947
CF "Blagorob"	Ukraine	775,350
International Blue Crescent (IBC)	Turkey	754,395
All-Ukrainian Charitable Organisation: 2U "Zarady Tebe"	Ukraine	650,000
Dreamland	Ukraine	620,000
"Save Ukraine"	Ukraine	420,282
Transformations Platform	Ukraine	380,233
TLU "Turbota Pro Litnih"	Ukraine	359,000
Fund "Professional Development of Kharkiv"	Ukraine	304,600
Kharkiv Regional Charitable Jewish Fund "Hesed Shaare Tikvah"	Ukraine	284,871
Bradford Base Social Enterprise (STEP projects)	United Kingdom	283,554
Hesed Haim in Sumy	Ukraine	265,106
Fund Vilni in Zaporizhia	Ukraine	226,606
Jewish Community Centre in Krakow	Poland	208,063
ICTPD Moldova	Moldova	202,280
Total		**7,731,287**

Notes

4 Staff Costs	2024	2023
	Number	Number
The average number of employees during the year was:		
Administration	12	11
Communications	5	5
Fundraising	10	8
International Programmes	11	11
UK Programmes	112	14
Total	150	49

The headcount of 150 staff (2022/23: 49 staff) equated to 146.8 full-time equivalents (2022/23: 45.2) of which 95.8 full-time equivalents (2022/23: 0) were employed on fixed term contracts to deliver our government funded STEP programme to Ukrainian refugees.

Employment costs	2024	2023
	£	£
Wages and salaries	5,108,639	2,048,256
Social security costs	516,919	220,516
Pension costs	236,255	138,883
Total staff costs	5,861,813	2,407,655
Temporary staff and secondments	430,665	-
Total	6,292,478	2,407,655
Direct staff costs	5,747,645	1,980,910
Support staff costs	544,832	426,745
Total	6,292,478	2,407,655

In 2023/24 there were redundancy costs of £1,115. (2022/23: £0) The company contributes to individual pension schemes for all participating eligible staff. The total pension contributions charged to the Statement of Financial Activities amounted to £236,255 (2022/23: £138,883).

The number of employees whose annual emoluments were £60,000 or more were:	2024	2023
	Number	Number
£60,000-£69,999	1	3
£70,000-£79,999	4	1
£80,000-£89,999	1	1
£90,000-£99,999	-	1
£100,000-£109,999	1	-
£120,000-£129,999	-	1
£130,000-£139,999	1	-

Total remuneration, benefits and pensions for key management personnel was £660,852 (2022/23: £536,933) for 6.2 full-time equivalents (2022/23: 4.7 full-time equivalents). Key management personnel are trustees, who are all unremunerated, and members of the Senior Leadership Team, whose remuneration details are above, and all of whom are listed on page 69 of the accounts.

5 Realised and Unrealised gains and losses	2024	2023
	£	£
Net gain (loss) on investments	2,044	(126,252)
Foreign exchange gain / (loss)	6,853	(19,621)
	8,897	(145,873)

6 Tangible & Intangible assets	Freehold property	Computer equipment	Fixtures & Fittings	Total Tangible Fixed Assets	Total Intangible Assets
	£	£	£	£	£
Cost					
At 1 July 2023	1,199,662	60,345	39,409	1,299,416	125,433
Additions	-	8,657	3,672	12,329	54,150
Disposals	-	-	-	-	(87,034)
At 30 June 2024	1,199,662	69,002	43,081	1,311,745	92,549
Depreciation					
At 1 July 2023	123,708	39,180	36,123	199,011	84,593
Charge for the year	7,196	12,538	1,848	21,582	19,828
Disposals					(81,394)
At 30 June 2024	130,904	51,718	37,971	220,593	23,027
Net book value					
At 30 June 2023	**1,068,758**	**17,284**	**5,110**	**1,091,152**	**69,522**
At 30 June 2024	**1,075,954**	**21,165**	**3,286**	**1,100,405**	**40,840**

Notes

7 Fixed asset investments at market value	2024	2023
	£	£
Value at start of year	3,812,699	2,937,684
Disposal proceeds	(1,800,000)	(368)
Additions at cost	-	1,001,635
Net investment gains / (losses)	2,044	(126,252)
Total	**2,014,743**	**3,812,699**
Historical cost: Value at end of year	**2,212,364**	**4,078,616**
The following investments are considered material:	2024 £	2023 £
Charity Assets Trust Account	**2,014,743**	**3,812,699**

Since June 2022 all of World Jewish Relief's investments are held in a pooled investment fund. In June 2024 we transferred £1.8m from our investment portfolio to manage cashflow in line with expectations.

The charity holds 20,000 Ordinary shares of £1 each in World Jewish Relief (Trading) Limited, which represents 100% of the authorised, allotted, fully paid called up share capital. World Jewish Relief (Trading) Limited was formed to carry on any trading activities on behalf of and to promote, support, aid and assist the Central British Fund for World Jewish Relief. The subsidiary company remains dormant. The trustees reduced the value of the charity's investment to £nil during 2004 to reflect the balance sheet value of the subsidiary company.

8 Debtors	2024	2023
	£	£
Accrued Income	2,911,343	539,630
Gift Aid recoverable	51,080	80,452
Other debtors	33,231	26,951
Prepayments	83,761	81,028
	3,079,415	**728,061**

Included in accrued income is £1,359,000 for our government funded STEP programme delivering employment and English language support to Ukrainian refugees (2022/23: £0) and £1,108,000 for legacies that we were entititled to but had not received (2022/23: £26,000).

9 Creditors amounts falling due within one year	2024	2023
	£	£
Trade creditors	39,910	90,426
Other taxation and social security costs	167,445	73,316
Other creditors	18,465	7,748
Accruals - grants payable	814,621	408,158
Accruals - other	220,736	54,981
	1,261,177	**634,629**

10 Restricted Funds	Notes	Balance 1 July 2023	Income	Expenditure	Gains / (Losses) on investments	Transfers	Balance 30 June 2024
		£	£	£	£	£	£
Meeting immediate needs of the most vulnerable							
Ukraine Emergency Fund	10.1	4,514,420	343,196	(4,000,139)	-	(28,377)	829,100
Morley Lawson Fund	10.2	260,045	-	(29,447)	65	-	230,663
The Ansel Harris Memorial Fund	10.3	19,292	-	(15,069)	-	-	4,223
Active Ageing & Homecare	10.4	2,160	546,524	(548,684)	-	-	-
Zambian Elderly Welfare	10.5	6,759	-	-	-	-	6,759
Home Repairs	10.6	-	329,678	(329,678)	-	-	-
Connections (student stipends)	10.7	63,106	6,685	(28,769)	-	-	41,022
Supporting sustainable livelihoods							
Back to Work, Eastern Europe	10.8	-	1,053,615	(1,053,615)	-	-	-
Building Stronger Families, Eastern Europe	10.9	-	237,746	(237,746)	-	-	-
Back to Childhood, Eastern Europe	10.10	-	39,399	(39,399)	-	-	-
TransFARMing Africa	10.11	-	155,104	(154,825)	-	-	279

Notes

10 Restricted Funds continued	Notes	Balance 1 July 2023	Income	Expenditure	Gains / (Losses) on investments	Transfers	Balance 30 June 2024
Refugee Resettlement in the UK		£	£	£	£	£	£
STEP	10.12	452,378	987,639	(1,369,252)	-	28,377	99,142
STEP Forward	10.13	-	179,701	(179,701)	-	-	-
Refugee Employabilty Programme (REP)	10.14	-	364,514	(324,516)	-	-	39,998
Responding to international disasters							
Disaster Funds	10.15	-	70,904	(70,904)	-	-	-
Ethiopia Emergency	10.16	-	10,000	(10,000)	-	-	-
Turkey / Syria Earthquake	10.17	229,433	11,823	(241,256)	-	-	-
Morocco Earthquake	10.18	-	273,593	(170,753)	-	-	102,840
Israel War Response	10.19	-	93,394	(93,394)	-	-	-
Response in Gaza	10.20	-	10,600	(743)	-	-	9,857
START Fund Initiatives	10.21	-	215,573	(215,573)	-	-	-
Climate Resilience Programmes	10.22	-	32,899	(32,899)	-	-	-
		5,547,593	**4,962,587**	**(9,146,362)**	**65**	**-**	**1,363,883**

Notes 10 Restricted Funds	Balance 1 July 2022	Income	Expenditure	Gains / (Losses) on investments	Transfers	Balance 30 June 2023
	£	£	£	£	£	£
Meeting immediate needs of the most vulnerable						
OSHA Fund	282,884	-	(282,884)	-	-	-
Morley Lawson Fund	292,165	-	(29,339)	(2,781)	-	260,045
The Ansel Harris Memorial Fund	31,067	-	(11,775)	-	-	19,292
Active Ageing & Homecare	-	961,217	(959,057)	-	-	2,160
Zambian Elderly Welfare	6,759	-	-	-	-	6,759
Home Repairs	-	437,652	(437,652)	-	-	-
Connections (student stipends)	84,144	6,989	(28,027)	-	-	63,106

Notes 10 Restricted Funds continued	Balance 1 July 2022	Income	Expenditure	Gains / (Losses) on investments	Transfers	Balance 30 June 2023
Responding to international disasters						
Supporting sustainable livelihoods						
Sustainable Employment Opportunities Eastern Europe	-	254,199	(254,199)	-	-	-
Building Stronger Families, Eastern Europe	-	90,001	(90,001)	-	-	-
Livelihood Development Africa	-	132,854	(132,854)	-	-	-
UK Refugee Employment						
UK Refugee Employment	217,619	2,072,566	(1,913,040)	-	75,233	452,378
Responding to international disasters						
General Disaster Fund & Disaster Preparedness Initiative	-	78,010	(80,165)	-	2,155	-
Haiti Earthquake Appeal	91,581	-	(91,464)	-	(117)	-
Pakistan Floods Appeal	-	222,394	(221,801)	-	(593)	-
Ukraine Emergency Funds	6,626,890	4,986,057	(6,974,194)	(49,100)	(75,233)	4,514,420
Afghan Refugee Appeal	90,157	1,597	(90,309)	-	(1,445)	-
Ethiopia Emergency	-	35,000	(35,000)	-	-	-
Turkey / Syria Earthquake	-	782,821	(553,388)	-	-	229,433
START Fund Initiatives	-	347,131	(347,131)	-	-	-
Colombia Programme	-	50,000	(50,000)	-	-	-
	7,723,266	**10,458,488**	**(12,582,280)**	**(51,881)**	**-**	**5,547,593**

10.1 Following the start of the war in Ukraine in February 2022, World Jewish Relief launched a humanitarian appeal which met with unprecedented response from our supporters. £11m was raised for the appeal in 2021-22 and £5m in 2022-23. A further £263,000 has been received in 2023-24. This year our funding has been used on supporting the elderly, providing employment support, home repairs and humanitarian assistance across all of our partners in Ukraine. The £829,000 carried forward will be spent in 2024-25 as we continue our support for Ukrainian partners.

10.2 The Morley Lawson Fund is available to be spent supporting asylum seekers and those granted leave to remain in the UK along with dependants. This support may take the form of cash grants to them or to other organisations who are providing support or education. World Jewish Relief reviews those who benefit on a case by case basis and will continue to support them whilst the need remains.

10.3 The Ansel Harris Memorial Fund assists young Jewish people from the UK to engage in World Jewish Relief activities beyond the Jewish community. In 2023-24 World Jewish Relief provided support to the Ben Azzai programme and this expenditure has been funded by the Ansel Harris Memorial Fund.

10.4 During the year under review, World Jewish Relief continued to receive funds that were donated specifically to support programmes for the elderly in Ukraine, Moldova, Belarus and Georgia.

10.5 For many years we have been spending down a fund held for the support of Jews from Zambia. There was no expenditure in the year to June 2024 but we are in discussions to identify beneficiaries we can support in the coming financial year.

Notes

10.6 During the year World Jewish Relief continued to receive funding for critical home repair projects in Ukraine, Moldova and Georgia.

10.7 Connections student stipend funds support university students in Bosnia, Macedonia and Poland. In 2022 a new ConNEXTions fund was also established to enable the provision of support to new students. There was limited fundraising activity in 2023-24 as the Connections committee focused on utilising the funds held.

10.8 As a result of the war in Ukraine World Jewish Relief has placed great importance on getting Ukrainians back into work following the turmoil in their country. We received restricted funding of £1,054,000 in 2023-24 to support this work, including £190,000 for the 'Boost Ukraine' programme funded by the UN.

10.9 'Building Stronger Families' is a set of programmes helping vulnerable families in Ukraine and Rwanda achieve sustainable livelihoods. In 2023-24 we received funding of £238,000 for this area of our work.

10.10 World Jewish Relief received funding of £39,000 to support our Back to Childhood programmes which aim to contribute towards improving the well-being of both displaced and resident Ukrainian children and young people by addressing the consequences of ongoing exposure to conflict related trauma.

10.11 World Jewish Relief continued to support employment projects in Rwanda, Uganda and Kenya to help young people find sustainable employment. A small balance of £279 is carried forward to be utilised in 2024-25.

10.12 During the year World Jewish Relief received £987,000 of funding to support refugees with English language and employment support in the UK on our STEP programme. £455,000 of this funding was from the AMIF UK Responsible Authority until December 2023 when the funding agreement ended. £334,000 was from the Bridges Partnership until March 2024 when the funding agreement ended. £202,000 was from other individual donors and charitable foundations and £99,000 of this funding has been carried forward to 2024-25.

10.13 World Jewish Relief received £179,000 from the Big Lottery Community Fund to support our work on STEP Forward, a programme supporting women refugees to learn English and gain vital skills to help them get into employment.

10.14 We received funding of £365,000 from the International Rescue Committee for our Refugee Employability Programme which operates in the South West of England. This programme will continue until June 2025.

10.15 Our Disaster Fund and Disaster Preparedness Initiative raise funds throughout the year to enable World Jewish Relief to respond more rapidly to international disasters when they arise. During the year World Jewish Relief responded to humanitarian crises in Ethiopia, Kenya, Colombia Nepal and Myanmar. It also supported the climate resilience initiatives in Bangladesh and Haiti.

10.16 During the year World Jewish Relief received further funding to support those displaced by conflict in Ethiopia. All funding raised was spent in the year.

10.17 World Jewish Relief carried over £229,000 of the funds raised for the Turkey-Syria Earthquake in 2022-23 to support short and medium-term projects with our established partner in Turkey. The fund balance has now been spent in full.

10.18 During the year World Jewish Relief launched an emergency appeal for the Morocco Earthquake and raised £273,000, enabling them to meet immediate and medium-term needs of the communities affected by the earthquake. The remaining balance of £103,000 will be spent in 2024-25.

10.19 During the year World Jewish Relief received restricted funding of £93,000 in response to the Israel-Gaza War and supported three charities based in Israel

10.20 At the end of June World Jewish Relief received £10,000 to support humanitarian work in Gaza and this will be spent in 2024-25.

10.21 World Jewish Relief raised a total of £215,000 from the START Network for rapid response projects in Colombia, Haiti and Dominican Republic.

10.22 During the year World Jewish Relief raised £33,000 to support climate resilience initiatives in Ethiopia, Nepal, Philippines and Bangladesh.

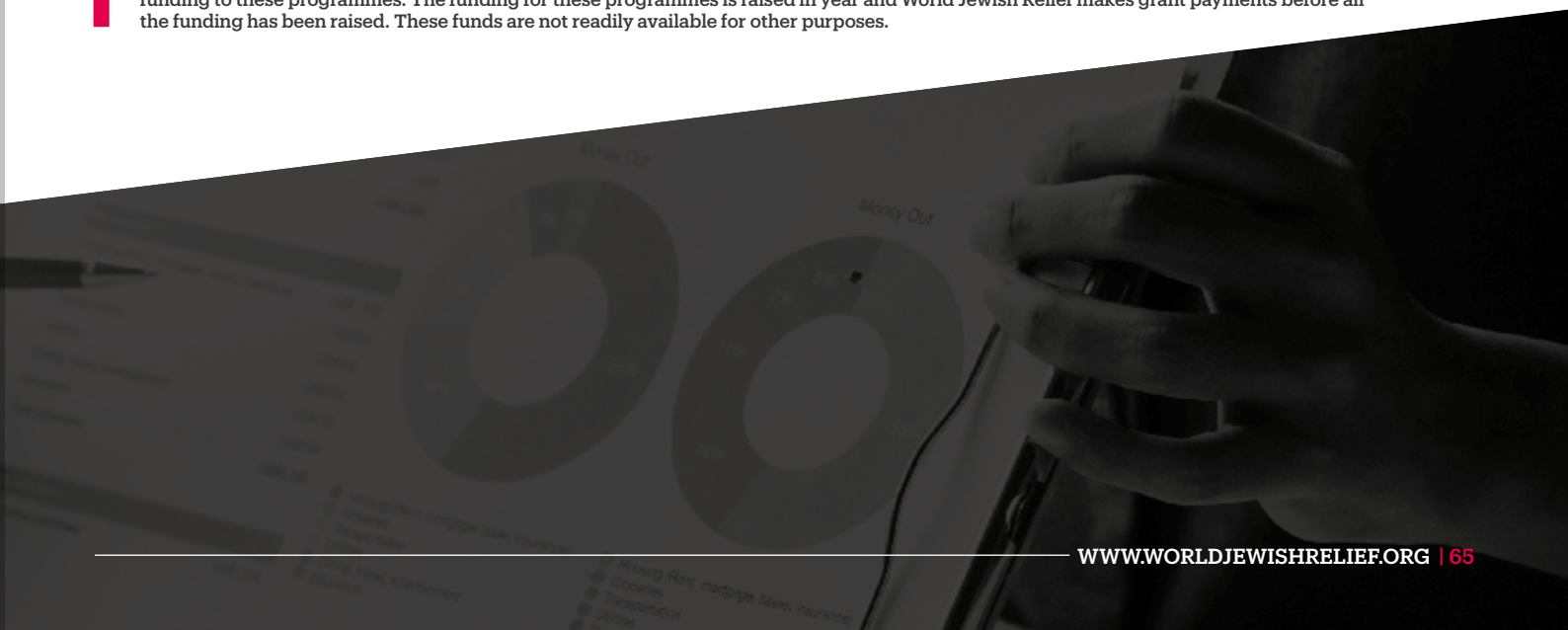


The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the Council of Management for specific purposes.

11 Designated funds	Balance at 1 July 2023	New designations	Utilised / released	Balance at 30 June 2024
	£	£	£	£
Property fund - functional property	1,075,955	-	(7,195)	1,068,760
Property repairs and refurbishment fund	100,000	-	-	100,000
Programme support pledges	1,650,478	2,757,400	(2,714,000)	1,693,878
	2,826,433	**2,757,400**	**(2,721,195)**	**2,862,638**

	Balance at 1 July 2022	New designations	Utilised / released	Balance at 30 June 2023
	£	£	£	£
Property fund - functional property	1,083,150	-	(7,195)	1,075,955
Property repairs and refurbishment fund	100,000	44,346	(44,346)	100,000
Programme support pledges	1,199,436	2,244,530	(1,793,488)	1,650,478
	2,382,586	**2,288,876**	**(1,845,029)**	**2,826,433**

The Property fund represents the net book value of the premises from unrestricted funds together with the cost of renovation works. The premises are fully occupied by the charity. In addition £100,000 has been designated for future major repairs and refurbishment that are anticipated in the next 2-3 years. £1,693,878 has been designated by the trustees for certain programme pledges to ensure continued grant funding to these programmes. The funding for these programmes is raised in year and World Jewish Relief makes grant payments before all the funding has been raised. These funds are not readily available for other purposes.



Notes

12 Analysis of net assets between funds	Unrestricted funds	Designated funds	Restricted funds	Total 2024
Fund balances at 30 June 2024 are represented by:	£	£	£	£
Tangible & intangible fixed assets	91,916	1,068,758	-	1,160,674
Investments	1,450,615	503,686	60,442	2,014,743
Debtors	1,629,743	-	1,449,672	3,079,415
Cash	2,546,037	1,290,194	780,091	4,616,322
Creditors: amounts falling due within one year	(334,855)	-	(926,322)	(1,261,177)
	5,383,456	**2,862,638**	**1,363,883**	**9,609,977**

	Unrestricted funds	Designated funds	Restricted funds	Total 2023
Fund balances at 30 June 2023 are represented by:	£	£	£	£
Tangible & intangible fixed assets	65,291	1,075,954	-	1,141,245
Investments	1,830,096	419,397	1,563,207	3,812,699
Debtors	363,839	-	364,222	728,061
Cash	3,148,352	1,331,082	4,036,190	8,515,624
Creditors: amounts falling due within one year	(218,604)	-	(416,025)	(634,629)
	5,188,974	**2,826,433**	**5,547,593**	**13,563,000**

- Included within the charity's funds of £9,609,977 (2022/23 - £13,563,000) are unrealised losses of £197,621 (2022/23 - £265,917)
- The total unrealised losses as at 30 June 2024 constitute movements on revaluation and are as follows

	Unrestricted funds	Designated funds	Restricted funds	Total
Unrealised losses included above	£	£	£	£
On investments	(142,287)	(49,405)	(5,929)	(197,621)
Reconcilation of movements in unrealised gains (losses):				
Unrealised at 1 July 2023				(265,917)
Unrealised gain / (loss) on share portfolio				2,044
Unrealised gain / (loss) on foreign exchange				66,252
Unrealised at 30 June 2024				**(197,621)**

13 Transfers

Transfers are made between funds, where such transfers meet the objects of those funds covering relevant and applicable net expenditure of World Jewish Relief 's programme grants. There were no transfers between funds in the current or the prior financial year. One transfer was made between restricted funds and this is identified in Note 10 above.

14 Related parties

World Jewish Relief USA is a separate legal entity and an independent charity established in the USA, with the support of World Jewish Relief. World Jewish Relief and World Jewish Relief USA have two Trustees in common. During the year, World Jewish Relief USA made total donations to World Jewish Relief of £697,164 and World Jewish Relief made payments of £190,472 on behalf of World Jewish Relief USA. (2022/23: £360,751 and £17,852 respectively.)

One member of the Key Management Personnel of World Jewish Relief is also chair of the Refugee Employment Network. World Jewish Relief incurs the cost of certain salary and staff expenses related to the Refugee Employment Network which are re-imbursed in full by the Refugee Employment Network. In 2023/24 this amount was £9,400 (2022/23 £10,947).

World Jewish Relief and JCC Krakow have two Trustees in common. During the year, World Jewish Relief made total grant payments to JCC Krakow of £116,000 (2022/23: £208,000).

There were trustee expenses of £516 in 2023/24 for travel and accommodation costs for two Trustees carrying out work on behalf of World Jewish Relief. (2022/23: £0).

The premium paid for trustee indemnity insurance cover for 2023/24 was £1,692 (2022/23: £1,311). None of the trustees, or any persons connected with them, received any benefits or remuneration from the charity during the year.

The aggregate value of donations from trustees and their related parties for 2023/24 was £48,487 (2022/23: £83,347).

15 Taxation and charitable status

The charity is exempt from corporation tax as all its income is charitable and is applied for charitable purposes. The charity is not exempt from VAT which is included with the expenses to which it relates on the Statement of Financial Activities.



Legal and Administrative Information

Patron
His Majesty King Charles III

President
Henry Grunwald OBE KC

Council of Management

James Bilefield	Resigned June 2024
Maurice Helfgott	Chair
Rachel Ingram	
Annabel Mahgerefteh	
Elliot Moss	
Jeremy Newman	Treasurer
Alan Rousso	
David Semaya	Resigned March 2024
Dina Shiloh	
Kevin Sneader	
Prerna Wadikar	
Hilda Worth	Vice Chair

Allocations Committee

Hannah Gaventa	Co-opted member
Lucie Graham	Co-opted member resigned September 2023
Maurice Helfgott	
Rachel Ingram	
Debbie Livingstone	Co-opted member appointed February 2024
Annabel Mahgerefteh	
Sue Mandelbaum	Co-opted member resigned September 2023
Jeremy Newman	
Linda Rosenblatt MBE	Co-opted member
Alan Rousso	Chair
Prerna Wadikar	

Finance, Audit & Risk Management Committee

James Bilefield	Resigned June 2024
Chloe Charbit	Co-opted member resigned September 2023
Sharon Kamkhagi	Co-opted member
David Kirk	Co-opted member
Stephen Lewis	Co-opted member
Jeremy Newman	Chair
Rob Sher	Co-opted member
Dina Shiloh	
David Semaya	Resigned March 2024

Investment Committee

Isobel Collinge	Co-opted member
Marc Gordon	Co-opted member
Jeremy Newman	
Karen Prooth	Chair appointed March 2024, co-opted member
David Semaya	Chair until March 2024 then co-opted member
Jeremy Smilg	Co-opted member

Nominations Committee

Maurice Helfgott	
Rachel Ingram	Chair appointed February 2024
Hilda Worth	Chair resigned February 2024
Catherine Lenson	Co-opted member, one year sabbatical March 2024

Remuneration Committee

Jenny Arwas	Co-opted member
Maurice Helfgott	Chair
Rachel Ingram	
Jeremy Newman	

Company Secretary
Isobel Collinge

Senior Leadership Team

Paul Anticoni	Chief Executive
Alisa Avigdor	Director of Philanthropy
Isobel Collinge	Director of Finance and Resources
Tessa Drysdale	Director of People and Culture
Janice Lopatkin	Director of UK Programmes
Rachel Stein	Director of Communications and Marketing
Stacey Swimer	Director of International Programmes and partnerships

Principal bankers
NatWest Bank, Chancery Lane & Holborn,
PO Box 159, 332 High Holborn, London WC1V 7PS

Auditors
Buzzacott LLP, 130 Wood Street, London EC2V 6DL

Principal solicitors
Bates Wells, 10 Queen Street Place, London EC4R 1BE

Administrative information

Company number	01874886
Charity number	290767
Registered office and operational address	Oscar Joseph House 54 Crewys Road London NW2 2AD
Alternative trading names	World Jewish Relief (WJR)

Registered with FUNDRAISING REGULATOR

Registered charity no. 290767 | Company Registration No. 01874886 Charity

THE CENTRAL BRITISH FUND FOR WORLD JEWISH RELIEF

England & Wales - Charity number 290767

Accounts

Company Registration No. 01874886

Charity Registration No. 290767

CENTRAL BRITISH FUND FOR WORLD JEWISH RELIEF

(A COMPANY LIMITED BY GUARANTEE)

REPORT AND ACCOUNTS

FOR THE YEAR ENDED 30 JUNE 2023

CONTENTS

INTRODUCTION FROM THE CHAIR 3

OUR STRATEGY 7

- An Overview of Our Strategy 7
- Our Four Areas of Operational Focus 9
- Our Strategic Approach 10
- Critical Success Factors to Achieve Our Strategy 10

AREAS OF IMPACT OVER THE LAST 12 MONTHS 12

- Who we help 12
- Humanitarian Action 13
- Ukraine War Response 16
- Supporting Sustainable Livelihoods 18
- Refugee Resettlement in the UK 25
- Life Changing Support for Vulnerable Jews 29

PROGRESS ON OUR 3 CRITICAL SUCCESS FACTORS 34

1. We Invest in Our team 34
2. We Grow Our Income 34
3. We Grow Our Supporter Numbers 35

PARTNERSHIP 37

SAFEGUARDING 38

FUTURE PLANS 39

RISK MANAGEMENT 40

FINANCIAL REVIEW 43

STRUCTURE, GOVERNANCE AND MANAGEMENT 48

INDEPENDENT AUDITOR'S REPORT 52

FINANCIAL STATEMENTS 58

- Statement of Financial Activities 58
- Balance Sheet 59
- Statement of Cash Flows 60
- Notes to the Accounts 61

LEGAL AND ADMINISTRATIVE INFORMATION 78

Introduction from Maurice Helfgott, Chair of World Jewish Relief

A Visit to Ukraine

On a cold and wintry January I travelled to Lviv and Kyiv in Ukraine via Moldova with Paul Anticoni, our Chief Executive and Ekaterina Mitiaev, Head of Impact and Livelihoods, to deepen my understanding of the challenges our Ukrainian clients face in the midst of conflict, spend time with some of our local partner organisations, and see first-hand the impact and scale of our work in this most dire of environments.

The complexity of logistics to get there, the ongoing security risk of attacks on civilian infrastructure and the erratic power supply to both cities following Russian strikes, made me slightly apprehensive about the visit. But there was no doubting the affirmation of what I saw and concluded from the trip.

1. An array of deeply committed Ukrainian partner organisations who, because of World Jewish Relief's support and hugely sought after technical guidance, have been able to scale up their capabilities and expertise to create bespoke and timely programmes, targeting those within and beyond the Jewish community.
2. A rapidly evolving range of interventions, delivered by our partners on the ground, that have shifted in focus as the conflict and resulting humanitarian needs change. In particular, a recognition that moving away from humanitarian handouts and focusing increasing attention on employment, business support and psychological assistance, particularly in western and central regions, is important.
3. A recognition that in assisting 112,910 people inside Ukraine over the last financial year, as well as those Ukrainians who had crossed the border into Poland or Moldova, World Jewish Relief was utilising its invaluable Ukraine Crisis Appeal funding, given so generously by so many supporters, with high levels of accountability, scrutiny and impact.

Our Impact

The Ukraine crisis has, of course, dominated our year with £7.4m, 60% of our total programme expenditure being utilised inside the country, with a fraction in Poland and Moldova. We focused significant attention on 6,014 elderly Jewish people across Ukraine who continue to benefit from tailored suite of services that assist them in so many vital ways.

It was particularly notable that Christian Aid and the Disasters Emergency Committee made an unprecedented gift of £1m, enabling us to help remote isolated Ukrainians, primarily beyond the Jewish community, in areas of high humanitarian need but low humanitarian access in eastern Ukraine – where we had the ability to reach.

Supporting Refugees in the UK

Simultaneously we have sought to build on our growing leadership and expertise delivering language and employment support to refugees across England, extending it beyond the predominantly Afghan and Syrian resettled refugees to also support Ukrainians in the UK. This work, predominantly funded by the EU, the Home Office and private donors, builds on our unique model of employment support and plays to our Jewish values of Welcoming the Stranger. I am delighted to report that in August 2023, World Jewish Relief has been appointed by the UK Government's Department for Levelling Up, Housing and Communities, to deliver a UK wide programme of English language and Employment support for up to 10,000 Ukrainians in the UK for the next 12 months.

I recently visited our programme supporting refugee women in Coventry, delivered in partnership with Coventry City Council to support women who may traditionally find it hard to access integration services, lack language and confidence skills, and as a result become ever more socially isolated. I spent the morning with Eritrean, Sudanese, Ukrainian and Syrian women, whose proficiency in English as well as their confidence has improved dramatically over a 12-week course, to the point where they can access health and other critical services, gain some independence and begin the search for work.

Over the last 12 months our matching service within the Homes for Ukraine scheme has been recognised by HM Government and enabled us to make good use of the amazing offers of hosting that we received from so many supporters.

Corporate Strategy Refresh

Russia's invasion of Ukraine, the climate crisis and ever-increasing global migration numbers encouraged us to reflect on our priorities and refresh our corporate strategy. This dovetailed neatly with a new website and further upgrading our digital capabilities in order to welcome ever more supporters to the World Jewish Relief family. In the last year our active donor numbers have risen from 16,689 to 18,821, and we remain very keen to engage more people in supporting our work.

Beyond Ukraine - Disaster Relief

Despite prioritising resources for Ukraine, we have not ignored other critical areas. The devastating earthquake that killed over 50,000 people in Turkey and Syria in February 2023, saw us enable our partner the International Blue Crescent to rapidly deliver humanitarian services to 8,500 people and design and build a container based transitional shelter village for displaced persons. Our ongoing support into this disaster is currently focusing on a livelihoods approach to rebuild the assets and earning capabilities of people affected.

During the year we have also enabled our local partners in Columbia, Kenya, Ethiopia, Bangladesh and Haiti to prepare for, and respond to, ever more frequent and severe natural hazards.

World Jewish Relief in the USA

Our sister entity, World Jewish Relief USA, established to assist us raise critical resources in the USA, continues to take shape. The appointment of its first Executive Director and a fundraising event in Los Angeles were two important milestones achieved in its first year.

Our Annual Dinner

We were delighted that we hosted a record 735 guests at our 90th Anniversary dinner at the Roundhouse, which opened with a personal message from our Royal Patron, His Majesty King Charles III. Celebrating over nine decades of life saving and life changing work across the world, our remarkable guests donated vital support of over £1.9 million.

Our Amazing Staff, Partners and Stakeholders

I am fortunate to Chair an organisation that is made up of so many fabulous parts: An array of local partners globally, and in the UK, that give their all and are an integral part of the World Jewish Relief family; deeply invested Trustees who have shown immense commitment for which I am grateful, especially for their voluntary time, hard work and engagement; and, of course, our amazing Executive and staff team for which I am full of praise and gratitude.

I would like to particularly acknowledge our Life Vice President, Linda Rosenblatt, so central to World Jewish Relief for over 30 years, who was awarded an MBE in the King's Honours in January for services to charity.

This last year we have assisted a remarkable 217,824 people, in 23 countries through 74 local partners. Our support base, generous at every turn, has enabled us to raise a total of £15.9m this year while we have simultaneously disbursed £12.0m in grants to partners.

This would not be possible without supporters such as yourselves who have so generously enabled us to take the desire to help into practical and effective impact.

THANK YOU!

Maurice Helfgott

Chair

Our Strategy

The Trustees, who are also Directors for the purposes of the Companies Act, have pleasure in presenting their report and the financial statements of World Jewish Relief for the year ended 30 June 2023.

The report has been prepared in accordance with Part 8 of the Charities Act 2011 and constitutes the Directors' report for the purposes of company legislation.

The financial statements have been prepared in accordance with the accounting policies set out on pages 61 to 64 of the attached financial statements and comply with our Memorandum and Articles of Association 2019, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK (FRS 102).

An Overview of Our Strategy

World Jewish Relief provides life-saving and life-changing action to people in crisis around the world. Inspired by Jewish values, we work with our trusted local partners across the world to help people prepare for and survive the consequences of conflict and disaster and rebuild their lives.

We deliver programmes using our expertise to achieve maximum and sustainable impact for those within and beyond our community.

WHAT WE DO:

Inspired by Jewish Values we:

Support individuals and marginalised communities to take responsibility for their own lives

Empower people with livelihood and employment assistance to improve their household income

Save lives and livelihoods by assisting people survive the trauma of crisis, disaster and displacement through targeted emergency assistance

All of our humanitarian, crisis response and refugee resettlement work internationally and in the UK, is delivered through local partners, building on our expertise and high standards of accountability and impact. We prioritise the needs of women and girls because traditionally they have less access to land, education, income, political influence and opportunity – all of which keeps them in a cycle of poverty. We want to change that.

HOW WE DO IT

Our Values:

We Give

We give all that we can give, do all that we can do, in effort and action.

We Care

Every life, any life is deserving of our care, support and protection and when we care, support and protect one, we care, support and protect the world.

We Act

Flexible enough to be effective, experienced enough to be efficient. What's needed, where and when it is needed most, with partners who share our purpose and knowledge.

Everything we do is Jewish. We are defined by our desire to assist those who need help, regardless of their identity. We are proud to work within and beyond the Jewish community, at home and abroad.

World Jewish Relief's values – We Care, We Give, We Act - are inspired by our Jewish heritage and Jewish principles which underpin all our work, supporting both Jewish and non-Jewish communities in need.

DEEPLY INSPIRED BY JEWISH VALUES:

Tzedakah - Justice

Hesed – Loving Kindness

Tikkun Olam – Repairing the World

Welcoming the Stranger

Our Four Areas of Operational Focus:

1. Humanitarian Action

We assist people, communities and local partners prepare for and respond to international disasters.
We prioritise:

- The needs of women and girls and marginalised communities.
- Disasters that are the result of climate hazards.
- Emergency and recovery assistance in response to the Russian invasion of Ukraine.
  We expect this area will remain a priority over the next 5 years.

2. Refugee resettlement in the UK
   We help refugees rebuild their lives in the UK through a unique English language and employment programme, providing bespoke support to women refugees who face particular barriers to integration.

3. **Employment and Livelihood Assistance**

   We transform the earning potential of those suffering the impact of conflict, climate change and migration through employment and livelihood recovery assistance.

4. **Life Changing Support for Vulnerable Jews**

   We provide lifesaving assistance and care to vulnerable and elderly Jews of the Survivor Generation, with a particular focus on those affected by the conflict in Ukraine.

Our Strategic Approach:

Partnership

Our global network of local partners, rooted in their own communities, gives us the expertise, capacity and scale for which we are known, and ensures the voices and needs of participants are heard and are central to our work.

Evidence and Impact

The quality and impact of our work is more critical than its scale. We continue to strengthen our expertise, our systems and our data management and that of our partners, to deliver sustainable interventions that have a lasting impact based on clear evidence measured against sector standards.

Prioritising the Needs of Women and Girls

Every day women around the world face poverty, discrimination, violence, injustice and inequality just because they are women. Women have less access to land, education, income, decision-making, political influence and opportunity – all of which keeps them in a cycle of poverty. We want to change that. We aim to ensure that at least 65% of all our programme participants are women And this year we reached 60%.

Critical Success Factors to Achieve Our Strategy:

1. **We Invest in Our Team**

Our people are our greatest asset. High performing, committed and experts in their field. We need to attract and retain the best, inspire and enthuse them to deliver results, reward them appropriately and invest in their learning.

2. We Grow Our Income

We are fortunate as a charity to have a loyal, committed and generous support base. Yet, to expand the scale and quality of the services we deliver and continue to invest in our partners and people, we need more money from more sources to decrease reliance on our traditional support base.

3. We Grow Our Supporter Numbers

Similarly, too few people know of the impact of our work and support us. A visible brand, new digital marketing, an active social media presence and proactive acquisition work will help to recruit a new generation of World Jewish Relief donors.

Areas of Impact Over the Last 12 Months

Who we help:

Country	Number of Participants	Number of Partners	Number of Programmes
Ukraine	109,341	27	46
Bangladesh	15,700	1	3
Afghanistan	12,938	1	2
Colombia	11,150	1	5
Pakistan	10,080	1	3
Turkey	8,664	1	6
Myanmar	8,054	1	1
Ethiopia	6,514	1	4
Kenya	6,160	2	5
Haiti	5,399	1	3
Moldova	4,099	4	8
Poland	3,478	2	3
Nepal	2,711	1	1
UK	2,506	18	6
Syria	2,500	0	1
Uganda	2,393	2	2
Rwanda	1,831	2	4
Philippines	1,620	1	1
Georgia	929	3	5
Ghana	875	1	1
Russia	494	1	1
Belarus	319	1	1
Bosnia	82	1	1
Total	**217,837**	**74**	**113**

Humanitarian Action

The primary objective of this area of our work is to:

- save lives,
- preserve dignity and agency,
- alleviate the suffering of the most vulnerable affected by disasters,
- respond to both immediate emergency needs and help communities rebuild their lives.

In doing so, we lead the Jewish response to international disasters - whether climate or man-made emergencies - representing the British and, increasingly, the global Jewish community.

To best achieve our overall objectives, we work with well-placed effective local partners. This means organisations which are embedded in the communities they serve and who have a history of delivery. These partners make up our Disaster Preparedness Initiative (DPI).

These partnerships are critical to our ability to deliver high quality projects which is why we repeated our partnership survey this year, to review key aspects of our working relationships, including financial support, non-financial support, Monitoring & Evaluation (M&E), and communications.

We also carry out surveys after our responses to gather feedback from recipients of aid.

These surveys showed that 96% (2022: 97%) felt the aid they received was timely, 94% (2022: 88%) reported it was relevant to their most pressing needs, and 97% (2022: 90%) said the quality of the services and provision was high.

Key to effective crisis response is speed of response, which is why we set ourselves the target for aid to reach participants within 28 days of either launching an appeal or receiving a proposal. This year our average response time was 26 days (2022: 43 days).

Post Distribution Monitoring

Timely delivery	96%
Relevant to needs	94%
Quality of services and provision	97%

Overview of projects this year

Over the last year we have worked in all parts of the world, from the Americas, to Asia, to Africa, and in Europe too. We delivered both small food distribution projects and larger, more long-term interventions. This has almost entirely been with our DPI network, but we also worked with one non-DPI partner – the International Blue Crescent (IBC) – in Afghanistan, Pakistan, Turkey and Syria. We have detailed our work in Ukraine separate to this.

34 Projects

92,259 people reached

21,940 food parcels delivered

5,888 non-food items and hygiene kits delivered

We used our in-house rapid response fund – The Disaster Fund (DF) – to respond to seven emergencies, including:

- drought in Kenya,
- flooding in Uganda,
- typhoon in Philippines,
- malnutrition in Ethiopia,
- earthquake in Nepal

Separate to the DF projects, we responded to specific protracted crises such as:

- the Rohingya refugee crisis in Cox's Bazar
- the Uyghur refugee community in Turkey
- those displaced due to conflict in Ethiopia

This year we launched two appeals; one for the Pakistan floods, for which we had a partial appeal, and for the Turkey/Syria earthquake, where we launched a full appeal. Both projects were delivered with the International Blue Crescent.

For Pakistan, we raised approximately £222,000, which enabled us to respond with emergency food and water to over 4,500 displaced people. Items were bought locally and distributed to those seeking shelter in old school buildings. For the Turkey/Syria earthquake in February 2023, we raised over £750,000, which has enabled us to respond with both short and medium-term projects, covering food and blankets for almost 2,000 people, but also semi-permanent shelter and much needed psycho-social support and livelihood support.

World Jewish Relief has now been a member of the START Network for seven years. This year we made 8 proposals to START, including one to the learning fund, and led on raising two alerts in Ethiopia and Kenya. We have been successful for three responses in Colombia, two in Indonesia, and one in Haiti.

We raised:

£222,000 for Pakistan floods

£750,000 for Turkey/Syria Earthquake

Climate Action

Climate change and humanitarian crises are inextricably linked. Not only is climate change resulting in more frequent and intense 'shocks' (e.g. heat waves, floods, droughts, and cyclones), but it is also driving long term environmental 'stresses' such as changes in agricultural calendars, land degradation, changes in species distributions, sea level rise, salinisation, coastal erosion and water scarcity. In turn this is increasing poverty, food insecurity, various health issues, and in some cases, influencing conflict and migration. At World Jewish Relief we have recognised our moral responsibility not only to respond to these shocks and stresses- but also to support vulnerable communities to become more resilient to the changing climate.

Over the last 18 months we have run three climate programmes with our DPI network, reaching over 25,000 participants. These were in Nepal, Bangladesh, and Myanmar - all highly at risk of climate-related change. At the end of 2022, we collated learning and reflections from these programmes and used them to shape our plans moving forward. Over the final six months of the financial year, we scaled up our work in Nepal, scaled down our work in both Myanmar and Bangladesh and started a new project in Ethiopia. Moving forward, we will continue to run climate programmes with our existing DPI partners who are all well-placed to engage on climate-related responses.

Ukraine War Response

Since the Russian full-scale invasion of Ukraine on 24th February 2022, our response has dominated our work, prioritising our support for 27 partners in Ukraine, reaching 343 towns and cities in Ukraine and supporting a total of 270,396 people.

Our interventions have evolved alongside our experienced partners and their impressive determination to implement high quality programmes in response to identified needs and gaps. We have taken a multi-pronged approach recognising that, depending on the location, the needs and appropriate response should be different. Our key areas of focus in 2022-23 include:

- **Humanitarian Aid**: We continue to deliver high quality aid in the hardest to reach locations where vulnerability remains high. We have delivered food to 94,101 people, and medicines to 21,035 people. The feedback has been exceptionally positive with 98% of our monitored recipients stating that they are satisfied or totally satisfied with the aid they have received.

Aid - We have delivered:

Food to	94,101 people
Medicines to	21,035 people

- **Livelihoods and Recovery**: Using our 13 years of experience of delivering Back to Work and self-employment programmes has been critical. Not only to assist in the recovery efforts of the country, but also to prevent individuals from becoming reliant on handouts, to support the integration of Internally Displaced People (IDPs) into new locations, as well as those returning to their homes, and to help so many retain their dignity and mental health. We have supported 4,380 people through this programme.

- **Families and Children**: Learning from our Back to Work programmes showed that for some, focusing only on employment might not be enough to support the whole family, considering their children's additional needs as a result of the trauma of war. Our growth in both supporting vulnerable families through our Building Stronger Families programme, and our range of children's programmes supporting their social, psychological and academic performance, are interlinked and build on the foundations of our livelihoods approach of empowerment, self-reliance and dignity.

- **Support for Older people**: older people are a group who have endured so much since the invasion began yet are often overlooked. For us, our support for this group is as critical as ever and ranges from essential homecare services, active ageing and daily support, to providing repairs to homes that have been damaged, or providing humanitarian aid or evacuation support from the front line. Our ability to work within and beyond the Jewish community is critical here; it enables us to recognise the gaps in provision of services across different communities and identify exactly where we, and our partners on the ground, can add the most value.

- **Refugees**: whilst our focus continues to be on Ukraine, for obvious reasons, we have also been working in Poland and Moldova as well as here in the UK to support refugees. In Poland and Moldova, the number of refugees remain high at 1,085,728. We have supported 4,573 people with accommodation, psychological support, cash support, signposting and helping with legal formalities, safe spaces for children, and language and employment support.

- In the UK we continued as a recognised agency matching Ukrainian refugees with hosts under the Homes for Ukraine scheme. Our award-winning Specialist Training and Employment Programme (STEP) in the UK, is the largest provider of employment support for resettled refugees within the UK.

We have provided

employment support to 377 Ukrainians in the UK

We continue to remain flexible in our approach, ensuring we are listening to our partners and adapting programmes where necessary, and responding to changing needs. We have also ensured that we are investing in partners' capacity to deliver this range of activities according to their needs, from salary support, capital items and psychosocial support for staff.

Supporting Sustainable Livelihoods

Working through committed and trusted local partners, our livelihood programmes empower disadvantaged individuals to build prosperous and fulfilling lives for themselves and their families. This work is inspired by Maimonides' "Eight Levels of Tzedakah". The Hebrew word *tzedakah* is the Jewish obligation to support our fellow human beings in their moment of need. Its highest form is to give people their independence by helping them to find a job or set up a business.

Partnerships based on strong personal relationships remained at the heart of our work. Listening to our partners, acknowledging their efforts, empathising with the immense challenges they faced, and investing in expanding their resources and capabilities enabled us to continue to provide a rapid, needs-based, and cost-effective response in Ukraine.

In 2022-23, balancing the Livelihoods support between humanitarian activity in front line, war-torn cities, towns and villages, and employment and family support in more stable regions was especially critical. Overall, 69,376 Ukrainians in Ukraine and Moldova received vital assistance through our livelihood partners.

Back to Work - Enabling Productive and Sustainable Employment

Ukraine suffered its sharpest economic decline in over 30 years in 2022 because of the war. According to the state statistical service, Ukrainian GDP fell by 29.1% in 2022. Exports had fallen 35% in 2022 from the year before. Conscription affected 83% of companies in Ukraine. While men have been significantly affected by conscription, women constitute the majority of internally displaced people at 65%, struggling with unfamiliar environments, employers' prejudice, and lack of social support. The economy has been recovering slowly in 2023 and is projected to grow 0.5%.

Despite all these challenges, World Jewish Relief, in partnership with seven local Ukrainian organisations, empowered 3,836 disadvantaged individuals to find sustainable employment and start rebuilding their lives based on self-reliance and dignity for themselves and more than 7,600 members of their families. In neighbouring Moldova, which remained the most vulnerable host country for Ukrainian refugees, 342 refugees and 250 Moldovans have been supported. The projects provide support for participants even in a more challenging psychological state, so activities aimed at improving communication skills and the psychological well-being of participants (including individual and group psychological support, therapy to help participants constructively manage their emotions, training on effective communication and conflict resolution) have been prioritised.

Our partners have also added new employment and personal finances courses, including "An overview of the labour market in wartime" and "Pathways to generating additional income" and invited experts from other agencies, for example, the State Employment Agency, to provide up to date, tailored information to participants on available benefits and current regulations and policies. The programme's recruiters have been using their experience and networks of employers to find suitable positions in very challenging labour markets. As a result, 48% of participants in Ukraine, 66% of Moldovan participants and 54% of Ukrainian refugees in Moldova found productive employment.

In Rwanda, the vocational track continued to deliver strong employment results. By July 2023, 100% of the project's graduates – all 242 – were employed or self-employed. Moreover, recently collected data for two previous cohorts demonstrated that 100% of the graduates are still employed and nearly 30% reported an increase in their salary.

In March 2023, the district government agreed to provide our Rwandan partner with significant funding to cover the boarding costs of 65 vulnerable students from remote areas, who otherwise would not be able to join the project. Moreover, one of the participants who has a disability took part in the 2023 Special Olympics World Summer Games in Berlin. He was among just three participants from Rwanda.

Building Stronger Families

The programme supports disadvantaged families who face barriers that stop them from providing their children with the stability and support they need. These families' plight has been exacerbated since the Russian invasion, and, in response to the pressures of the conflict, some parents have turned to negative coping mechanisms, such as alcohol abuse and domestic violence. Ukraine's formal child protection system has been overwhelmed by the scope of the crisis. As part of the programme, in 2022-23 four partners engaged with 124 adults and 172 children in Ukraine and Moldova.

The most important component of the programme remained regular individual case worker support to help the families set specific goals and develop action plans. The programme also included the involvement of other relevant specialists, modest material assistance, group and individual sessions with psychologists, involvement in volunteering activities, tutoring support for children, and career orientation for teenagers.

The staff have been facing numerous challenges, including the unwillingness of participants to disclose any health conditions, their reluctance to undergo necessary treatments - especially rehabilitation to address substance abuse, cancelling appointments with specialists, preventing children from participating in the activities. In the new localities in Kharkiv oblast the security situation has been extremely precarious. It required extra flexibility from staff to adapt to the challenges such as shelling, air alarms, internet disruptions, and the need to switch certain planned activities online when necessary. Despite the enormous obstacles, based on the staff assessment, 65% of children improved their well-being and development, 53% of carers strengthened their parenting skills and 49% made progress in developing a better family environment.

Other outcomes included parents becoming more emotionally stable, now able to responsibly follow the recommendations of tutors and speech therapists, provision of essential dental treatments for 24 children and ensuing improved dental hygiene, employment of seven parents and older children, and overcoming stuttering in a 5-year-old child with PTSD and complex speech disorders. The programme has now been expanded to provide assistance for grandparents caring for young grandchildren,

Starting from 2023-24, the strengthened monitoring, evaluation and learning framework will enable us to measure the progress of the individual families in a more robust and compelling way. The partners will use specific measurement scales for each aspect of family well-being to enable evidence-based decision-making to maximise the impact of proposed interventions or to amend the chosen course of actions.

Back to Childhood

While supporting people into employment has strengthened the resilience of Ukrainian parents and enabled them to meet basic needs, the well-being of the children also required attention. The "Back to Childhood" programme emerged towards the end of 2021-22 in response to the enormous negative impact of the war on Ukrainian children. Some 5.7 million school-aged children have been affected since the start of the war. They continue to be killed, wounded, and deeply traumatised by the violence around them. A mere 25% of Ukrainian schools nationwide have been able to offer full-time, in-person teaching since September 2022. Following two years of interrupted schooling by the COVID-19 pandemic, Ukrainian children continued to miss essential developmental opportunities.

"Back to Childhood" aims to help improve the well-being of displaced and resident Ukrainian children. In 2022-23, five partner organisations supported 2,260 younger children (6-13 year olds), focusing on their cognitive development and academic performance, psychological well-being and social and emotional skills. Depending on their needs, young participants received a comprehensive package of support which included lessons in small groups after school or on weekends, individual tutoring, sessions with psychologists and speech therapists.

In the localities where schools remain closed, such as Odesa, the projects offered services of "safe schools" equipped with the uninterrupted supply of power, high-quality internet, and a bomb shelter. 66 children studied online with their respective schools, while under the supervision of experienced teachers of "safe schools". They also attended face-to-face activities, including sessions with psychologists, and interacted with their peers.

Both parents and children rated the quality of the programmes and teachers, the comfort of the spaces and volunteers' engagement highly. 92% said they were highly satisfied and the remainder said they were satisfied. As a result of the programme 74% of children less than 8 years old improved their behaviour – defined as reduced fighting, increased sharing of musical instruments/toys, and reduced incidents of picking on their peers to attract their teachers' attention. 86% of school age participants have improved their academic grades by an average 1.5 points (Ukraine uses a 12 point grading system). Moreover, three projects engaged with 195 Ukrainian teenagers. The projects organised group activities including workshops, presentations, Q&A with representatives of different professions, tours to businesses and shadowing, as well as individual mentorship to unleash the creative problem-solving skills of young people. Special attention has been paid to their career-readiness and aspirations. As a result, 88% of young people confirmed that they improved their knowledge of the labour market, employers' demands and provided a focus for their career choices.

The Back to Childhood component also includes an important initiative aimed at building capacity of Ukrainian school psychologists who support the teachers, parents, and children. 150 school psychologists from across Ukraine took part in the comprehensive programme led by Israeli, Ukrainian and Rwandan experts. The programme enabled them to avoid burnout, undergo professional supervision and in turn train schoolteachers who often bear the brunt of their students' traumas and problems. So far, the trained psychologists have already reached more than 8,000 clients.

Boost Ukraine

Despite enormous obstacles, with funding from DEC/Christian Aid, 1,860 vulnerable households – 5,085 individuals – in 12 last mile localities in the east received comprehensive winter relief, food, and hygiene packages. Aid was even delivered to Kostyantynivka, which is 27km from Bakhmut, which experienced some of the most intense fighting since Russia's invasion. Hostilities have further escalated in the first six months of 2023, devastating communities in the east and south of the country.

Despite tremendous challenges, exacerbated by extensive mine contamination, between April–May 2023, 1,800 additional vulnerable households – 4,748 individuals – from 62 small localities in Kharkiv oblast have been reached with life-saving support.

Massive flooding caused by the destruction of Kakhovka Dam in southern Ukraine on June 6th, left behind devastation, an unconfirmed number of civilians killed and injured, and a worsened humanitarian situation in areas already facing the dire consequences of the war. Our local partners have rapidly provided emergency assistance – shovels, motor pumps, canned food, drinking water – to 7,100 individuals affected by flooding in Kherson and Khersonska oblast. The consequent depletion of the Kakhovka Reservoir has created enormous challenges for civilians to access drinking water. Our partners have delivered 40 tons of drinking water and water filters to 4,000 vulnerable households in Dnipropetrovsk oblast.

Overall, in 2022-23 nine Livelihood partner organisations provided life-saving humanitarian assistance to 53,272 individuals in Ukraine.

Business TransFARMing – Transforming African Subsistence Farmers into Agricultural Entrepreneurs

Sub-Saharan Africa remains the least prosperous region in the world. According to the World Bank, double-digit inflation is present in about half of the countries on this continent, eroding household purchasing power and striking at the most vulnerable. Economic growth is set to slow by 0.5% in 2023.

We strongly believe that the future of African agriculture lies in the hands of committed farmers who consider farming their career and a great investment opportunity. Our approach consists of enabling them to maximise yields of the highly profitable horticultural crops. The projects also support the participants to translate significantly increased farming income into business investments, improved living conditions, better schooling, nutrition, and leisure choices.

2022-23 was a pivotal year for the newest agricultural project in Kayonza District in Rwanda. Despite its very challenging climate and chronic food insecurity, participating farmers demonstrated impressive work ethics and the ability to adhere to recommended agronomic practices.

As a result of their dedication, 40 farmers generated on average £400 each per growing season from watermelons and green peppers. Not only did they earn more than their farming peers in Rwamagana district, but their monthly income was also higher than the majority of employed graduates on the vocational track, with 100% gaining the predetermined income threshold and 82% achieving at least 75% of benchmark yields.

Young farmers in Rwamagana district, an environment usually much more conducive to profitable horticulture, had to overcome their resistance to irrigation to address the prolonged dry spell in the fall of 2022. Our partner invested much time and effort to encourage farmers to irrigate and this resulted in the percentage of farming groups who were irrigating rising from only 40% at the beginning of the season to 58% by the end.

Despite these challenges, 66% of participants (418 individuals) reached the income target and 34 groups (25%) generated more than £1,000 per group per growing season. However, these results still lagged behind those of their peers in other areas, so participants have been introduced to a simple labour tracker that has enabled them to better understand how much time they need to invest to cultivate a field of a particular size. Improved comprehension of the link between land sizes, labour and income has resulted in all groups planning to farm larger plots in the upcoming season.

In Uganda, 123 farmers have successfully grown green peppers and tomatoes. 85% of them increased their income by a factor of 6 and above, to at least £115 per month. The local team has prioritised supporting participants in more remote Jewish communities. At the same time, farmers' financial literacy continued to require additional attention. Some still struggled with saving and investing or being able to afford necessary seeds, fertilisers and pesticides. In the upcoming year, the project will be strengthening its financial literacy component by introducing a comprehensive curriculum consistent of five modules spread over two growing seasons.

In Northern Kenya, the prolonged drought was interrupted by severe flooding in spring 2023. The floods resulted in the loss of lives, livelihoods, damage to roads and infrastructure, disruption of health services, closure of schools, destruction of sanitation facilities and damage of water sources.

Farming groups in the areas of Griftu and Arbajahan have been badly affected. Fortunately, their newly installed Solar Powered Irrigation systems have not been damaged but some of the crops have been washed away and had to be replanted. Despite the challenges, eight farming groups - 112 participants - generated more than £4,000 since the waters subsided around mid-May.

However, it remains a challenge to try to convince the farmers to dedicate larger portions of land to specific crops to be able to measure their profitability and water usage accurately, as new farmers tend to be risk-averse and prefer to sow a mix of different crops. Despite this, three groups of framers have agreed to follow our recommendations, increase acreage under selected crops' cultivation and maintain robust records. To support this, our local partner organisation is planning to establish a demonstration plot to showcase new ideas and allow farmers to experience innovative practices first hand. The team hopes that the plot will also encourage farmers to experiment and try out new approaches for themselves.

Refugee Resettlement in the UK

The UK Programmes Team delivered support for refugees in the UK to integrate and rebuild their lives. Employment is considered to be the most critical element of successful refugee integration. Over the last seven years we have built the Specialist Training and Employment Programme (STEP) to deliver high quality client-centred support, technical expertise, valued partnerships and outstanding outcomes.

The last year has seen growth in the UK Programmes team in response to the situation on the ground in our two Ukraine focused programmes and in identifying gaps in current provision for refugees, which is our STEP Forward programme.

The UK Programmes team deliver:

STEP – Specialist Training and Employment Programme

STEP Forward – Pre STEP programme for women refugees

STEP Ukraine – STEP to support Ukrainian nationals

NE RISE – STEP in the North East of England which is part of the Home Office Refugees Transitions Outcomes Fund

Homes for Ukraine – supporting the Government visa programme matching Ukrainian nationals with hosts in the UK.

STEP is funded 90% by the EU fund AMIF and 10% by World Jewish Relief, which comes to an end in December 2023. Over the last year STEP has supported 1,180 clients and we have secured our 500th job on the programme. Our aspiration for the programme is to reach a 30% job outcome and currently we are reaching a 42% job outcome rate with a 95% 3 months or more sustainment in work. The jobs that refugees have secured are as varied as their skills, qualifications and experience. Recent examples include a dental nurse and a chauffeur for the Mayor of Camden.

STEP aims to improve integration for refugees through a bespoke employment programme that addresses the complex barriers refugees face in preparing for, and ultimately finding, work in the UK. We support all refugees, regardless of the route they arrived in the UK and their proximity to the labour market, to develop the skills and identify the opportunities they need to secure sustainable employment. The objective is to enable our beneficiaries to become economically independent, self-reliant, contributing, and valued members of Britain's multi-cultural community. Central to the programme is the provision of extensive and intensive personalised support; STEP stands out by focusing on speed, ambition, and input to achieve integration for refugees.

STEP is delivered in partnership with the Refugee Council, Horton Housing Association, Bristol City Council, Coventry City Council, Camden Council and Newcastle City Council. We cover the following locations: Bradford, Bristol, Barnsley, Doncaster, Camden, Coventry, Leeds, Rotherham and York. In addition, we work with TERN, who provide self-employment support, and Business in the Community, who deliver a range of programmes for us with national employers. Recently 6 clients joined the BITC Ready for Work programme with Marks and Spencer and all 6 secured employment with them.

World Jewish Relief received the 2022 Charity Award for Education and Training for STEP and we were asked to present at the AMIF celebration event as an exemplar programme.

STEP Films

Based on the STEP Handbook, the Home Office commissioned World Jewish Relief to produce 12 films on how to find work in the UK. We worked with the Home Office and the Department for Work and Pensions to produce the films. All have been dubbed and translated in to Arabic, Pashto, Dari and Ukrainian and are on the World Jewish Relief website.

STEP Forward

STEP Forward has been part funded by the Department for Culture Media and Sport over the last 18 months.

A full evaluation of the STEP programme identified that although there was gender parity in participants starting STEP, women were dropping out more often, moving through the programme more slowly and getting a lower percentage of job outcomes.

We already know that women refugees are one of the least integrated groups in the UK and that there is currently a lack of cohesive women-focussed integration services in the UK. Lack of integration can often have long term wellbeing consequences with social isolation increasing mental and physical health risks and exclusion from society sometimes creating generational cycles of poverty. Through our experience on STEP and consultation with women refugees we identified some of the key structural barriers and barriers to inclusion that women refugees face.

STEP Forward was created in response to specifically address the needs of women refugees and to support them to gain and make informed decisions about their lives and continued integration journeys.

The 36-week course has been delivered in Bradford and Coventry in partnership with Horton Housing Association and Coventry City Council respectively. The course supporting 60 women refugees, and currently part funded by the Government Department of Digital, Culture, Media and Sport comprises nine modules evaluated to reduce integration barriers: literacy, numeracy, English language, digital literacy, financial literacy, volunteering, mentorship, wellbeing and women-led sessions. Classes take place during school term time and childcare and travel costs are provided to ensure that all women are able to access classes. Additionally, women receive laptops and dongles for internet access to enable them to improve their digital literacy.

Prior to STEP Forward, we found that 47% of women only had up to primary level education. Currently, 80% of participants have moved up one literacy level and 30% of clients have moved up a numeracy level. Our tutors have used targeted literacy and numeracy lessons focused on learning everyday skills. 35% will take accredited exams by the end of the course allowing them to move into further education and improve access to community resources.

Through our bespoke financial literacy module tailored for women refugees, in partnership with The Money Charity, women learned about how to manage money through modules on energy, credit, budgeting and saving. As a result, scores for money management confidence increased by 50%.

At the start of STEP Forward 100% of women said they had no-one outside of family to rely on. STEP Forward provided them with the opportunity to network and build cross-cultural friendships through regularity of group classes and women only spaces where they did not have to worry about other responsibilities. Women are supported to facilitate each other's learning, helping to strengthen bonds. Our clients now meet up regularly outside of class, support each other and keep in contact with each other through WhatsApp, with 55% also reporting increased wellbeing.

Prior to the course, many of our clients had never used a laptop before. Through our digital literacy module, each woman has been provided with their own laptop and dongle with data. 100% of the women are now using their laptops confidently, with 50% having significantly improved their digital skills, including the ability to make internet searches, book tickets, send emails and use basic Microsoft Word skills.

At programme start, many clients were reserved; now 100% have presented in front of class. 30% are volunteering, with another 20% actively looking for volunteering opportunities with the support of their Support Worker. This confidence growth was facilitated by the trusting and communal atmosphere built by staff, a women-only environment, and the range and relevance of course content provided, tailored to this client group.

STEP Ukraine

Since the start of October, we have provided 310 Ukrainians with bespoke, tailored, one-to-one employment support. The dedicated STEP Ukraine employment advisors support clients throughout their employment journey.

We recruited a STEP Ukraine Programme Manager who has led research to gather data on where Ukrainians are currently being housed and which areas of the country would benefit most from a STEP Ukraine Employment Advisor. We are keen to only add value and not duplicate work which is already happening locally. Due to the high number of Ukrainians in Barnet, we have recently appointed a second Employment Advisor to help meet the demand in the borough.

In partnership with the British Council, staff delivered two intense ESOL (English for Speakers of Other Languages) classes which led to 98% of participants increasing an ESOL level. We have been able to purchase laptops for clients, meaning that they are able to attend online courses and apply for jobs. When asked to describe the progress made by attending the English course, 98% described it as either significantly good or good. A third programme will start in June.

In July 2023, following a competitive bid process, the UK Government appointed World Jewish Relief to expand its STEP Ukraine programme to support up to 10,000 Ukrainians across the UK over the next 12 months. Delivered in partnership with the British Council, this programme will be a significant expansion of our existing STEP operation.

Homes for Ukraine

World Jewish Relief is a Government-recognised provider for Homes for Ukraine. We carefully match hosts with refugees. We have supported with the many tasks required to integrate into life in the UK including opening bank accounts, registering with doctors, accessing benefits, finding school places, and generally helping where needed. Most of the hosts who registered with World Jewish Relief are members of the Jewish community who wanted to help in some way. Many of our Homes for Ukraine clients also receive employment support via STEP Ukraine.

Life Changing Support for Vulnerable Jews

Supporting Older People and People with Disabilities

Despite the incredibly challenging circumstances which our partners and the communities they live in faced during the past 12 months, they continued to find new and innovative ways to maintain their critical support to their older client group. This year we provided a vital lifeline to 47,524 majority older and vulnerable people, plus 252 people with disabilities and their families, and staff members at 27 partner organisations we worked with.

Winter 2022 was by far the toughest point of the year, when Ukraine endured frequent blackouts and energy outages, alongside shelling. Additional funds provided to partners in Autumn 2022 enabled them and clients to survive. We provided winter packages, torches, power banks, warm clothes, blankets and opened 'warm hub' points in five cities where people could drop in to charge their devices, have a warm drink and be in a safe environment. We purchased 34 generators and 38 power stations to enable our partners to keep working during blackouts.

Outside Ukraine we reached 319 people in Belarus with social care, dementia and material support, 789 in Georgia through home repairs and medical, social and dementia care, and 2,443 people in Moldova with medical, social and dementia care (plus support to Ukrainian refugees). We also supported 57 older Jewish people in Bosnia with homecare, medicines and hot meals, and 222 older people via the Jewish Community Centre (JCC) in Krakow, Poland.

Home Repairs

In its 13th year of running, our home repairs programme took on extra significance this year as needs spiked due to shelling and warfare. Despite some unavoidable delays at the start of the year, we were able to repair 192 homes that were chronically in need of repair, and 221 homes that had been damaged from the war. Some repairs took place just days after the damage occurred thanks to our partners acting quickly. We also funded emergency, stopgap repairs such as plywood coverings in areas of heavy shelling, to protect from further damage and make homes less visible to attack during night time.

Critically, end of year assessments of clients who received repairs revealed that 92% of people felt their homes were warmer and drier as a result of repairs.

In April 2023 we formed a partnership with a new NGO called Insulate Ukraine which developed a prototype for a very sturdy, cheap and effective window replacement and from August 2023 we will support them to expand activities into Kherson, one of the most badly hit cities and regions in Ukraine.

Active Aging and Homecare Support

After some activities initially paused to provide immediate support/relief and evacuation, and adjust to the new context, many activities resumed and over the course of the year we supported active ageing activities (healthy lifestyle advice, medical support, health monitoring equipment) in 18 locations with 18 partners. This helped clients to maintain their health and wellbeing during tough winter months. In 17 of these locations we provided support and activities for people with dementia and their relatives to reduce burnout and stress.

Medical support remained vital as access to timely care was limited for most in Ukraine, we managed to provide 63 eye operations, 202 pairs of glasses, 600 people received medicines and 18 people received hearing aids.

Medical Support for Older People	
Medicine	600 people
Eye Operations	63 people
Glasses	202 pairs
Hearing aids	18

Throughout the war, clients have continued to receive homecare support (mostly) without disruption though adjustments were made to account for safety of homecare workers and naturally there was high turnover initially when people evacuated with their families. Through our support to a key partner, the American Jewish Joint Distribution Committee (JDC), we provided 437 people with homecare across 5 countries, and working directly with our Hesed partners we supported 234 people who do not meet JDC's criteria but were in dire need of assistance.

In Kherson we started providing homecare to a small number of elderly people outside the Jewish community as the needs are so great for those left behind and this has been hugely valued.

Moldova experienced extremely high inflation (over 34% between October 2021 to 2022). With gas bills sky-rocketing as the country uncoupled itself from reliance on Russian gas sources. Over the winter months, using emergency reactive (SOS) funds, we set up another 'warm hub' in a district of Chisinau where older Jewish people could come for hot food, activities and company during the winter months, and we helped 589 people with paying utility bills. We provided SOS funds to Georgia to offset significant exchange rate losses.

Ukraine War Response

In addition to our work within the Jewish community, we continued reaching the wider community and provided 11 partners with grants for humanitarian support, reaching 14,593 older, vulnerable people by providing humanitarian aid, emergency assistance to State residential institutions, outreach activities for IDPs and short-term accommodation for 192 displaced older people in two locations.

With 8 of our Jewish partners, whom we had worked with for many years, we started responding to needs beyond the Jewish community. In Kyiv, Sumy, Kharkiv and Kriviy Rih we established community warm hubs to help people survive the harsh winter months and the worst of the Russian attack on Ukraine's energy infrastructure that caused long, frequent periods of electricity outages.

Opportunities for People with Disabilities

People with disabilities in Ukraine have been disproportionately affected by the war. Evacuation has been uniquely challenging for many reasons. Those who have not evacuated are at greater risk during air raids, as most bomb shelters are underground, down flights of stairs, and are generally inaccessible. This was exacerbated over the winter months when lifts were out of action during the frequent energy blackouts.

Whether in displacement or at home, people with learning disabilities and those on the autism spectrum have found it particularly difficult to understand and adapt to the changes the war has brought.

For 252 adults with disabilities and 35 of their caregivers who took part in our projects, the stability and support of our partners over the last year has been a lifeline. 129 people took part in social groups, predominantly online, and 109 people received psychosocial support. 68 people received help paying for medications and medical bills, and 34 people received social care at home. Support to some people who had relocated, provided online, was vital in helping people adapt to their new environments.

Because of the extreme and changing circumstances, all four projects shifted their focus away from independent living and vocational skills for the first half of the year, instead focusing on moral support through the changes they were experiencing, and increased support to cover basic needs. This reverted back to a focus on independent living skills later on, with 49% of participants with learning disabilities managing to improve their skills in at least two core activities of daily living. In 2023-24 we aim to increase this to 90%, in line with previous years, as projects refocus on this area.

Progress On Our Three Critical Success Factors

1. We Invest in Our Team

We remain committed to support the performance and wellbeing of each and every one of our team members. As the organisation expands this has become particularly important. Over the year our focus has been as follows:

- Supporting a hybrid working environment that balances the needs of the organisation with the most appropriate level of flexibility for the employee.
- We expanded the number of Team working away days to four, with all the team present in person, to ensure increased collaboration, learning and engagement.
- We gave a significant facelift to the office premises ensuring greater open plan space, up to date furniture, laptop docking facilities, big screens to improve hybrid multi person meetings and lockers to secure overnight laptops.
- As part of our professional development commitment, we commissioned the Management Centre to deliver a bespoke training package entitled Essential Management Skills training targeted at managers and an Emerging Managers Skills programme for those embarking on their management career.
- Improving internal communication across the team by setting up an internal communication platform to share updates/news and delivering training for all team members on Teamwork and Communication Skills.
- Improving mental health support by delivering training on Mental Health Awareness for managers, stress management and resilience building for all staff, and introducing trained Mental Health First Aiders to support team members experiencing poor mental health or emotional distress.

2. We Grow Our Income

For over 90 years World Jewish Relief has been delivering life changing action and support to some of the most vulnerable people in the world, thanks to the incredible generosity of our supporters. These relationships are critical to us and, like our partners, our donors sit at the heart of all that we do.

This year, as we emerged from the Covid 19 pandemic which precluded us from seeing many of our supporters in person, we have worked hard to ensure that we provide ample opportunities for those who support our work to see us and speak to us in person, enabling them to hear more about our current activities and future plans, ensuring that we continue to build upon these important relationships.

Total income for the financial year was £15.9m which, although a reduction from the spike of the previous financial year, which corresponded with the start of the war in Ukraine, is a £9.6m increase on our average income over the 5-year period to June 2021.

We also held our most successful Annual Dinner to date in February 2023 raising a notable £1.9m. Income from individual giving this year was £1.1m due to successes with our Winter Campaign and our Celebratory Giving initiative.

We continue to uphold the highest levels of donor care, ensuring that our supporters understand how their funds are being spent and the impact their donations are having. Our Supporter Promise, which we review regularly and which is posted on our website, further outlines our commitment to using all funds responsibly and transparently. We have not, do not and will not sell donor details, and World Jewish Relief is signed up to The Fundraising Regulator and Fundraising Code of Practice through which we are able to demonstrate to our supporters that we adhere to the highest standard of fundraising governance and compliance.

All staff and Trustees engage with fundraising best practice; the Trustees, Chair and Chief Executive meet regularly with the fundraising team and fundraising activity is included in our risk register to ensure that it can be managed accordingly. We work with trusted local partners who share our values and concern for the money given by donors, and programmatic due diligence is a vital mechanism towards ensuring that our income is well spent.

World Jewish Relief received a total of six complaints in the year 2022/23, compared to four in 2021/22, all of which were responded to and the complainants were satisfied with the results. World Jewish Relief is committed to ethical fundraising and fosters a culture of utmost respect for donor choice.

3. We Grow Our Supporter Numbers

One of our Critical Success factors is to "Grow our Supporter Numbers" and with this in mind we have been very focused on raising awareness of World Jewish Relief, particularly amongst audiences that are less aware of us.

We now have nearly 19K active donors on our database and have delivered several projects to enable us to keep growing.

We completed a rebranding project that has provided clarity in how we talk about the areas of work that we do and ensures that we present consistent, engaging and channel appropriate messaging and imagery. In addition, we have re-platformed our website which as well as looking very much on brand, provides a great user experience where enquirers and donors can easily find out about the work we do and donate.

We have seen time spent on site increasing by 98% from 1.16s to 2.28s and conversion rate is now over 8%. The new platform gives us flexibility and ease of development within the back end and should therefore hold us in good stead for several years to come. We have upskilled the team to be able to harness digital donor acquisition, test and learn across web performance and deliver best in class creative assets.

Partnership

We place great emphasis on building effective partnerships; by working alongside our partners to strengthen both our own capacity and that of our partners, we ensure that we create transformational change in the lives of people we support. We are committed to a locally led agenda, ensuring our partners have the capacity, knowledge and resources to identify and respond to specific local needs to a high technical, financial and safeguarding standard. We simultaneously recognise the impact that partnerships have on our own work and learning, and how they enable us to access funding to continue to partner with them.

For the second year in a row, we have utilised the Sustainability Fund; funding that aims to support partners to become stronger, more resilient, sustainable actors in their respective contexts, distributing funds to ten of our partners. Partners were able to apply for grants up to £5,000, and there were no restrictions on what they could do with the funds, as long as it contributed towards building organisational sustainability. The grants were not for programmes, but rather investing in the organisations. An example of this grant is the £5,000 World Jewish Relief provided to Development Concern Initiative in Kenya to purchase essential office equipment and furniture, including computers, desks, a boardroom table, and other office materials. DCI's office was in dire need of an upgrade and this equipment helped them to improve their office environment as well as replace aging electronics. The feedback has been exceptionally positive and partners liked the Fund (with 86% agreeing that we have helped to improve their overall organisational financial sustainability), appreciating its purposes and welcoming the approach. Given its success, we will repeat the Fund process next year.

We aim to work as a critical friend, accompaniment and knowledge broker in our partnerships and sought our partners feedback through a partnership survey in November 2022, which covered key aspects of our working relationships – financial support, non-financial support, M&E, and communications. The response rate was high and the results positively reflected the value of our partnerships with 95% of partners believing we help to enhance the effectiveness and impact of their work (up from 92% the previous year). We followed up on the survey with a series of discussions and produced (and shared with partners) a detailed action plan in response.

Safeguarding

World Jewish Relief's trustees continue to prioritise the issue of safeguarding and both staff and trustees have renewed their training to ensure they are up to date with best practice. World Jewish Relief is fully committed to the protection of vulnerable persons, young and old and will not tolerate any form of abuse or exploitative acts being perpetrated by trustees, employees, volunteers or anyone associated with the delivery of programmes. World Jewish Relief has no disclosures to make nor reports of misconduct made against any of its staff or partners. We continue to collect and report disclosures from partner organisations. We are working with partners to continue to build their capacity in this area, including safeguarding assessments and advice and support to our Ukrainian partners with best practice in how to minimise risks in their humanitarian responses. Safeguarding is a standing agenda item at every Trustee meeting.

Future Plans

Over the last two years, World Jewish Relief has gone through remarkable growth primarily as a result of Russian's full-scale invasion of Ukraine and our subsequent humanitarian and recovery response. Investment in key parts of the organisation, particularly our UK Refugee operations, our new legally separate US fundraising entity and our Digital and Marketing capabilities are showing significant results and we need to build on these albeit in a changeable and uncertain philanthropic environment. Our 2023/24 business plan highlights the following key priorities for the year ahead.

- We are planning to expend 69% of our international expenditure inside Ukraine itself, shifting our focus in line with evolving needs to concentrate increasing attention on recovery aspects of home repair, employment and psychological assistance. Ukraine will continue to dominate our operational space.
- We will be expanding the quality and scale of the provision of English language and employment services to Ukrainian refugees across the UK building on the strong foundations and expertise that we have built in recent years. Funded by the UK Government's Department for Levelling Up, Housing and Communities, this programme brings significant resourcing towards a complex programme delivered at scale over a 12 month period.
- We will be welcoming a new Director of Communications and Marketing to build on the acquisition, digital first and data led progress that must continue. We will also be welcoming a new position of Director of People and Culture as we allocate more leadership time, attention and resource into retaining and attracting a high performing and brilliant workforce.
- We will be commissioning key external evaluations of our international employment programme, our dementia support initiatives and our UK based STEP programme.

Risk Management

World Jewish Relief regularly reviews and assesses the risks it faces in all areas of its work and plans for the management of those risks.

Trustees liaise with the Chief Executive and Senior Leadership Team (SLT) to let staff know the boundaries and limits set by their risk policies to make sure there is a clear understanding of the risks that can and cannot be accepted.

As designated by The Charity Commission, the Board of Trustees has ultimate accountability for managing and controlling risk within the charity. Trustees are required to identify and review the strategic risks to which the organisation is exposed and to assess the likelihood of such risks and the possible impact they would have. Trustees must be satisfied that risk management is embedded in the organisation and adequate systems are in place to monitor, manage and, where appropriate, mitigate World Jewish Relief's exposure to major risks. For each strategic risk, risk appetite is assessed to balance opportunities for business development and growth in areas of potentially higher risk, while maintaining our reputation and reasonable levels of broad stakeholder support.

The Finance, Audit & Risk Management Committee reviews risk analysis and the risk management process across the Charity and ensures a detailed review of the priority risk register at every Finance, Audit & Risk Management Committee meeting.

Staff comply with risk management policy and processes and foster an environment where risks can be identified and escalated.

The Senior Leadership Team reviews key operational issues and actions and discusses and decides whether strategic risks need to be introduced, amended or replaced in light of external events or operational challenges. They promote risk management processes throughout the organisation and encourage transparency in reporting and speedy issue and risk escalation.

World Jewish Relief has active Strategic and Operational Risk Registers. These registers are 'living documents' and form the baseline for further risk identification. World Jewish Relief recognises that new risks will appear and other risks will become less or more severe or may disappear.

When a change to the risks is identified by a Trustee or staff member, this will be referred to the Director of Finance who, in consultation with the Senior Leadership Team, will update the operational risk register accordingly. World Jewish Relief will also review the risks in the Strategic risk register at each Finance, Audit & Risk Management Committee meeting with a deep dive in specific cases to really analyse identified risks and assess mitigating actions. Risk identification is, therefore, an ongoing process.

Identified risks are put into perspective in terms of the potential severity of their impact and likelihood of their occurrence. Assessing and categorising risks helps World Jewish Relief in prioritising and filtering them, and in establishing whether any further action is required.

The key risks identified by World Jewish Relief in 2022/23 along with the actions taken are listed below:

Risk	Action Taken
Impact of Operations The design of programme, intervention, quality of the partner, appropriateness of resource allocation or other areas within our control, has no or negligible impact on the target participants.	• Selection of local partner based on technical and delivery competence. • Scrutiny of programme design and plan to maximise impact. • Monitoring, Evaluation and Learning (MEL) framework to ensure partner is focused on Impact as a measure of performance.
Financial Sustainability Running a structural deficit, overcommitting anticipated income, or poor fundraising performance of key revenue streams affects long- term future of organisation.	• Build an array of revenue streams through good fundraising, strong donor care, compelling issues and acceptable ROI's. • Strong financial controls, accurate budgeting and regular re-forecasting limiting the overcommitment of uncertain income. • Application of our reserves policy. • Managing the balance of General Fund income to Restricted Fund income. • Increasing active donor numbers through proactive marketing campaigns.

Efficiency Underinvestment in people, systems or technology leads to under performance.	• Focused attention on investing in our people through positive culture, professional development, T&C's and building of reputation/credibility. • Implementation of a Grant Management System for UK Programmes to significantly reduce operational grant management time, risk of error and improve access to management information. • Ongoing development of Raisers Edge NXT and rebuild of website to ensure they are fit for purpose and integrate with other systems. • Head of Digital taking proactive lead on systems review, integration and digital transformation.
Safeguarding Severe safeguarding incident in any form by staff, volunteer of World Jewish Relief or downstream partner personnel.	• Robust safeguarding framework focusing on risk, whistleblowing, Code of Conduct, HR, Policy and Governance/Accountability. • Continual upgrading of safeguarding capabilities and understanding of partners. • Focus on open and safe culture within the charity. • Participation on inter-agency safeguarding working groups. • Regular staff training.
Reputation Partner performance, legal or financial non-compliance, culture of charity or perceived underspending against income adversely impact reputation of organisation.	• Partner mitigation measures above (Impact Risk). • Strong internal financial controls and procedures, strong income management, particularly restricted funds, high donor care/reporting standards. • Regular board appraisal, staff survey and staff reviews, training on key policies. • Adherence to Ethical Fundraising Policy. • Strong GDPR policy and processes. • Regular updates to supporters on expenditure plans especially relating to Ukraine crisis.

Financial Review

Overview

Total income for the 2022/23 financial year was £15.9m. Although this was a reduction from the previous financial year it still represents a £9.6m increase from £6.3m which was our average income over the 5 year period July 2016 to June 2021. Our work in Ukraine and fundraising to support those affected by the conflict continued to dominate our activity this year. The total expenditure for 2022/23 was £16.2m which is an increase of £5m from the 2021/22 figure of £11.2m. This includes spending down £2.2m of restricted reserves.

The level of grants awarded to our partners and direct programme costs of £13.6m in 2022/23 shows an increase of £4.3m from last year with £7.4m being spent in Ukraine and neighbouring countries on our response to the Ukraine conflict. We have carried forward £4.5m to be spent on our Ukraine response and anticipate this will be spent in the next 12 months.

Income

We secured income of £15.9m in 2022/23 which was a decrease of £1.9m compared to 2021/22. We continued to receive significant contributions to our Ukraine Emergency appeal totalling £4.9m, including donations from those who participated in a successful online matched funding campaign in February 2023, coinciding with the one year anniversary of the Russian invasion of Ukraine. This compares to £11.1m raised for the Ukraine Emergency appeal in 2021/22. Significant grants this year included £2.2m from LetterOne and £1m from the Disasters Emergency Committee (in partnership with Christian Aid) to support our Ukraine emergency projects. Emergency appeal income included £1m for our responses in Pakistan and Syria/Turkey. Our Major Giving income stream also increased due to additional funding from donors in the U.S following the launch of our separate U.S entity, World Jewish Relief USA. We held our most successful Annual Dinner to date in February 2023 raising a notable £1.9m. Income from individual giving this year was £1.1m due to successes with our Winter Campaign and our Celebratory Giving initiative.

Our UK Programmes supporting refugees with English language and employment support received grant funding of £0.9m from the Asylum, Migration and Integration Fund, £0.4m from Bridges working in the North East of England and £0.2m from the Department of Culture, Media and Support on our women's programmes.

Expenditure

Overall expenditure increased by £5.0m from £11.2m in 2021/22 to £16.2m in 2022/23 in line with budget. Charitable expenditure was £14.1m and represented 87% of total expenditure. The breakdown of charitable expenditure is £12m on grants, £1.6m on direct costs and £0.5m on support costs.

Of the £12m grant expenditure, £2.4m related to older people programmes in eastern Europe, £4.6m was spent on our Livelihoods programmes in Eastern Europe and Africa, £1.1m on our language and employment programmes for refugees in the UK, £2m was spent on humanitarian programmes and £0.1m was spent on small strategic investments. In addition to this we purchased goods and services directly from suppliers and the value of these transactions was £0.3m. This figure is included in the programme expenditure direct costs total of £1.6m.

Expenditure on raising funds (Fundraising and Communications) increased from £1.5m in 2021/22 to £2.1m in 2022/23. This increase of £0.6m was due to full year costs for the Communications teams and their activities and the cost of hosting our successful 90th anniversary dinner which was in person for the first time since February 2020 and raised £1.9m. £1.5m was direct costs and £0.6m related to support costs.

Staff costs were £2.4m in 2022/23 which was an increase of £0.8m from the previous year due to both an increase in headcount and a cost-of-living increase awarded in July 2022. Similar to last year, staff costs were 15% of total expenditure.

Financial Position

In 2022/23 the overall position was a deficit of £0.5m, decreasing total reserves from £14.0m on 30 June 2022 to £13.5m at 30 June 2023. Restricted reserves reduced by £1.8m as we spent down some of our Ukraine Emergency funds. Restricted and Unrestricted reserves both ended the year at £5.6m with designated funds at £2.4m. General Funds increased by £1.3m due to significant unbudgeted income in Legacies (£1m) and the 90th anniversary dinner (total income £1.9m of which £0.5m was unbudgeted).

Going Concern

Although the cost-of-living crisis could well affect philanthropic giving in the year ahead the impact of this is unknown. We have increased our donor numbers during 2023 and through this, and maintaining exceptional donor care, we hope to mitigate the effect on individual donations.

We have identified £1.6m of designated reserves to ensure programme commitments can be made if we experience a significant shortfall in income. We also have £5.2m in free reserves which would help fund both programme and overheads costs if the need arose.

The Future Plans section above highlights the investment and the opportunities that the organisation is working towards to further strengthen our position in the year ahead. This will help ensure World Jewish Relief remains relevant, is able to maximise support for our participants and can secure the level of funding that this support requires.

Reserves Policy

World Jewish Relief had combined funds of £13.6m on 30 June 2023 (2022: £14.0m) comprising general funds of £5.2m, designated funds of £2.8m and restricted funds of £5.6m.

The Council considers that free reserves should be held at a minimum level to cover the closedown costs of the organisation in the event that the charity is no longer financially viable. This includes the cost of staff redundancies and 3 months' worth of programme and office running costs, and at 30 June 2023 is estimated to be £2.7m. The charity ended the year with free reserves (general funds) of £5.2m which is above the level required. There has been an increase in general funds of £1.3m in 2022/23 and we have budgeted to spend this surplus in 2023/24.

The Council is satisfied with the level of free reserves.

Designated funds are those unrestricted funds that have been allocated by the trustees for particular purposes and totalled £2.8m on 30 June 2023.

The designated funds comprise:

- The net book value of World Jewish Relief's freehold building of £1.1m. The cost of purchase and refurbishment is held as a tangible fixed asset.
- A dilapidations fund of £0.1m held to cover necessary future repairs and refurbishment. This is expected to be utilised within the next 2-3 years.

- £1.6m to ensure the organisation can continue to support core programme commitments. The Council has carried out a review of the programme commitments and has identified that there is a moral obligation to guarantee a minimum level of funding for key programmes and as such has set aside a proportion of free reserves to cover this expenditure.

Restricted funds, which fall outside the definition of free reserves, have specific use conditions and are used to fund projects and programmes. Over 81% of the total restricted funds of £5.6m are restricted to funding programmes in support of the Ukraine crisis. The aim is to continue to spend these funds over the next 12 months until the fund has been fully utilised.

Grant Making Policy

World Jewish Relief's charitable work is carried out by making grants to partner organisations. Grants are traditionally made on an annual basis and in line with specific project criteria. Project proposals are subject to a rigorous approval process before individual grants are agreed and contractual agreements are drawn up. These are reviewed in detail and approved by World Jewish Relief's Allocations Committee. The Finance, Audit & Risk Management Committee then approves the grant expenditure in the context of the annual budget setting process. The budget and individual grants are formally approved by the Council. Grant agreements are signed by all partners. These detail the outputs and outcomes expected by World Jewish Relief, the reporting requirements and a schedule of expected payments. Payments to partners are only authorised once satisfactory reports have been received. World Jewish Relief staff monitor and evaluate progress throughout the grant period by visiting partners and participants, reviewing assessments against agreed objectives and commissioning evaluations carried out by third parties.

Investment Policy

Following a review of the investment fund manager and the criteria for investments, Council approved transferring World Jewish Relief's investments into an ethical investment portfolio which better aligned with our values. Council considers that a total return approach to investments is still appropriate. The portfolio is managed by our investment managers who diversify the holding by asset class and security. The Investment Committee monitors the performance of the fund and makes recommendations directly to Council, informed by liquidity requirements as advised by the Finance, Audit & Risk Management Committee. Investments are normally denominated in sterling, though non-sterling investments can be considered to enhance portfolio return or improve diversification.

Investment Performance

In June 2022 World Jewish Relief's investments were transferred to a pooled ethical investment fund to better align with the charity's values. Due to the favourable cash position of the organisation an additional £1m was transferred to the portfolio in February 2023.

Throughout the year the portfolio decreased in value by 3% resulting in a net loss of £0.1m due to volatility in the financial markets. The Investment Committee meet regularly to review and challenge the performance of the fund to ensure they are satisfied with the portfolio. This includes comparing performance against similar funds. The Investment Committee has regular contact with the Investment Fund Manager to ensure they understand the reasons that underpin performance trends.

Remuneration Policy

The Council reviews the pay of key management personnel on an annual basis. Key management personnel include trustees (who are not remunerated for their role) and the Senior Leadership Team.

The annual salary review takes into account the funding available based on the financial performance of World Jewish Relief, changes in the relevant pay markets and the contribution of individuals.

The Council is confident that the pay levels set for its key management personnel ensure World Jewish Relief is able to recruit and retain a strong leadership team that represents good value for money.

Structure, Governance and Management

Constitution

On 25th January 2019, the trustees passed a special resolution to amend the Memorandum and Articles of Association, originally written in 1984. The language in the new constitution was modernised and the objects updated to reflect the current activities of the charity. The Memorandum and Articles of Association can be found at Companies House and on the Charity Commission website.

World Jewish Relief's Objects

The charity's objects are defined in its Memorandum and Articles of Association as *"the relief of poverty, hardship, sickness and distress, which, while supporting Jewish people and Jewish communities, will also include providing such relief in any part of the world in such manner and on such terms and conditions (if any) as may be thought fit."*

Public Benefit Statement

World Jewish Relief's Council has given regard to the legislative and regulatory requirements for disclosing how its charitable objectives have provided benefit to the public. The Council has complied with the duty set out in Section 4 of the Charities Act 2011 and clarified how the organisation's work seeks to focus on three charitable purposes as specified in the Act. These are "the prevention or relief of poverty; the advancement of health or the saving of lives; and the relief of those in need, by reason of youth, age, ill-health, disability, financial hardship or another disadvantage". Through the provision of grants to 74 partner agencies working in 22 countries on 113 projects and supporting 217,824 participants, World Jewish Relief works to deliver long term development benefits and humanitarian assistance. These activities further World Jewish Relief's charitable purposes for the public benefit.

Council of Management

The governing body of the charity is the Council of Management (Council) which meets at least four times a year and must consist of at least five members. Members of Council are recruited based on their ability to apply their skills and expertise to the varied activities of the charity as and when required. Prospective members, with appropriate skills, are invited to attend two Council meetings and, provided they remain interested and a majority of Council members agree, their appointment is ratified at the next Council meeting. Council members are appointed for two consecutive three-year terms. A further period of three plus three years is possible following a one-year break.

On appointment, new members receive an information pack and an induction which includes information on World Jewish Relief's governance structure, charitable activities, finances, fundraising and staffing. Trustees are encouraged to visit international projects. Members of Council are also directors of the company and trustees of the charity. No Council member has a beneficial interest in the company.

The Council bears responsibility for strategic planning, policy and direction. Implementation is delegated to the Chief Executive, who is answerable to the Council, and his Senior Leadership Team. The other members of the Senior Leadership Team, reporting to the Chief Executive, are the Director of Philanthropy, Director of Finance and Resources, Director of International Programmes and Partnerships, and Director of UK Programmes. The Council delegates the detailed review of certain issues to specific committees, namely the Finance, Audit & Risk Management, Allocations, Investment and Nominations Committees. Committees are chaired by, and primarily composed of, members of the Council, supported by lay experts.

Grants made to partners are determined by the Allocations Committee, subject to ratification by the Council. Detailed applications are received from many organisations and are fully discussed and considered by the Allocations Committee. On approval, grant agreements are formalised, subject to satisfactory responses to questions and adequate financial and narrative reporting.

The Finance, Audit & Risk Management Committee takes delegated responsibility on behalf of the Council to review all financial aspects of the charity's activities including its strategic and operational plans, so as to ensure short and long term viability. The Committee also ensures there is an effective external audit function and reviews the procedures in place to evaluate the adequacy of partners' financial controls. The Committee oversees all systems, controls and processes that may have an impact on the charity's ability to meet its aims. The Committee reviews risk analysis, the risk management process and compliance with relevant law, regulations, obligations and best practice.

The role of the Investment Committee is to research and make recommendations to the council on suitable investments for excess funds, and the appropriate timing for acquisition and disposal. The Investment Committee monitors the performance of World Jewish Relief's Investment portfolio and receives regular reports from the third-party fund managers.

The Nominations Committee ensures that the structure, composition, recruitment, tenure and succession of World Jewish Relief's Council and its committees is appropriate and effective.

Auditor

The trustees propose that Buzzacott LLP is reappointed as auditor of the charitable company for the forthcoming year at the Council meeting in October 2023.

Statement of the Council of Management's Responsibilities for the Financial Statements

The members of the Council of Management, who are also the directors of Central British Fund for World Jewish Relief for the purpose of company law, are responsible for preparing the Council of Management's Report and the accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Council of Management to prepare accounts for each financial year. Under company law, the Council of Management must not approve the financial statements unless it is satisfied that they give a true and fair view of the state of affairs of the charity and of the income and expenditure of the charitable company for that year. In preparing these financial statements, the Council of Management is required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the 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;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Council of Management is responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the accounts comply with the Companies Act 2006. It is 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.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of Financial Statements may differ from legislation in other jurisdictions.

Disclosure of Information to the Auditor

Each of the directors, who held office at the date of approval of this Council of Management Report, has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditors are aware of such information.

Approved by the Council of Management on 12th October 2023 and signed on its behalf by:

Maurice Helfgott
Chair

Jeremy Newman
Treasurer

Independent auditor's report to the members of Central British Fund for World Jewish Relief

Opinion

We have audited the financial statements of Central British Fund for World Jewish Relief (the 'charitable company') for the year ended 30 June 2023 which comprise the statement of financial activities, the balance sheet, and statement of cash flows, the principal accounting policies and the notes to the financial statements. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 30 June 2023 and of its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

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

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report, which is also the directors' report for the purposes of company law and includes the strategic report, for the financial year for which the financial statements are prepared is consistent with the financial statements; and

- the trustees' report, which is also the directors' report for the purposes of company law and includes the strategic report, has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report including the strategic report. We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

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

Responsibilities of trustees

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

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

Auditor's responsibilities for the audit of the financial statements

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

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

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations; and

- we obtained an understanding of the legal and regulatory frameworks that are applicable to the charity and determined that the most significant frameworks which are directly relevant to specific assertions in the financial statements are those that relate to the reporting framework (Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS102) and the Charities Act 2011) and those that relate to fundraising including The Code of Fundraising Practice.

We assessed the susceptibility of the charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquires of management as to their knowledge of actual, suspected and alleged fraud; and

- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unsusual or unexpected relationships;
- performed substantive testing on expenditure including the authorisation thereof;
- tested journal entries to identify unusual transactions; and
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- reading the minutes of meetings of those charged with governance; and
- enquiring of management as to actual and potential litigation and claims.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the trustees and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

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

Buzzacott LLP

Catherine Biscoe (Senior Statutory Auditor)
For and on behalf of Buzzacott LLP, Statutory Auditor
130 Wood Street
London
EC2V 6DL

Date: 26 October 2023

CENTRAL BRITISH FUND FOR WORLD JEWISH RELIEF
STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 30 JUNE 2023

	Notes	Unrestricted funds £	Restricted funds £	Total 2023 £
Income from				
Donations and legacies	2	5,424,882	10,397,354	15,822,236
Investments	3	35,682	61,134	96,816
Total income		**5,460,564**	**10,458,488**	**15,919,052**
Expenditure	4			
Expenditure on raising funds		1,552,682	592,232	2,144,914
Expenditure on charitable activities		2,095,583	11,990,048	14,085,631
Total expenditure		**3,648,265**	**12,582,280**	**16,230,545**
Net losses on investments	6	(93,992)	(51,881)	(145,873)
Net income (expenditure)		**1,718,307**	**(2,175,673)**	**(457,366)**
Transfers between funds	14	-	-	-
Net movement in funds		**1,718,307**	**(2,175,673)**	**(457,366)**
Fund balances at 1 July 2022		6,297,100	7,723,266	14,020,366
Fund balances at 30 June 2023		**8,015,407**	**5,547,593**	**13,563,000**

All of the above results are derived from continuing activities. The charity has no gains or losses other than those shown above.

	Notes	Unrestricted funds £	Restricted funds £	Total 2022 £
Income from				
Donations and legacies	2	3,344,255	14,465,486	17,809,741
Investments	3	21,806	7,074	28,880
Total income		**3,366,061**	**14,472,560**	**17,838,621**
Expenditure	4			
Expenditure on raising funds		547,048	973,195	1,520,243
Expenditure on charitable activities		1,774,757	7,876,402	9,651,159
Total expenditure		**2,321,805**	**8,849,597**	**11,171,402**
Net gains on investments	6	184,406	12,093	196,499
Net income		**1,228,662**	**5,635,056**	**6,863,718**
Transfers between funds	14	-	-	-
Net movement in funds		**1,228,662**	**5,635,056**	**6,863,718**
Fund balances at 1 July 2021		5,068,438	2,088,210	7,156,648
Fund balances at 30 June 2022		**6,297,100**	**7,723,266**	**14,020,366**

CENTRAL BRITISH FUND FOR WORLD JEWISH RELIEF
BALANCE SHEET AT 30 JUNE 2023

	Notes	2023 £	2022 £
Fixed Assets			
Intangible assets	7	40,840	12,120
Tangible assets	7	1,100,405	1,095,794
Investments	8	3,812,699	2,938,951
		4,953,944	4,046,865
Current Assets			
Debtors	9	728,061	828,565
Cash at bank and in hand		8,515,624	9,697,862
		9,243,685	10,526,427
Creditors: amounts falling due within one year	10	(634,629)	(552,926)
Net current assets		8,609,056	9,973,501
Total net assets		**13,563,000**	**14,020,366**
The funds of the charity			
Restricted funds	11	5,547,593	7,723,266
Designated funds	12	2,826,433	2,382,586
General unrestricted funds		5,188,974	3,914,514
Total funds		**13,563,000**	**14,020,366**

The accounts were approved by the Council of Management on 12th October 2023 and signed on its behalf by:



.....

Maurice Helfgott
Chair

CENTRAL BRITISH FUND FOR WORLD JEWISH RELIEF
STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 30 JUNE 2023

	2023 £	2022 £
Cash flows from operating activities:		
Net (expenditure) / income for the year (as per the statement of financial activities)	(457,366)	6,863,718
Investment income	(96,816)	(28,880)
Depreciation of tangible fixed assets	17,015	13,320
Amortisation of intangible assets	9,680	6,000
Decrease / (increase) in debtors	100,504	(194,496)
Increase in creditors	81,703	317,826
Losses / (gains) on investments	145,873	(196,499)
Net cash (used in) / provided by operating activities	(199,407)	6,780,989
Cash flows from investing activities:		
Investment income	96,816	28,880
Exchange rate variances	(19,621)	77,249
Payments to acquire tangible fixed assets	(21,626)	(3,321)
Payments to acquire intangible fixed assets	(38,400)	(4,320)
Payment to acquire investments	(1,001,635)	(4,130,166)
Proceeds from sale of investments	368	3,556,237
Net cash used in investing activities	**(984,098)**	**(475,441)**
Change in cash and cash equivalents in the year	(1,183,505)	6,305,548
Cash and cash equivalents at the beginning of the year	9,699,129	3,393,581
Cash and cash equivalents at the end of the year	**8,515,624**	**9,699,129**
Analysis of cash and cash equivalents		
Cash at bank and in hand	8,515,624	9,697,862
Cash held by investment managers	-	1,267
Total cash and cash equivalents	**8,515,624**	**9,699,129**

1. Accounting policies

1.1 Basis of preparation

These accounts have been prepared for the year to 30 June 2023. The accounts are presented in sterling and are rounded to the nearest pound.

The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant accounting policies below or the notes to these accounts.

The accounts have been prepared in accordance with 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 United Kingdom and Republic of Ireland (Charities SORP FRS 102) issued in October 2019, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011. The charity constitutes a public benefit entity as defined by FRS 102.

1.2 Basis of consolidation

The Charity does not prepare group accounts. World Jewish Relief has a trading subsidiary that is not consolidated because it is dormant.

1.3 Assessment of going concern

The trustees have assessed whether the use of the going concern assumption is appropriate in preparing these accounts. The trustees have made this assessment in respect of a period of one year from the date of approval of these accounts.

The trustees of the charity have concluded that there are no material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. Due to the cash and reserves position of the charity at 30 June 2023 the trustees are of the opinion that World Jewish Relief will have sufficient resources to meet its liabilities as they fall due. The most significant areas of judgement that affect items in the accounts are detailed in 1.4 below. With regard to the next accounting period, the year ending 30 June 2024, the most significant area that may affect the value of the assets held by the charity is the performance of the fundraising activities. With strong income performance this year Trustees are confident that the overall income targets will be met for 2023/24, although the mix may differ from budget. The charity will monitor income closely and will only commit expenditure that it can afford to do so. For more information on this please see the risk management and reserves policy sections of the Council of Management's report.

1.4 Critical accounting estimates and areas of judgement

Preparation of the accounts requires the trustees and management to make significant judgements and estimates. The items in the accounts where these judgements and estimates have been made include:

- judgements in connection with the likelihood of receipt of legacy income and pledges;
- the allocation of general overheads and governance costs between charitable expenditure categories and the cost of raising funds;
- estimates in respect of accrued grant expenditure; and
- estimates of future cash flows for the purposes of the going concern assessment.

1.5 Income recognition

Income including donations, gifts and grants that provide core funding or are of a general nature are recognised where there is entitlement, receipt is probable, and the amount can be measured with sufficient reliability. Grant income which provides funding to support performance activities is recognised where there is entitlement, receipt is probable, and the amounts can be measured with sufficient reliability. Such income is deferred when it is received in advance of the performances or event to which it relates.

Legacies are included in the statement of financial activities when there has been a grant of probate, the executors have established that there are sufficient surplus assets in the estate to pay the legacy, and any conditions attached to the legacy are within the control of the charity.

Donations are recognised when the charity has confirmation of both the amount and settlement date. In the event of donations pledged but not received, the amount is accrued for where the receipt is considered probable. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity, and it is probable that those conditions will be fulfilled in the reporting period.

Gift Aid has been accrued where the donation has been received. Interest income on current bank accounts is recognised on receipt. Interest income on term deposits that span more than one financial year is accrued on a pro-rata basis. Income from share portfolios that is not paid out but is reinvested in the portfolio, is accrued on a monthly basis.

Donated goods and services are recognised on the basis of the gift to the charity, which is the amount the charity would have been willing to pay to obtain goods or services of equivalent economic benefit on the open market.

1.6 Expenditure recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to make a payment to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure includes any attributable VAT which cannot be recovered. All expenditure is accounted for on an accruals basis.

1.7 Expenditure allocation

Expenditure has been classified under headings that aggregate all costs related to that category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with the use of resources.

Expenditure on raising funds includes both direct and apportioned costs attributable to the fundraising activities of the charity.

Expenditure on charitable activities comprises direct expenditure on grant making and distribution activities.

Support costs represent indirect charitable expenditure. In order to carry out the primary purposes of the charity it is necessary to provide support in the form of IT, finance, HR and office facilities. Support costs are allocated between these categories on a basis consistent with the use of resources. Support costs include governance costs.

Governance costs are associated with the governance arrangements of the charity which relate to the general running of the charity as opposed to the costs associated with fundraising or charitable activities. Included within this category are costs associated with the strategic, as opposed to the day-to-day, management of the charity's activities, and the costs of meeting statutory obligations, for example the audit fee.

1.8 Tangible fixed assets and intangible assets

Depreciation of tangible fixed assets is provided at the following annual rates to write off the cost, less the estimated residual value, of the asset over its useful economic life.

Freehold land	not depreciated
Freehold buildings	2% straight line
Computer equipment	33% straight line
Fixtures & fittings	25% straight line

Assets purchased directly, or through implementing partners, for the purpose of relief work are written off to the Statement of Financial Activities in the year of expenditure as part of charitable expenditure. Improvements to freehold buildings occupied and used by the charity for charitable purposes are depreciated.

Intangible assets represent the cost of externally purchased software where there is a future economic benefit. Amortisation of intangible assets is provided at the following annual rates to write off the cost, less the estimated residual value, of the asset over its useful economic life.

Computer software	33% straight line

Tangible fixed assets and intangible assets costing more than £1,000 (inclusive of VAT) are capitalised.

1.9 Investments

Other fixed asset investments are shown at their market values at the year end. Unrealised gains and losses are taken to the Statement of Financial Activities on the revaluation of investments for accounting purposes. Realised gains and losses are included in the Statement of Financial Activities in the year of disposal of the investment. Treasury Bills held within the investment portfolio are treated as investments and not cash as the intention is that they are a longer-term investment.

1.10 Cash at bank and in hand

Cash at bank and in hand represents such accounts and instruments that are available on demand or have a maturity of less than three months from the date of acquisition. Deposits for more than three months but less than one year have been disclosed as short-term deposits. Cash placed on deposit for more than one year is disclosed as a fixed asset investment.

1.11 Debtors

Debtors are recognised at their settlement amount, less any provision for non-recoverability. Prepayments are valued at the amount prepaid. They have been discounted to the present value of the future cash receipt where such discounting is material.

1.12 Creditors

Creditors and provisions are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Creditors and provisions are recognised at the amount the charity anticipates it will pay to settle the debt. They have been discounted to the present value of the future cash payment where such discounting is material.

1.13 Pensions

The pension costs charged in the accounts represent the contributions payable by the charity during the year into both a defined contribution group personal pension scheme and individual personal pension schemes on behalf of certain members of staff and are accounted for in accordance with FRS 102.

1.14 Foreign currency translation

Transactions denominated in foreign currencies are recorded at the rate of exchange ruling at the date of the transaction. Monetary assets and liabilities denominated in foreign currencies are translated into sterling at the rates of exchange ruling at the balance sheet date. All differences are taken to the Statement of Financial Activities.

1.15 Accumulated funds

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in note 11. Designated funds comprise funds which have been set aside at the discretion of the Council of Management for specific purposes and uses of the designated funds are set out in note 12. General unrestricted funds are available for use at the discretion of the Council of Management in furtherance of the objects of the charity.

2 Donations and Legacies	Unrestricted Funds	Restricted Funds	Total 2023	Unrestricted Funds	Restricted Funds	Total 2022
	£	£	£	£	£	£
Donations and grants	4,130,074	10,285,345	14,415,419	3,050,868	12,349,486	15,400,354
Legacies	1,294,808	112,009	1,406,817	293,387	2,116,000	2,409,387
	5,424,882	**10,397,354**	**15,822,236**	**3,344,255**	**14,465,486**	**17,809,741**

The estimated value of legacies, for which World Jewish Relief has been informed, but which have not been included in the Statement of Financial Activities because the conditions for recognition have not been met, is £130,000 (2021/22: £130,000).

Donated goods and services of £0 (2021/22: £54,953) are included as 'Donations and grants' at their estimated value to the charity when received, and under the appropriate expenditure heading depending on the nature of service provided, at the same value and time.

3 Income from investments	Unrestricted Funds	Restricted Funds	Total 2023	Unrestricted Funds	Restricted Funds	Total 2022
	£	£	£	£	£	£
Income from listed investments	-	-	-	15,230	6,814	22,044
Interest from bank accounts	35,682	61,134	96,816	6,576	260	6,836
	35,682	**61,134**	**96,816**	**21,806**	**7,074**	**28,880**

4 Expenditure		Grants awarded £	Direct costs £	Support costs £	Total 2023 £
Expenditure on raising funds				4a	
Fundraising and publicity costs			1,613,563	531,351	2,144,914
Restricted			445,521	146,711	592,232
Unrestricted			1,168,042	384,640	1,552,682
Total expenditure on raising funds			1,613,563	531,351	2,144,914
Charitable activities					
Programme expenditure	4b	12,003,917	1,589,923	491,791	14,085,631
Restricted		10,297,629	1,292,596	399,823	11,990,048
Unrestricted		1,706,288	297,327	91,968	2,095,583
Total charitable activities	4b	12,003,917	1,589,923	491,791	14,085,631
Total expenditure		**12,003,917**	**3,203,486**	**1,023,142**	**16,230,545**

4 Expenditure		Grants awarded £	Direct costs £	Support costs £	Total 2022 £
Expenditure on raising funds				4a	
Fundraising and publicity costs			1,075,042	445,201	1,520,243
Restricted			688,196	284,999	973,195
Unrestricted			386,846	160,202	547,048
Total expenditure on raising funds			1,075,042	445,201	1,520,243
Charitable activities					
Programme expenditure	4b	6,754,791	2,526,849	369,519	9,651,159
Restricted		5,238,959	2,300,958	336,485	7,876,402
Unrestricted		1,515,832	225,891	33,034	1,774,757
Total charitable activities	4b	6,754,791	2,526,849	369,519	9,651,159
Total expenditure		**6,754,791**	**3,601,891**	**814,720**	**11,171,402**

4a Support costs

	Raising funds £	Charitable activities £	Total 2023 £	Raising funds £	Charitable activities £	Total 2022 £
Governance	26,609	41,067	67,676	25,269	31,848	57,117
Finance	286,952	265,292	552,244	243,882	218,702	462,584
Information Technology	82,068	75,874	157,942	74,436	51,793	126,229
Human Resources	47,245	27,760	75,005	39,540	23,985	63,525
Office facilities	88,477	81,798	170,275	62,074	43,191	105,265
	531,351	**491,791**	**1,023,142**	**445,201**	**369,519**	**814,720**

Included within Governance costs is the Auditor's remuneration for statutory audit services of £19,800 (2021/22: £15,420).

4b Grants awarded

	2023 £	2022 £
International Programmes:		
Older people		
Home Repairs	932,641	433,928
Homecare	1,000,000	1,320,000
Active Ageing and Staying Connected	2,249,554	651,167
Total older people	4,182,195	2,405,095
Securing sustainable livelihoods		
Sustainable employment opportunities	4,488,813	773,562
Entrepreneurial opportunities	207,482	169,845
Total sustainable livelihoods	4,696,295	943,407
Response to international disasters		
Afghan Refugee Appeal	83,408	248,200
Ethiopia Emergency	57,200	-
Covid-19 Response	11,610	44,733
Disaster Fund / Disaster Preparedness Initiative	318,253	201,871
Haiti Earthquake Appeal	84,580	271,870
Pakistan Flood Appeal	190,711	-
Refugee Crisis Appeal	-	6,450
Rohingya Support	25,000	-
Turkey/Syria Earthquake	460,000	-
Colombia Programme	43,000	-
START Fund Initiatives	375,253	-
Ukraine Emergency	264,888	1,846,825
Uyghur Community in Turkey	20,276	175,336
Total international disasters	1,934,179	2,795,285
UK Programmes:		
UK Refugee Employment	1,052,095	523,714
Other programmes		
Community	53,380	53,777
Other programme costs	85,773	33,513
Total grants to partners	**12,003,917**	**6,754,791**

4c Grant funding

	Total 2023	Total 2022
	£	£
Total value of grants awarded in excess of £200,000	7,731,287	3,255,897
Other grants	4,272,630	3,498,894
Total grants payable to institutions	**12,003,917**	**6,754,791**

Grants awarded in excess of £200,000

Name of Institution	Geographic Region	Total 2023
		£
American Jewish Joint Distribution Committee	Eastern Europe	1,050,000
Fund "Professional Development of Kryvyi Rih / Dnipro"	Ukraine	946,947
CF "Blagorob"	Ukraine	775,350
International Blue Crescent (IBC)	Turkey	754,395
All-Ukrainian Charitable Organisation: 2U "Zarady Tebe"	Ukraine	650,000
Dreamland	Ukraine	620,000
"Save Ukraine"	Ukraine	420,282
Transformations Platform	Ukraine	380,233
TLU "Turbota Pro Litnih"	Ukraine	359,000
Fund "Professional Development of Kharkiv"	Ukraine	304,600
Kharkiv Regional Charitable Jewish Fund "Hesed Shaare Tikvah"	Ukraine	284,871
Bradford Base Social Enterprise (STEP projects)	United Kingdom	283,554
Hesed Haim in Sumy	Ukraine	265,106
Fund Vilni in Zaporozhye	Ukraine	226,606
Jewish Community Centre in Krakow	Poland	208,063
ICTPD Moldova	Moldova	202,280
		7,731,287

Grants awarded in excess of £200,000

Name of Institution	Geographic Region	Total 2022
		£
American Jewish Joint Distribution Committee	Eastern Europe	1,415,763
All-Ukrainian Charitable Organisation: 2U "Zarady Tebe"	Ukraine	502,250
International Blue Crescent (IBC)	Turkey	398,306
Fund 'Professional Development of Kryvyi Rih'	Ukraine	326,911
CF 'Dreamland'	Ukraine	322,920
Haiti Survie	Haiti	289,747
		3,255,897

5 Staff Costs	2023 Number	2022 Number
The average number of employees during the year was:		
Communications	5	2
Fundraising	8	9
International Programmes	11	7
UK programmes	14	6
Administration	11	9
	49	33

Employment costs	2023 £	2022 £
Wages and salaries	2,048,256	1,376,148
Social security costs	220,516	156,044
Pension costs	138,883	87,313
Total staff costs	2,407,655	1,619,505
Temporary staff costs	-	6,018
Total	**2,407,655**	**1,625,523**
Direct staff costs	1,980,910	1,288,704
Support staff costs	426,745	336,819
	2,407,655	**1,625,523**

There were no redundancy costs included in wages and salaries in 2022/23 or 2021/22.

The company contributes to individual pension schemes for all participating eligible staff. The total pension contributions charged to the Statement of Financial Activities amounted to £138,883 (2021/22: £87,313).

The number of employees whose annual emoluments were £60,000 or more were:

	2023 Number	2022 Number
£60,000-£69,999	3	4
£70,000-£79,999	1	-
£80,000-£89,999	1	-
£90,000-£99,999	1	1
£120,000-£129,999	1	1

The aggregate emoluments including National Insurance contributions for key management personnel was £481,626 (2021/22: £446,970) with pension contributions of £55,307 (2021/22: £36,371) for 4.7 full-time equivalents (2021/22: 4.5 full-time equivalents). Key management personnel are trustees, who are all unremunerated, and members of the Senior Leadership Team, whose remuneration details are above, and all of whom are listed on pages 78 and 80 of the accounts.

6 Gains and losses	2023 £	2022 £
Realised gain on investments	-	210,101
Unrealised (loss) on investments	(126,252)	(90,851)
Foreign exchange (loss) / gain	(19,621)	77,249
	(145,873)	**196,499**

7 Tangible & Intangible assets	Freehold property £	Computer equipment £	Fixtures & Fittings £	Total Tangible Fixed Assets £	Total Intangible Assets £
Cost					
At 1 July 2022	1,199,662	41,401	36,727	1,277,790	87,033
Additions	-	18,944	2,682	21,626	38,400
Disposals	-	-	-	-	-
At 30 June 2023	1,199,662	60,345	39,409	1,299,416	125,433
Depreciation					
At 1 July 2022	116,512	29,921	35,563	181,996	74,913
Charge for the year	7,196	9,259	560	17,015	9,680
Disposals	-	-	-	-	-
At 30 June 2023	123,708	39,180	36,123	199,011	84,593
Net book value					
At 30 June 2023	**1,075,954**	**21,165**	**3,286**	**1,100,405**	**40,840**
At 30 June 2022	**1,083,150**	**11,480**	**1,164**	**1,095,794**	**12,120**

8 Fixed asset investments at market value	2023 £	2022 £
Value at start of year	2,937,684	2,244,505
Disposal proceeds	(368)	(3,556,237)
Additions at cost	1,001,635	4,130,166
Net realised investment gains	-	210,101
Net unrealised investment losses	(126,252)	(90,851)
	3,812,699	2,937,684
Cash	-	**1,267**
Total	**3,812,699**	**2,938,951**
Historical cost:		
Value at end of year	**4,078,616**	**3,029,802**

The following investments are considered material:	2023 £	2022 £
Charity Assets Trust Account	3,812,699	2,937,300

Since June 2022 all of World Jewish Relief's investments have been held in a pooled investment fund.

The charity holds 20,000 Ordinary shares of £1 each in World Jewish Relief (Trading) Limited, which represents 100% of the authorised, allotted, fully paid called up share capital. World Jewish Relief (Trading) Limited was formed to carry on any trading activities on behalf of and to promote, support, aid and assist the Central British Fund for World Jewish Relief. The subsidiary company remains dormant. The trustees reduced the value of the charity's investment to £nil during 2004 to reflect the balance sheet value of the subsidiary company.

9 Debtors	2023	2022
	£	£
Accrued Income	539,630	591,136
Gift Aid recoverable	80,452	145,628
Other debtors	26,951	12,139
Prepayments	81,028	79,662
	728,061	828,565

10 Creditors amounts falling due within one year	2023	2022
	£	£
Trade creditors	90,426	111,676
Other taxation and social security costs	73,316	53,146
Other creditors	7,748	6,810
Accruals - grants payable	408,158	263,534
Accruals - other	54,981	17,760
Deferred income	-	100,000
	634,629	552,926

Deferred income relates to donations that are subject to restrictions that prevent them from being used until a later date. Deferred income of £0 (2021/22: £100,000) arose in the year and £100,000 (2021/22: £10,000) brought forward from the previous year was released.

11 Restricted Funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes.

	Notes	Balance at 1 July 2022	Income	Expenditure	Gains on investment	Transfers	Balance at 30 June 2023
		£	£	£	£	£	£
Meeting immediate needs of the most vulnerable							
OSHA Fund	11.1	282,884	-	(282,884)	-	-	-
Morley Lawson Fund	11.2	292,165	-	(29,339)	(2,781)	-	260,045
The Ansel Harris Memorial Fund	11.3	31,067	-	(11,775)	-	-	19,292
Active Ageing & Homecare	11.4	-	961,217	(959,057)	-	-	2,160
Zambian Elderly Welfare	11.5	6,759	-	-	-	-	6,759
Home Repairs	11.6	-	437,652	(437,652)	-	-	-
Connections (student stipends)	11.7	84,144	6,989	(28,027)	-	-	63,106
Supporting sustainable livelihoods							
Sustainable Employment Opportunities Eastern Europe	11.8	-	254,199	(254,199)	-	-	-
Building Stronger Families, Eastern Europe	11.9	-	90,001	(90,001)	-	-	-
Livelihood Development Africa	11.10	-	132,854	(132,854)	-	-	-
UK Refugee Employment							
UK Refugee Employment	11.11	217,619	2,072,566	(1,913,040)	-	75,233	452,378
Responding to international disasters							
General Disaster Fund & Disaster Preparedness Initiative	11.12	-	78,010	(80,165)	-	2,155	-
Haiti Earthquake Appeal	11.13	91,581	-	(91,464)	-	(117)	-
Pakistan Floods Appeal	11.14	-	222,394	(221,801)	-	(593)	-
Ukraine Emergency Funds	11.15	6,626,890	4,986,057	(6,974,194)	(49,100)	(75,233)	4,514,420
Afghan Refugee Appeal	11.16	90,157	1,597	(90,309)	-	(1,445)	-
Ethiopia Emergency	11.17	-	35,000	(35,000)	-	-	-
Turkey / Syria Earthquake	11.18	-	782,821	(553,388)	-	-	229,433
START Fund Initiatives	11.19	-	347,131	(347,131)	-	-	-
Colombia Programme	11.20	-	50,000	(50,000)	-	-	-
		7,723,266	10,458,488	(12,582,280)	(51,881)	-	5,547,593

11 Restricted Funds (continued)

	Notes	Balance at 1 July 2021	Income	Expenditure	Gains on investment	Transfers	Balance at 30 June 2022
		£	£	£	£	£	£
Meeting immediate needs of the most vulnerable							
OSHA Fund	11.1	1,082,946	5,248	(811,276)	5,966	-	282,884
Morley Lawson Fund	11.2	323,138	1,567	(38,667)	6,127	-	292,165
The Ansel Harris Memorial Fund	11.3	31,002	65	-	-	-	31,067
Active Ageing & Homecare	11.4	2,120	813,416	(765,842)	-	(49,694)	-
Zambian Elderly Welfare	11.5	6,745	14	-	-	-	6,759
Home Repairs	11.6	26,596	354,031	(380,627)	-	-	-
Connections (student stipends)	11.7	86,251	20,474	(22,581)	-	-	84,144
Supporting sustainable livelihoods							
Sustainable Employment Opportunities Eastern Europe	11.8	-	227,656	(227,656)	-	-	-
Building Stronger Families, Eastern Europe	11.9	22,789	30,000	(52,789)	-	-	-
Livelihood Development Africa	11.10	16,644	70,952	(87,596)	-	-	-
UK Refugee Employment	11.11	228,340	872,673	(916,551)	-	33,157	217,619
Refugee Employment Network		1,166	94,619	(95,785)	-	-	-
Responding to international disasters							
General Disaster Fund & Disaster Preparedness Initiative		28,133	50,979	(82,474)	-	3,362	-
Haiti Earthquake Appeal		-	414,602	(323,021)	-	-	91,581
Ukraine Emergency Funds		-	11,109,321	(4,498,968)	-	16,537	6,626,890
Refugee Crisis Appeal		3,028	5,003	(7,325)	-	(706)	-
Uyghur Community in Turkey		184,666	6,151	(190,817)	-	-	-
Afghan Refugee Appeal		-	388,505	(298,348)	-	-	90,157
Covid19 Response		44,646	7,284	(49,274)	-	(2,656)	-
		2,088,210	14,472,560	(8,849,597)	12,093	-	7,723,266

11 Restricted Funds (continued)

11.1 The OSHA funds support Jewish refugees of Nazi persecution, other Jewish refugees and other Jewish persons in necessitous circumstances, whether resident in the UK or elsewhere. This fund was fully utilised in the year ended 30 June 2023.

11.2 The Morley Lawson Fund is available to be spent supporting asylum seekers and those granted leave to remain in the UK along with dependants. This support may take the form of cash grants to them or to other organisations who are providing support or education. World Jewish Relief has reviewed those who benefit on a case by case basis and will continue to support them whilst the need remains.

11.3 The Ansel Harris Memorial Fund assists young Jewish people from the UK to engage in World Jewish Relief activities beyond the Jewish community. In 2022/23 World Jewish Relief provided support to the Ben Azzai programme and this expenditure has been funded by the Ansel Harris Memorial Fund.

11.4 During the year under review, World Jewish Relief continued to receive funds that were donated specifically to support programmes for the elderly in Ukraine, Moldova, Belarus and Georgia.

11.5 For many years we have been spending down a fund held for the support of Jews from Zambia. There was no expenditure in the year to June 2023.

11.6 During the year World Jewish Relief received funding for critical home repair projects in Ukraine, Moldova and Georgia.

11.7 Connections student stipend funds support university students in Bosnia, Macedonia and Poland. In 2022 a new ConNEXTions fund was also established to enable the provision of support to new students.

11.8 As a result of the war in Ukraine, World Jewish Relief has placed great importance on getting Ukrainians back into work following the turmoil in their country. We received restricted funding of £254,000 to support this work.

11.9 'Building Stronger Families' is a set of programmes helping vulnerable families in Ukraine and Rwanda achieve sustainable livelihoods. We received funding for our programme in Zaporizhzhia in 2022-23. We also received a grant for a new programme in Ukraine funded by the UN which received £56,000 in the year to June 2023.

11.10 World Jewish Relief continued to support employment projects in Rwanda, Uganda and Kenya to help young people find sustainable employment.

11.11 During the year World Jewish Relief received £867,000 funding from the AMIF UK Responsible Authority to support refugees with English language and employment support in the UK, £394,000 from the Bridges Partnership focusing on refugee employment assistance in the North East of England and £177,000 from the Department of Culture Media and Sport to support women refugees in Yorkshire. £75,000 was transferred from the Ukraine Emergency appeal to support the Homes for Ukraine project in the UK.

11.12 The General Disaster Fund and Disaster Preparedness Initiative raise funds throughout the year to enable World Jewish Relief to respond more rapidly to international disasters when they arise. During the year World Jewish Relief responded to humanitarian crises in Ethiopia, Kenya, Nepal, Philippines and Uganda. It also supported the climate resilience initiatives in Bangladesh, Myanmar and Nepal. In line with our emergency appeal restrictions, unspent balances totalling £2,000 were transferred in from emergency appeals for Pakistan, Haiti and Afghanistan that closed in the 2022-23 financial year.

11.13 World Jewish Relief carried over £91,581 of the funds raised for Haiti Earthquake Appeal in 2021-22. The fund balance has now been spent in full.

11.14 During the year World Jewish Relief launched a humanitarian appeal in response to the Pakistan Floods in 2022 and raised £222,000. All funds were spent in the year.

11 Restricted Funds (continued)

11.15 Following the start of the war in Ukraine in February 2022, World Jewish Relief launched a humanitarian appeal which has met with unprecedented response from our supporters. £11.1m was raised for the appeal in 2021-22 and almost £5m has been raised in 2022-23. This year our funding has been used on supporting the elderly, providing employment support, Home Repairs and providing humanitarian assistance across all of our 27 partners in Ukraine. We have also supported Ukrainian refugees arriving in this country. The £4.5m carried forward will be spent in 2023-24 as we continue our support for Ukrainian partners and for Ukrainian refugees in the UK. £75,000 was transferred to the Homes for Ukraine project supporting resettled Ukrainian refugees in the UK.

11.16 During the year World Jewish Relief received a small amount of funding to complete its programme supporting Afghan refugees.

11.17 World Jewish Relief raised funding to support those displaced by conflict in Ethiopia. All funding raised was spent in the year.

11.18 During the year World Jewish Relief launched an emergency appeal for the Turkey / Syria earthquake and raised £783,000 enabling them to support short and medium-term projects with its established partner in Turkey. The remaining funds of £229,000 will be spent in 2023-24.

11.19 World Jewish Relief raised a total of £347,000 from the START Network for rapid response projects in Colombia, Haiti and Indonesia.

11.20 During the year World Jewish Relief raised £50,000 to provide food to vulnerable refugees in Colombia with our long-term partner.

12 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the Council of Management for specific purposes.

	Balance at 1 July 2022	New designations	Utilised / released	Balance at 30 June 2023
	£	£	£	£
Property fund - functional property	1,083,150	-	(7,195)	1,075,955
Property repairs and refurbishment fund	100,000	44,346	(44,346)	100,000
Programme support pledges	1,199,436	2,244,530	(1,793,488)	1,650,478
	2,382,586	2,288,876	(1,845,029)	2,826,433

	Balance at 1 July 2021	New designations	Utilised / released	Balance at 30 June 2022
	£	£	£	£
Property fund - functional property	1,090,345	-	(7,195)	1,083,150
Property repairs and refurbishment fund	100,000	-	-	100,000
Programme support pledges	735,556	1,937,649	(1,473,769)	1,199,436
	1,925,901	1,937,649	(1,480,964)	2,382,586

The Property fund represents the net book value of the premises from unrestricted funds together with the cost of renovation works. The premises are fully occupied by the charity. In addition, £100k has been designated for future major repairs and refurbishment that are anticipated in the next 2-3 years. £1,650k has been designated by the trustees for certain programme pledges to ensure continued grant funding to these programmes. The funding for these programmes is raised in year and World Jewish Relief makes grant payments before all the funding has been raised. These funds are not readily available for other purposes.

13 Analysis of net assets between funds	Unrestricted funds £	Designated funds £	Restricted funds £	Total 2023 £
Fund balances at 30 June 2023 are represented by:				
Tangible & intangible fixed assets	65,291	1,075,954	-	1,141,245
Investments	1,830,096	419,397	1,563,207	3,812,699
Debtors	363,839	-	364,222	728,061
Cash	3,148,352	1,331,082	4,036,190	8,515,624
Creditors: amounts falling due within one year	(218,604)	-	(416,025)	(634,629)
	5,188,974	**2,826,433**	**5,547,593**	**13,563,000**

	Unrestricted funds £	Designated funds £	Restricted funds £	Total 2022 £
Fund balances at 30 June 2022 are represented by:				
Tangible & intangible fixed assets	24,764	1,083,150	-	1,107,914
Investments	2,204,213	440,843	293,895	2,938,951
Debtors	345,227	-	483,338	828,565
Cash	1,529,702	858,593	7,309,567	9,697,862
Creditors: amounts falling due within one year	(189,392)	-	(363,534)	(552,926)
	3,914,514	**2,382,586**	**7,723,266**	**14,020,366**

Included within the charity's funds of £13,563,000 (2021/22 - £14,020,366) are unrealised losses of £265,917 (2021/22 - £90,851).

The total unrealised losses as at 30 June 2023 constitute movements on revaluation and are as follows:

Unrealised losses included above				
On investments	(127,640)	(29,251)	(109,026)	(265,917)
Reconciliation of movements in unrealised gains (losses):				
Unrealised at 1 July 2022				(90,851)
Unrealised gain / (loss) on share portfolio				(126,252)
Unrealised gain / (loss) on foreign exchange				(48,814)
Unrealised at 30 June 2023				(265,917)

14 Transfers

Transfers are made between funds, where such transfers meet the objects of those funds covering relevant and applicable net expenditure of World Jewish Relief 's programme grants. There were no transfers between funds in the current or the prior financial year. Some transfers were made within restricted funds and these are identified in Note 11 above.

15 Related parties

World Jewish Relief USA is a separate legal entity and an independent charity established in the USA, with the support of World Jewish Relief. World Jewish Relief and World Jewish Relief USA have two Trustees in common. During the year, World Jewish Relief USA made total donations to World Jewish Relief of £360,751 and World Jewish Relief made payments of £17,852 on behalf of World Jewish Relief USA. There were no related party transactions with World Jewish Relief USA in 2021/22.

One member of the Key Management Personnel of World Jewish Relief is also chair of the Refugee Employment Network. World Jewish Relief incurs the cost of certain salary and staff expenses related to the Refugee Employment Network which are re-imbursed in full by the Refugee Employment Network. In 2022/23 this amount was £10,947 (2021/22 £13,600).

There were no trustee expenses in 2022/23 (2021/22: £0).

The premium paid for trustee indemnity insurance cover for 2022/23 was £1,311 (2021/22: £958). None of the trustees, or any persons connected with them, received any benefits or remuneration from the charity during the year.

The aggregate value of donations from trustees and their related parties for 2022/23 was £83,347 (2021/22: £129,733).

16 Taxation and charitable status

The charity is exempt from corporation tax as all its income is charitable and is applied for charitable purposes. The charity is not exempt from VAT which is included with the expenses to which it relates in the Statement of Financial Activities.

Legal and Administrative Information

The Patron

His Royal Highness The former Prince of Wales KG KT GCB OM

Trustees and Advisers

Hon President

Henry Grunwald OBE QC

Council of Management

James Bilefield	
Maurice Helfgott	Chair
Rachel Ingram	
Annabel Mahgerefteh	
Elliot Moss	
Jeremy Newman	Treasurer
Alan Rousso	
David Semaya	
Dina Shiloh	
Kevin Sneader	
Prerna Wadikar	
Hilda Worth	

Honorary Officers

Maurice Helfgott

Jeremy Newman

Alan Rousso

Hilda Worth

Allocations Committee

Michelle Dyson	Co-opted member resigned May 2023
Hannah Gaventa	Co-opted member
Lucie Graham	Co-opted member
Maurice Helfgott	
Rachel Ingram	
Annabel Mahgerefteh	

Sue Mandelbaum	Co-opted member
Jeremy Newman	
Linda Rosenblatt	Co-opted member
Alan Rousso	
Keren Simons	Co-opted member
Prerna Wadikar	

Finance, Audit & Risk Management Committee

James Bilefield	
Chloe Charbit	Co-opted member
Sharon Kamkhagi	Co-opted member
David Kirk	Co-opted member
Stephen Lewis	Co-opted member
Jeremy Newman	Chair
Rob Sher	Co-opted member
Dina Shiloh	
David Semaya	

Investment Committee

Isobel Collinge	Co-opted member
Marc Gordon	Co-opted member
Jeremy Newman	
Karen Prooth	Co-opted member
David Semaya	Chair
Jeremy Smilg	Co-opted member

Nominations Committee

Maurice Helfgott	
Rachel Ingram	
Hilda Worth	Chair

Remuneration Committee

Jenny Arwas	Co-opted member
Maurice Helfgott	Chair
Rachel Ingram	
Jeremy Newman	

Company Secretary

Isobel Collinge

Senior Leadership Team

Paul Anticoni	Chief Executive
Alisa Avigdor	Director of Philanthropy
Isobel Collinge	Director of Finance and Resources
Janice Lopatkin	Director of UK Programmes
Stacey Swimer	Director of International Programmes and Partnerships

Principal bankers	Auditors	Principal solicitors
NatWest Bank	Buzzacott LLP	Bates Wells
Tavistock Square Branch	130 Wood Street	10 Queen Street Place
PO Box 83	London	London
London	EC2V 6DL	EC4R 1BE
WC1H 9JA		

Administrative information

Company number:	1874886
Charity number:	290767
Registered office and operational address:	Oscar Joseph House 54 Crewys Road London NW2 2AD
Alternative trading names:	World Jewish Relief WJR

THE CENTRAL BRITISH FUND FOR WORLD JEWISH RELIEF

England & Wales - Charity number 290767

Accounts

Company Registration No. 01874886

Charity Registration No. 290767

CENTRAL BRITISH FUND FOR WORLD JEWISH RELIEF

(A COMPANY LIMITED BY GUARANTEE)

REPORT AND ACCOUNTS

FOR THE YEAR ENDED 30 JUNE 2022

CONTENTS

Introduction from the Chair	3
Strategic Report	6
World Jewish Relief's Strategic Priorities	6
Who we help	9
Ukraine War Response	10
Livelihood Programmes	11
UK Refugee Programmes	17
Humanitarian Programmes	19
Older People Programmes	22
Critical Success Factors	26
Safeguarding	28
Partnership	28
Future Plans	29
Risk Management	30
Financial Review	33
Structure, Governance and Management	39
Independent Auditor's Report	43
Statement of Financial Activities	49
Balance Sheet	50
Statement of Cash Flows	51
Notes to the Accounts	52
Legal and Administrative Information	69

Introduction from the Chair

Maurice Helfgott, Chair, World Jewish Relief

Dear Friends,

Our year has inevitably been defined by the Russian invasion of Ukraine leading to the largest humanitarian response in our contemporary history. I cannot tell you how proud I have been of the scale and impact of our humanitarian action through local partners on the ground, of the dedication, expertise and effort from our professional staff and fellow trustees / committee members, and of the overwhelming generosity and kindness from so many of our supporters.

World Jewish Relief has had a unique presence in Ukraine since the early 1990s and had established a network of high performing partners across the country delivering services to elderly Jews, back to work programmes and humanitarian assistance to those in the buffer zones. Just prior to the invasion, we had provided contingency funding to our partners in anticipation of conflict. And as war broke out, we were able to maintain our support to 22 local partners and significantly scale up our humanitarian efforts. While so many other agencies had to scramble to gain international access or prioritised neighbouring countries as safe places to focus on, World Jewish Relief concentrated our efforts on delivering support primarily inside Ukraine, in areas under fire and where needs were, and continue to be,greatest. Over 90% of our Ukraine crisis expenditure has been inside Ukraine itself assisting both those within and beyond the Jewish community.

I am impressed that we were able to evacuate 5,032 people under fire, deliver 330 metric tonnes of food and assist an overwhelming 154,755 people affected by the conflict. It was also important to enable our partners in Moldova and Poland to scale up their capabilities to respond to the influx of Ukrainians crossing the border.

I was delighted that Lord Harrington, then Minister for Refugees, consulted with World Jewish Relief in the early stages of the Government's planning of the Homes for Ukraine scheme. We are now one of four Government recognised matching agencies within this scheme and are simultaneously expanding our capabilities to assist Ukrainians in the UK with language and employment support.

Indeed, our UK based language and employment support to refugees and those successful in their asylum applications continues to expand with programmes now

in 23 locations across England and 1,131 people assisted. We were humbled that this programme won the Education and Training Charity Award 2022 - a true credit to its exceptional achievements. I am particularly proud of the ground-breaking work we are doing with women refugees in Bradford and Coventry funded by The Department for Culture, Media and Sport as we assist them to navigate employment possibilities, and which epitomises our prioritisation of the needs of women and girls in all aspects of our work.

While Ukraine has dominated the humanitarian space, World Jewish Relief has not ignored other global catastrophes, responding to disasters in Afghanistan, Ethiopia, Kenya and Haiti while maintaining its critical support to the Uyghur community in Turkey. I was pleased that at the end of 2021 I was able to visit our support to this beleaguered community in Istanbul and see for myself the practical assistance we were able to provide. And all this against the backdrop of the climate crisis to which new initiatives in Nepal, Bangladesh and Myanmar see World Jewish Relief assisting marginalised communities adapt to climate extremes.

In an extraordinary year where we have provided unprecedented support to our partners and participants in Ukraine, and continued to deliver all of our other work around the world, the Jewish community has responded with great energy and warmth, enabling us to raise a total of £17.8m. Of this, £11.1m was raised for our response to the Ukraine crisis.

As demand for our services increases across all areas, we are pleased that this year we successfully registered World Jewish Relief as a separate 501(c)3 entity in the US, enabling US donors to more effectively help us to expand our operational footprint.

The war in Ukraine is certainly a defining context for World Jewish Relief's work over the next five to ten years. Just as we have had to step up to the operational challenge, so our support base has been exceptionally generous. I cannot thank you all enough for being there when Ukraine needed us most.

Indeed, when our Patron, the then Royal Highness The Prince of Wales, made the extraordinarily kind gesture to visit our offices in May 2022, he highlighted that his praise of World Jewish Relief embraced the golden thread of the entire World Jewish Relief family - from front line service providers to the kindness of all our supporters and supporting organisations. I can only echo his gratitude and thank

you all for your amazing help during the year.

As we reflect on what has been another incredibly challenging year worldwide, our thoughts also turn to His Majesty King Charles and the Royal Family as they mourn the passing of HM The Queen. Her humility, stoicism and leadership will ensure her memory will live on and be a blessing.

As always, I am deeply grateful to my fellow Trustees and wider governance team as well as our wonderful professional staff, led by our exceptional CEO, for their amazing commitment, hard work and high performance during the year. There is no doubt that our principles of being needs led, partner focused, outcome driven and evidence based have held us in good stead during the year. Thank you for being with us.

Maurice Helfgott
Chair

Strategic Report

The Trustees, who are also Directors for the purposes of the Companies Act, have pleasure in presenting their report and the financial statements of World Jewish Relief for the year ended 30th June 2022.

The report has been prepared in accordance with Part 8 of the Charities Act 2011 and constitutes the Directors' report for the purposes of company legislation.

The financial statements have been prepared in accordance with the accounting policies set out on pages 47 to 50 of the attached financial statements and comply with our Memorandum and Articles of Association 2019, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK (FRS 102).

World Jewish Relief's Strategic Priorities

OUR VISION is an end to Jewish poverty and global suffering.

OUR MISSION is to assist those living in poverty, affected by disaster, disability or who are displaced, to survive, earn a living, find employment and be better able to support themselves.

Everything we do is Jewish. We are defined by our desire to assist those who need help, regardless of their identity. We are proud to work within and beyond the Jewish community, at home and abroad.

We are deeply influenced by both our heritage and our commitment to the Jewish values of:

- Tzedakah (Justice)
- Hesed (Loving kindness)
- Tikkun Olam (Repairing the World)
- Welcoming the Stranger

These Jewish values complement the importance we attribute to the following principles:

- Partnership and Collaboration

- Integrity
- Action and Excellence
- Humility

The World Jewish Relief Way

We have a set of values and behaviours that shape a culture of friendship and support.

PARTNERSHIP. Our global network of local partners rooted in their own communities gives us expertise, capacity and scale and ensures the voices and needs of participants are heard and are central to our work.

EVIDENCE, ACCOUNTABILITY AND HIGH STANDARDS. We set ourselves exemplary standards of accountability, impact measurement, donor care, compliance and financial control built on experience and lessons learned.

PRIORITISING THE NEEDS OF WOMEN. Women have less access to land, education, income, decision-making, political influence and opportunity – all of which keeps them in a cycle of poverty. We want to change that. We are committed to ensuring at least 65% of our programme participants are women.

We are guided by our Code of Conduct that sets high moral and ethical standards for our behaviour in all contexts.

Our Priorities

1. To help people and communities survive the trauma of crisis and disaster through targeted emergency assistance.
2. To improve household income through livelihood and employment support.
3. To give power and agency to assist individuals to take responsibility for their lives.

Critical Success Factors

To achieve success as an organisation, we focus on four critical areas:

Demonstrable evidence of impact. All our programmes have clear outcome measures demonstrating the impact we have on our participants' lives and livelihoods.

A welcoming and high performing organisation. We will be more agile,

opportunistic and creative as a team, working better together to ensure we can access new funding and operational opportunities, whilst doing more to build a culture of inclusivity and respect.

Increased profile and recognition. We will attract new supporters through concentrated communications campaigns focusing on building a stronger identity and increasing thought leadership.

Income growth and creativity. We aim to increase grant expenditure and maintain exceptional levels of donor care.

During 2022/23, and in light of events in Ukraine, Trustees recognise the need to review our corporate strategy through a process of consultation and analysis and build a new three-year strategy reflecting our external and internal environment.

Who we help

Country	Number of Participants	Number of Partners	Number of Programmes
Ukraine	152,617	32	89
Haiti	17,310	1	5
Turkey	15,998	1	3
Poland	11,061	2	5
Afghanistan	8,364	1	1
Moldova	3,745	7	15
Bangladesh	3,690	1	3
Nepal	3,574	2	3
Ethiopia	3,518	2	3
The Philippines	2,412	1	1
Kenya	1,163	3	3
UK	1,131	14	14
Colombia	1,118	1	1
Rwanda	1,112	2	3
Myanmar	1,014	1	1
Georgia	591	4	9
Belarus	519	3	5
Russia	360	1	1
Uganda	168	1	1
Mozambique	136	1	1
Greece	74	1	1
Bosnia & Herzegovina	64	2	2
Kazakhstan	13	1	1
Total	**229,752**	**85**	**171**

Ukraine War Response

World Jewish Relief has worked in Ukraine for almost 30 years through 32 local partners. With this strong existing framework in place, we were able to act immediately after the invasion on 24th February 2022 and responded with an unprecedented scale of assistance at local, regional, and national levels, reaching communities from Severodonetsk in the east, to Lviv in the west. In total, through our response to the Ukraine war, we have reached 172 towns and cities in Ukraine and supported 141,018 people through response to the war in Ukraine.

Whilst our partners have shown an incredible resilience and ability to respond, they have all been enormously affected by the war. As the majority of partner staff are women with caring responsibilities, many had to relocate and look for possible shelter; everyone experienced fear, stress, anxiety and struggled to continue working. Remarkably, given this context the majority of our partners remained operational and were integral in delivering humanitarian aid, continued activities supporting older people and families, evacuations, psychological assistance, accommodation for Internally Displaced Persons (IDPs) and more. Our approach of being locally led and of building deep trusted partnerships has meant that since the start of the war we have been supporting our partners further by providing timely and flexible funding, supporting them with their own evacuations, flexible reporting requirements, regular communication, appropriate capacity strengthening and psychological support which have been essential in enabling our partners to continue working. Lessons learned during the Covid-19 pandemic also helped our partners deal with extreme uncertainty and they have demonstrated remarkable resilience and huge capacity and motivation to respond.

Our focus in the first four months of the conflict was to provide food, hygiene items, medicines, evacuations, accommodation for IDPs, cash, psychological support, and to continue to provide essential homecare to older people. At the start of the conflict, we established a major pipeline to get humanitarian aid into Lviv in western Ukraine via Poznan in Poland, for distribution to communities across the country. This enabled us to distribute some 75,000 packages of food and hygiene supplies and over 3.4 tons of critical medicines. By May we moved to supporting our partners to purchase and distribute food, medicines and non-food items (NFI) items in country. This saves on shipping costs, supports the local economy, and enables partners to buy more specific items. In total we delivered 131,601 packages which provided support to 140,975 people.

We also supported 5,032 people to evacuate from Ukraine to places either within Ukraine or across the borders into Moldova and Poland. And whilst we have been prioritising our work inside Ukraine, reaching those who have the greatest need, we have also been working in Poland and Moldova as well as here in the UK. In Poland and Moldova the number of refugee arrivals exceeded 4.5 million. Our partners have scaled up their capacities with our help, to play an active role in assisting those crossing the border. We have supported 12,513 people with accommodation, safe spaces for women and children, psychological support, cash support, signposting and helping with legal formalities, safe spaces for children, and language and employment support. Members of our Humanitarian and Refugee teams have visited both partners to provide the necessary support and to oversee operations.

In the UK we are a recognised agency matching Ukrainian refugees with hosts under the Homes for Ukraine scheme. Our Specialist Training and Employment Programme (STEP) in the UK, which is the largest provider of employment support for resettled refugees within the UK, has extended its support to Ukrainian refugees.

Livelihood Programmes

Working through committed and trusted local partners, our livelihood programmes empower disadvantaged individuals to build prosperous and fulfilling lives for themselves and their families. This work is inspired by Maimonides' "Eight Levels of Tzedakah". The Hebrew word tzedakah is the Jewish obligation to support our fellow human beings in their moment of need. Its highest form is to give people independence through finding them a job or helping them to set up a business. This critical social responsibility cannot be done to someone. It must be done with someone who is treated as an active participant in the programme.

Back to Work - Enabling Productive and Sustainable Employment (Ukraine, Moldova and Rwanda)

Prior to the Russian invasion of Ukraine, in the first eight months of 2021-22, World Jewish Relief, in partnership with nine local organisations in Ukraine, Moldova and Rwanda, empowered 2,583 disadvantaged individuals to find sustainable employment and build lives of self-reliance and dignity for themselves and more than 5,160 members of their families. All three countries have been struggling with the negative economic and social consequences of the Covid-19 pandemic as well as high inflation. Despite all these challenges, the employment rate for graduates

prior to the war in Ukraine was 74%, and 79% received a salary above the pre-determined threshold. Partners have been fine tuning their trainings and other processes (such as enrolment of participants) based on the changing context and the needs of their target audience. They have widened their offerings to provide even more individual staff time including psychological support, career guidance, strengthening emotional competencies (such as conflict resolution and empathetic listening) and mediation and negotiations with employers.

In Rwanda, as the economy was opening up after the Covid-19 pandemic, the vocational track's participants continued demonstrating strong employment outcomes. By July 2022, 246 (100%) of the graduates have been employed (227) or self-employed (19). Our Rwandan partner, SACCA, started addressing a pressing issue of young unmarried mothers who following the birth of their children drop out of schools and are ostracised by their families and communities. The programme has enrolled 34 young mothers into hospitality training, while providing crèche services at its premises. This initiative has been promoted by the local radio and SACCA was awarded a government grant to continue this important work. In addition to addressing consequences of such pregnancies, SACCA is also providing sexual and reproductive education as a prevention mechanism.

The Russian invasion has significantly damaged the Ukrainian economy. The IMF expects the country's GDP to drop by at least 35%. 4.8 million jobs have been lost, equal to 30% of pre-conflict employment in Ukraine. 12 people are competing for each job (State Employment Agency, June 22) and only 22% of enterprises continue their operations fully, 51% reduced their activities and 19% stopped them (Gradus, July 22).

The majority of our partners in Ukraine only stopped their employment activities for a short period of time. They then embraced an agile approach which helped them accept uncertainty and build even higher levels of flexibility and adaptability into projects. The projects started supporting the psychological well-being of participants through individual and group sessions to help participants constructively deal with their emotions and provided trainings on effective communication and conflict resolution. Partners added additional trainings based on their on-going analysis of participants' specific needs (such as "Labour market overview in wartime", "The prohibition of joy during the war - how to continue to live", "Overview of groups with vacancies in Telegram - new opportunities for job search" etc.). Partners have been also inviting experts from other agencies, such as

the State Employment Agency to provide up-to-date, tailored information to participants on available benefits, current regulations etc. The programme's recruiters have been using their vast experience and extensive networks of employers to find suitable positions in very challenging and competitive labour markets.

During March – June, our Ukrainian partners supported 1,158 individuals including local residents and IDPs to find sustainable employment. 791 participants have already graduated from the programme. Despite enormous challenges faced, 341 people (43%) started working as teachers, drivers, beauty therapists, sales assistants etc.

Building Stronger Families

This programme is aimed at supporting vulnerable Jewish families to comprehensively tackle a range of barriers that prevent them from providing their children with the stability and care they need. It has engaged with 143 adults and 188 children in Lviv, Zaporizhzhia, Chisinau, Kharkiv and Sumy. Remarkably, despite the Russian invasion of Ukraine, the programme's activities continued with majority of participants (77%), including those who had to flee the country.

The most important component of the programme is individual, regular support by the case manager who helps the families set specific goals and develop action plans. The programme also includes the involvement of other relevant specialists, modest material assistance, group and individual sessions with a psychologist, involvement in volunteering activities, tutoring support for children, career orientation for teenagers etc. Partners started cooperating with Government social services in more acute cases. The staff have been facing numerous challenges, including the unwillingness of participants to disclose any health conditions, their reluctance to undergo necessary treatments, cancelling agreed appointments with specialists, preventing children from participating in the activities etc. The project's staff have had to deepen their relationships of trust and credibility and demonstrate high levels of tough empathy. As a result, by January 2022, 65% of children improved their well-being and development, 63% of adults strengthened their parenting skills and 52% of adults made progress in developing a better family environment.

The war in Ukraine brought additional major challenges for those families who fled the country and those remaining in Ukraine. 65% of IDPs are women. The proportion

of displaced women reporting a monthly household income of less than UAH 5,000 was 18% before the war and 65% after the start of the war. For male respondents, this was 6% and 57%, respectively (UN Women Rapid Assessment, May 22). Ukrainian women have been facing increased stress and anxiety within an unfamiliar environment and with a lack of social support, additional caring responsibilities (because of the absence of schooling and the need to support older relatives), discrimination from residents and employers in new locations, unresolved matters related to accommodation and health, hopes for the opportunities to return home, or proceed to better locations etc. The programme in Ukraine has provided material assistance to 61 participating families and psychological and mentoring support to 67 parents. Displaced families faced the additional challenge of spending extensive periods of time together, so the projects run special sessions for parents helping them address various psychological challenges and learn how to better support their children. The war has caused enormous suffering to children whose emotional well-being and education have already been negatively affected by almost two years of the pandemic. The projects continued supporting 106 participating children in Ukraine with tailored tutoring and psychological support. The projects expanded their outreach beyond their target audience, to offer much needed respite, psychosocial support, entertainment and academic activities to 244 more displaced children.

Be Your Best Self – Maximising Well-being, Potential and Independence of People with Disabilities

In the countries in which we work, people with disabilities remain one of the most marginalised groups. They are discriminated against and stigmatised by the general public and are often overprotected by their carers. We strongly believe that every person deserves an opportunity to maximise their well-being, independence and potential, whatever restriction their disability might impose on them.

For the first eight months, all projects focused on strengthening the independent living skills of participants with milder disabilities. Partners continued regular, engaging, online and offline activities and follow-ups with occupational therapists and psychologists for young people and carers. Participants themselves launched support groups, learning, playing and socialising via the internet or on the phone. The Georgian partners launched a programme of personal "skills enhancers" in participants' homes. Specially trained staff accompanied participants at home and outside to ensure that they regularly practiced the skills they learned in the Day

Centre. As a result of the programme, participants started using public transport and elevators independently as well as cooking simple meals.

The Russian invasion further exacerbated the plight of people with disabilities in Ukraine. They have been facing the disproportionate risk of abandonment, violence, death and lack of access to safety, relief and recovery support. They are unable to reach bomb shelters or queue for humanitarian aid. Their evacuation has been extra challenging as they often need adapted transport. World Jewish Relief, in partnership with five local organisations, helped evacuate 39 participants with disabilities and their family members and provided material support to more than 7,000 individuals. In Kharkiv, which has been under constant attack, 490 individuals with mobile impairments received free transport services. People with hearing impairments found themselves in an extremely stressful informational vacuum as key news, official messages and announcements from the local government have not been translated into sign language. Our Kharkiv disability partner has supported a special YouTube channel for at least 400 such participants in sign language to deliver them essential information.

Ukrainian partners also continued supporting their participants in improving their skills, providing psychological support and social activities. Despite all the challenges related to the war, pandemic and participants' conditions, by January 2022, 55% became more independent (which means improvement by at least one level, for example, from "Requires constant help" to "Sometimes needs help and prompts", in at least two priority tasks). Across all our livelihoods programmes, we supported 410 people with disabilities to transform their mindset and build essential social and professional skills.

Our Rwandan partner has noticed significant progress in the changing attitudes of carers and community members towards people with disabilities. Participants are becoming much more visible in their communities as they now join various meetings and activities and voice their suggestions and ideas. The organisation has been visited by the National Council of Persons with Disabilities (NCBD) which expressed a strong interest in collaboration.

Business TransFARMing – Transforming African Subsistence Farmers into Agricultural Entrepreneurs

We strongly believe that the future of African agriculture lies in the hands of

committed farmers who consider farming their career and a great investment opportunity. Our approach consists of maximising crop yields to produce quality crops and the value of the chosen crop in local and regional markets. While the urbanisation process is very much likely to continue, a vibrant farming sector can provide a progressive springboard from which young people can move into the urban economy. The projects also support the participants to translate significantly increased farming income into business investments, improved living conditions, better schooling, nutrition and leisure choices.

The Covid-19 pandemic validated our strategy, as farming was the only informal livelihood which continued throughout all restrictions. At the same time, commercial agriculture in the open field remained a highly risky endeavour so our partner's field teams continued supporting farmers to apply correct agronomic techniques and to address challenges caused by the increasing prices of agronomic inputs, continued erratic weather patterns, plant diseases and pests.

In Eastern Rwanda, by the end of June 2022, 457 (84%) farmers exceeded their benchmark yield quality, and 500 (92%) at least doubled their income. In March 2022, we received the final feedback from the Foreign, Commonwealth and Development Office (FCDO) on our programme that ended in June 2021. Based on the assessment, the project has scored an A+ for the second time. The feedback pointed that "Despite the challenges brought about by the Covid-19 pandemic and budgetary savings required by FCDO, the project stayed on track and was able to meet or exceed milestones in all three outcome indicators. All four outputs were also on track, indicating that the project was on course to achieve or exceed its original targets at the point of the early closure".

This year we expanded the agricultural work in Rwanda to the Ndego sector, Kayonza District. This is one of the most food insecure sectors in the area mainly due to prolonged droughts. The pilot has engaged with 30 farmers teaching them modern agricultural techniques and supporting them with fuel-powered irrigation and inputs. Despite various setbacks including the presence of hippos in the nearby lake and plant-parasitic worms, the farmers are about to harvest maise and beans. The learnings will be used in the next phase, as the project expands.

In Uganda, the project more than doubled its outreach and 163 farmers have successfully grown lucrative green peppers. 91% of them increased their income by a factor of 7 and above to at least £170 per month (41% of Ugandans are living on

less than £40 per month). The field team was able to organise free transportation of the harvest to a larger market in the capital. At the same time, impressive agronomic and financial results have not always led to expected improvements in quality of life as farmers still do not perceive farming revenue as "proper" income which needs to be invested and used wisely. The project will continue building the financial literacy of participants and strengthen their soft skills.

In Kenya, farmers have experienced prolonged drought which they strived to address by extracting water from shallow wells by using diesel-powered water pumps. High prices of fuel have negatively affected their farming capacity and profitability, so the project has prioritised addressing irrigation and the protection from wildlife of eight farming groups and six individual farmers (103 participants in total). Seven groups received Solar Powered Irrigation systems which are environmentally friendly and cost-effective. One group benefitted from a specially designed fence that can now protect their crops from giraffes. All participants have been able to increase the acreage of their farms and on average, group members are now making £65 extra per month from a range of produce including sweet peppers, citrus, watermelons and spinach (35% of Kenyans are living on less than £40 per month).

UK Refugee Programmes

The UK Programmes team delivered a wider range of programmes in 2021/22 reaching over 1,131 refugees, throughout different programmes across England.

We continued to develop and extend the Specialist Training and Employment Programme (STEP) as we now deliver employment support to refugees in 23 locations in England. The programme continues to support all refugees, regardless of their proximity to the labour market, to develop skills and identify the opportunities they need to secure sustainable employment. The aim of the programme is to ensure that 30% of the cohort find employment. We are delighted that we have reached this target and expect to increase this in the next year. STEP continues to go from strength to strength, and this important work has been formally recognised by the honour of a prestigious Charity Award.

Due to the evacuation from Afghanistan after the Taliban takeover and the war in Ukraine, we further increased the support we offer to refugees arriving in the UK. As Afghan nationals have been placed in hotels coming up to a year now, STEP

pivoted to offer virtual support in order to offer training and employment support whilst they are in the hotels which can continue when they managed to get re-housed in a different location. We have an Employment Advisor who works remotely reaching participants across the country as well as dedicated support in the hotels in Camden and Bradford.

In April, we also increased our support to newly arrived Ukrainians who are seeking work with a new programme, STEP Ukraine. We recruited Russian and Ukrainian speaking Employment Advisors to offer support, some of whom are working virtually in order to offer support across the country. Through our experience of running employment programmes in Ukraine and our early work with this cohort, we are learning about their distinct needs. This cohort tend to largely be university educated, have been previously employed and are extremely motivated to find work, yet in general are lacking English language skills. As such, we have tailored provision to best adapt to these needs, including intensive English language courses to fast track Ukrainian refugees into employment that is suitable to them. We have already successfully had 20 job starts for this cohort and are planning to roll out the programme to further support some of the approximately 100,000 Ukrainian refugees who have arrived in the UK already.

Additionally, STEP joined a social impact bond programme in the North East of England (NE RISE) to support recently granted refugees who have come through the asylum system to find meaningful work. Many of these clients have been in the asylum system for years and so require holistic support. NE RISE offers housing and integration support with STEP delivering our bespoke employment support. There have already been some fantastic outcomes from a civil engineer working in their desired field to people starting their own businesses.

From our core STEP work we identified a particular provision needed for women refugees and therefore we set up an intensive programme, STEP Forward, funded by the Department for Culture, Media and Sport. The goal of this programme is for women refugees to integrate into UK by improving their confidence, education and health outcomes, and making informed decisions about their lives. The 36-week course, which is being delivered in Bradford and Coventry for 60 women refugees includes nine modules comprising English language support, literacy and numeracy, mentorship, wellbeing sessions, volunteering, and digital and financial literacy. Early indications are that this is a hugely impactful programme and women are thriving on the programme, already making great strides in improving their confidence,

social networks, and education. As part of this funding World Jewish Relief will be working with gender experts who will work across the organisation to improve gender mainstreaming within our programmes.

As part of the UK programmes team, we developed a new organisation the Refugee Employment Network, which in October 2021 became its own separate charity. We continue to support REN's work in bringing together the refugee sector to increase sustainable and suitable employment for refugees in the UK. REN has focused on developing its website and jobs board to advertise the thousands of jobs that are available for refugees. Another exciting programme for REN is the development of a mentoring programme where refugees are matched with the support of Business in the Community. REN is supported by EY to deliver on this current programme of activity.

Humanitarian Programmes

Inspired by our Jewish values, World Jewish Relief leads the UK Jewish community's response to major international disasters, responding to both immediate emergency needs and helping communities to rebuild their lives following such catastrophic events. As an organisation, we have set ourselves the ambitious target of wanting to be known as the most impactful and effective Jewish international humanitarian agency not just within our domestic community but also the global Jewish community.

In order to achieve this, we need to grow our humanitarian portfolio. This means successfully delivering more critical services but also demonstrating the quality and importance of our interventions in both the humanitarian and Jewish sectors. Over the last year we have focused on collecting more data about all projects and will expand on this next year. We have also already started being more active in different humanitarian fora, such as Charter for Change, and are using our new climate activities to engage different parts of the Jewish community.

Over the last year we continued to work with well-placed, high-potential local partners who are embedded in the communities they serve and who have a history of effective delivery. These 15 partners make up our Disaster Preparedness Initiative (DPI). We supported these partners through ongoing engagement and investment, and this year added partners in India, Kenya, Ethiopia, and Colombia.

Recognising our reliance on quality, reliable partners, this year we launched the inaugural Sustainability Fund. The aim of The Fund is to support DPI partners become stronger, more resilient, sustainable actors in their respective contexts. Partners were able to apply for grants of up to £5,000, and there were no restrictions on what they could do with the funds, as long as it contributed towards building organisational sustainability. We agreed to fund five proposals for our partners in Haiti, India, Indonesia, and two of our three climate pilot partners in Nepal and Bangladesh.

Our humanitarian work strives to be of high quality and up to the industry standards against which we measure ourselves. This year 81% of the individuals who received our aid did so to at least 75% of the recommended standard. In discussion with our local partners, sometimes we purposefully choose to reach more people with fewer relief items, which affects this figure. We also aim to respond to crises with efficiency, ensuring aid reaches communities without unnecessary delays and when it is most needed. Our target is for aid to reach participants within 28 days of either launching an appeal or receiving a proposal, and this year our average response time was 43 days. The delay was due firstly to challenges of sending money to two of projects, including to Afghanistan, and secondly to challenges on the ground, including in Tigray, Ethiopia, where ongoing conflict slowed our delivery. In addition to these top-down metrics, we included more participant feedback which confirms that 98% felt the aid they received was timely, 89% reported it was relevant to their most pressing needs, and 90% said the quality of the services and provision was high.

Emergency appeals

We have responded to three large new emergencies this year: the Haiti Earthquake, the Afghanistan crisis, and of course, the Ukraine war. Our Afghan response included supporting refugees in both the UK and Turkey, as well as those remaining in-country. It is clear Afghanistan is in desperate need of more support, but the political climate and financial sanctions makes operating there very difficult. Haiti was a great example of how we like to operate - we responded swiftly, prioritised cash as a delivery mechanism, and emphasised longer-term recovery, working with communities to re-establish viable and resilient livelihood opportunities.

To aid our decision-making about when we are well-placed to respond to certain crises or not, we have developed a new go / no-go tool, which guides us through a series of principles to allow us to make consistent and reliable decisions. The tool

has been tested on a number of occasions – with both large appeals and smaller Disaster Fund responses - and will continue to be used next year, enabling us to respond to the 'right' new disasters.

Disaster Fund

In order to work effectively with our Disaster Preparedness Initiative (DPI) network, and to respond to crises that others have overlooked, we doubled the size of our in-house Disaster Fund to £100,000 which acts as a strategic rapid response pot. This means, that unlike some others we respond to a variety of both large and small crises, targeting the most vulnerable in both situations.

This year we utilised these funds to respond to five emergencies; the Tigray conflict in both the Tigray and Afar state of Ethiopia, with emergency food and water to those displaced; Tropical Storm Kompasu in the Philippines; emergency cash distributions to those impacted by the ongoing devastating drought in Garissa County, Kenya; supporting refugees caught between the Poland/Belarus border; and floods in Colombia with food and non-food items (NFI).

Climate pilots

Climate change and humanitarian crises are inextricably linked, not only is the climate crisis resulting in more frequent and intense 'shocks' (e.g. heat waves, floods, droughts, and cyclones), but it is also driving long term environmental 'stresses' such as changes in agricultural calendars, land degradation, changes in species distributions, sea level rise, salinisation, coastal erosion and water scarcity – all of which are increasing poverty, food insecurity, various health issues, and in some cases, influencing conflict and migration.

Given the increasing climate related risk affecting our existing humanitarian partners, we established a series of programmes that aim to build 'climate resilience'. This concept has multiple definitions, which all focus around the ideas of supporting a community to 'bounce back' quickly after a shock, to cope with shocks and stresses, and to adapt their livelihoods, shelter and lifestyles to the changing average climate conditions. Pursuing climate resilience as an objective therefore allows us to ensure that we are having sustainable impact that will last after our programmes finish, with activities that focus on building community capacities with a strong focus on participation and local ownership, and to address the wide range of climate related needs of the communities.

Our three pilot projects are in Nepal, Bangladesh, and Myanmar – all highly at risk of climate-related disasters.

Start Fund

World Jewish Relief has now been a member of the Start Network for six years. This year we made five proposals to START, including one to the learning fund, and raising one alert in Indonesia. Whilst we were unsuccessful in these applications, we continue to be an active member of the Start Network and aim to access funding as well. Our Head of Humanitarian Programmes has joined the Fund Strategic committee for the year 2022-23 to learn more about the Fund and help shape its direction.

Older People Programmes

The past year has been one of the most challenging ever faced by our partners implementing programmes for older people and for those they support, with the first half of the year overshadowed by the Covid-19 pandemic and the second by the war in Ukraine.

Nonetheless, we have remained committed to our goal of "Providing lifesaving assistance and care to older Jewish people of the Survivor Generation in Eastern Europe, mitigating the impact of Covid-19". Over the past year, we provided support to 9,932 older people via 32 core projects and 22 short-term mini grants across 8 countries, implemented by 27 partners.

However, the nature of the older people's projects drastically changed as of 24th February 2022. Although contingency plans had been laid in January, including providing advances to clients with bank cards and purchasing contingency stocks of food, water, medical and hygiene equipment and other basic essentials, nobody was able to fully prepare for the scale of the Russian invasion. Our 19 partners in Ukraine had to rapidly pivot their projects, adjusting to the new realities of operating in wartime conditions.

Home Repairs

For the first half of the year, home repairs continued largely as usual, but with a focus during Covid-19 peaks on repairs which could be done from the outside (e.g. roof work, insulation etc). However, all projects were plagued by high inflation, which caused the cost of labour and materials to increase by approximately 30%

over the first 6 months of the year. As such, we offered all partners a top-up to their existing grant of up to 30%. However, as these top-ups were agreed, war broke out and projects were paused. The home repairs programme has been impacted more than any other by the war, as a) all but one project are in Ukraine; b) repairs cannot be adapted to wartime; they cannot be conducted remotely, the way that social and active ageing activities can - they can either happen, or they can't; and c) extra caution was applied, as the risk of conducting repairs in locations where the work could be entirely undone by shelling and warfare was high.

As such, in most locations repairs were paused entirely from February until May-June. At this point, repairs were resumed in locations where demand was sufficiently high, labour and materials available, and risk of shelling or active warfare deemed low. Priority was given to the most urgent cases, where individuals' living conditions were deemed unsafe for winter. These locations included Khmelnitsky, Lviv, Odesa, Poltava and recently liberated parts of the Sumy region. Residential repairs remain paused altogether in Kyiv, Chernihiv, Cherkassy, Vinnitsya and Kharkiv.

Over the last year:

- 142 homes were repaired, benefiting 213 people. This fell short of our target of 242 homes, given the impact of the war on the programme.
- 2,082 people received humanitarian support with funds reallocated from Home Repairs projects.
- Emergency repairs were made to 1 kindergarten in Kharkiv and 1 maternity hospital in the Vinnitsya region which were damaged by shelling.

Active ageing, social wellbeing and health promotion

The first half of the year was overshadowed by the Covid-19 pandemic, with partners operating a hybrid model of online and offline events. Most activities over the winter were conducted remotely, online or by telephone, and we continued to provide communication devices to those in need. Since July 2021, we have helped 602 people stay connected by providing tablets, accessible smartphones, internet connections and one-to-one training on how to use them.

However, the impacts of prolonged time at home were increasingly clear. Many of our partners reported higher than usual mortality among their clients - in some cases double the usual rate - in 2020 and 2021. These are primarily not deaths from Covid-19, but from chronic conditions left untreated during lockdowns and from losses of strength and mobility.

As such, we launched a rehabilitation fund in January, encouraging partners to try and reverse, as far as possible, the long-term impacts of lockdowns and isolations. We encouraged partners to conduct holistic risk assessments, balancing the risk of Covid-19 infection with other risks to health and wellbeing caused by prolonged inactivity and isolation.

We allocated 12 partners with top-up funds of between £3,000-£8,000 for mini-projects to support clients with:

- Accelerated medical treatment for post-Covid-19 syndromes and chronic conditions as well as offering medical interventions which will boost individuals' independence (such as glasses, eye surgeries, hearing aids, treatments for arthritic conditions etc).
- The provision of suitable rehabilitation and physiotherapy to help clients regain strength and fitness.
- Support and encouragement to receive vaccinations.
- Putting in place measures which will allow limited in-person social activities to resume, such as purchasing lateral flow tests and masks, increasing the frequency of group sessions to allow for smaller group sizes, or funding one-on-one befriending pairs where group work is not feasible.

We also continue to work towards our goal of all partners being dementia aware by 2023. As part of our commitment to enhance our dementia work and building on the experiences of our partners in Kharkiv, Kyiv and Minsk, who all ran targeted projects for people caring for a loved one with dementia in 2020-21, we launched 5 further projects with partners in Kutaisi (Georgia), Sumy, Poltava, Krivyi Rih and Zaporizhzhia (Ukraine). These projects sought to offer a short training course for family carers while also providing respite care for the clients living with dementia. Because of the war in Ukraine we were only able to support more in-depth mentoring sessions with our Georgian partner but all but one partner did manage to deliver some online training sessions, albeit with delays. Overall, these projects supported 82 family carers supporting 52 relatives with dementia.

Over the last year:

- 1,853 people have taken part in social activities, whether online or in-person.
- 1,094 people have received tailored psychosocial support to help cope with the trauma of the past two years.
- 2,317 individuals have received medical assistance, of whom 573 received assistance specifically aimed at helping them improve mobility and

independence and 116 received post-COVID rehabilitation treatment.

- 585 people have benefited from healthy living advice.
- 302 people living with dementia and 215 people caring for a loved one with dementia took part in our activities.
- 52 dementia training and awareness sessions were delivered, reaching 784 individuals.

Homecare and material support and SOS needs

This year we supported 1,041 people with essential homecare, and 3,080 with material support in the form of food packages, hot meals, winter relief and hygiene equipment.

Partners and clients in all the countries where we work have been severely impacted by soaring energy prices which have not only affected utility bills but have also indirectly influenced the cost of everyday items. Winter relief assistance has been particularly sought after in SOS grants, which went to provide an additional 198 individuals with utility bill subsidies, 53 with winter bedding, clothing and shoes, provided 80 people with heating fuel or electric heaters. This, combined with winter relief provided as part of core projects, means that in total 950 people received winter support.

The provision of homecare has been of critical importance during wartime, as older people are those least likely to evacuate and most likely to be left without family support. For instance, as of 2nd August 2022, it is estimated that 120-130,000 people are still living in Mariupol, of whom 70,000 are elderly (www.pravdacom.ua). In locations where transport infrastructure was disrupted, homecare workers were reallocated to serve clients living nearby. Many also moved in with their clients to avoid having to make dangerous journeys. Bonus payments were offered to those homecare workers and other frontline staff working in the highest-risk locations, in recognition of the enormous commitment of these staff members.

Elsewhere, we also continued our efforts to improve vaccination rates among clients. We funded a small vaccine promotion project with Project Kesher in Belarus, emulating the similar project that was run with Project Kesher Ukraine over the summer of 2021. Project Kesher delivered 11,000 information leaflets to clients, social workers and Jewish community members in 15 cities throughout Belarus. It is estimated that these booklets reached 35,000 people. They also led six training sessions for Hesed staff on how to register for vaccines, information sessions for

people aged 65+ at local state welfare centres and run a webinar with a medical professor on "vaccine myth-busting". These sessions reached 250 individuals.

Supporting our partners to respond to the war in Ukraine

On 24th February, we contacted all of our partners to offer them advances on their quarter four transfers and to remove programmatic restrictions, allowing partners to freely reallocate their funds to meet emergency needs. We considered any requests, with the exception of direct support to the military, which would contravene humanitarian principles. Programmatic funds were diverted to provide:

- Food packages - both complex packages of long-life goods and smaller packages of ready-to-eat daily rations.
- Older people and care workers with personal hygiene materials.
- Displaced people with clothing, bedding and shoes.
- Key medications, in particular for the management of diabetes, epilepsy and thyroid conditions, as these medications were in particular shortage in the first months of the war.
- Equipment for refuge centres for internally displaced people with torches, mattresses, sleeping bags and cooking equipment.
- Bonus payments to frontline staff working in the highest risk locations.

From April, wherever possible partners sought to resume "core" project activities, albeit in an often-altered format. The continuation of active ageing activities - whether online or in-person, depending on location - has allowed participants to regain some sense of normality and to begin to work through trauma they are facing.

Critical Success Factors

Demonstrable evidence of impact

We continue to measure our impact so that we can learn from, adapt and improve our programmes' effectiveness and demonstrate the change which we are enabling. Across our work, we have developed specific impact measures - and associated outcome indicators - which are used to evaluate performance. Our ongoing learning and development culture enables us to continue to both develop our own expertise and to support partners to build theirs.

A Welcoming and High Performing Organisation

Our single greatest asset within the organisation is our people. Helping them deliver

on their work objectives in a supportive and welcoming environment is key to our success. With all the team now working within various hybrid contexts between the office and home, managing information flow within and between teams is particularly critical. To prioritise this endeavour we have focused on the following:

1. As the organisation has grown and fewer of us are always within the office building, team communication, working together and information sharing has become more critical. We diligently come together weekly with an animated team event, have created quarterly team away days and sought to ensure all team members have the digital capability to work effectively at home.
2. We have upgraded our policy environment as well as the non-compensatory benefits for the team. We have embraced mental health days, enabled team members to buy and sell annual leave and adopted a Menopause policy.
3. We have committed to staying at Oscar Joseph House for the next 24 months and are in the midst of upgrading the facilities.

Increased profile and recognition

Throughout the course of this year we have been working hard to raise awareness of the work that we do across the world to get people into work, respond to disasters and assist older people. Our communications and fundraising have taken our messages and delivered them to new and existing audiences online and through traditional print media. We have seen an 85% increase in users to our website and seen our conversion rate double to over 9%. We saw an unprecedented digital response to the Ukraine crisis, bringing us approximately 4,500 new donors since February and reactivating over 2,000, demonstrating just how important the work that we do, and the relationships that we have with our partners. We are delighted too, that our STEP programme for refugees won a prestigious Charity Award for Education and Training.

We are continuing to build further recognition of our incredible work across the globe. With this in mind we have begun a rebranding project which will help us to better represent that work. We are in the process too of improving our digital capabilities which will enable us to reach more people, who share our values and consume media online. We are so thankful for the support that we have received and continue to receive from all our donors, those who have supported us for many years and those who have more recently joined us.

Income growth

In an extraordinary year where our focus has been on providing unprecedented

support to our partners and participants in Ukraine, as well continuing to deliver all of our other work around the world, the Jewish community has responded with great energy and warmth, enabling us to significantly exceed budgeted income, raising a total of £17.8m. Of this, £11.1m is committed to our Ukraine response. Other notable successes include Make a World of Difference, our virtual event which has replaced our Annual Dinner for two years during the pandemic; a significant grant from the Department for Digital, Culture, Media and Sport's Tampon Tax Fund to support a new STEP employment programme for resettled women and girl refugees; and the launch of our US entity which we celebrated with a small dinner hosted by the Deputy Consul General in New York.

Safeguarding

World Jewish Relief's trustees continue to prioritise the issue of safeguarding and both staff and trustees have renewed their training to ensure they are up to date with best practice. World Jewish Relief is fully committed to the protection of vulnerable persons, young and old and will not tolerate any form of abuse or exploitative acts being perpetrated by trustees, employees, volunteers or anyone associated with the delivery of programmes. World Jewish Relief has no disclosures to make nor reports of misconduct made against any of its staff or partners. We continue to collect and report disclosures from partner organisations. We are working with partners to continue to build their capacity in this area, including safeguarding assessments and advice and support to our Ukrainian partners with best practice in how to minimise risks in their humanitarian responses. Safeguarding is a standing agenda item at every Trustee meeting.

Partnership

We place great emphasis on building effective programme partnerships; by working alongside our partners to strengthen both our own capacity and that of our partners, we ensure that we create transformational change in the lives of people we support. We are committed to a locally led agenda, ensuring our partners have the capacity, knowledge and resources to identify and respond to specific local needs to a high technical, financial and safeguarding standard. We simultaneously recognise the impact that partnerships have on our own work and learning, and how they enable us to access funding to continue to partner with them.

This year we also conducted a partnership survey, which covered key aspects of our working relationships - financial support, non-financial support, M&E, and

communications. The response rate was high and the results positively reflected the value of our partnerships with 92% of partners believing we help to enhance the effectiveness and impact of their work. We followed up on the survey with a series of discussions and produced (and shared with partners) a detailed action plan in response. The whole process, beyond what it told us about the state of our partnerships, was beneficial, and prompted great open dialogues with partners. We have already started enacting the response plan – including with initiatives such as the Sustainability Fund, and various partner trainings.

Future Plans

In 2023 World Jewish Relief will be celebrating its 90th birthday. Without fanfare, we plan to utilise this important anniversary to highlight the ongoing scale of need for the services which we lead on and utilise it as a hook to reactivate and enthuse new and existing supporters. Our 2022/23 business plan highlights the following key priorities for the year ahead.

- We will refresh and renew our 3-year corporate strategy with a light but consultative process that further clarifies our purpose and priorities.
- We will continue to prioritise the efficacy and impact of our Ukraine emergency response work recognising that a twin track approach of relief and recovery efforts is necessary. We anticipate an inevitable dip in resourcing for this context as the conflict becomes more protracted and this will necessitate a constant re prioritising of interventions.
- Our language and employment support to refugees in the UK, with a specific focus on women refugees, continues to evolve. With the anticipated end of AMIF funding we must seek new multi-year funding support for this critical core service.
- As we improve the way we talk about ourselves and become a digital first agency, our communications and marketing will target the acquisition of new supporters while maintaining our exacting standards of existing supporter care.
- We will review our organisational performance indicators, the data we require to access such metrics and the systems that generate it, trying where possible to ensure systems speak to each other and make our process environment more efficient. New systems need to be able to speak to the new website we will transition to during the year.

Risk Management

World Jewish Relief regularly reviews and assesses the risks it faces in all areas of its work and plans for the management of those risks.

Trustees liaise with the Chief Executive and Senior Leadership Team (SLT) to let staff know the boundaries and limits set by their risk policies to make sure there is a clear understanding of the risks that can and cannot be accepted.

As designated by The Charity Commission, the Board of Trustees has ultimate accountability for managing and controlling risk within the charity. Trustees are required to identify and review the strategic risks to which the organisation is exposed and to assess the likelihood of such risks and the possible impact they would have. Trustees must be satisfied that risk management is embedded in the organisation and adequate systems are in place to monitor, manage and, where appropriate, mitigate World Jewish Relief's exposure to major risks. For each strategic risk, risk appetite is assessed to balance opportunities for business development and growth in areas of potentially higher risk, while maintaining our reputation and reasonable levels of broad stakeholder support.

The Finance, Audit & Risk Management Committee reviews risk analysis and the risk management process across the Charity and ensures a detailed review of the priority risk register at every Finance, Audit & Risk Management Committee meeting.

Staff comply with risk management policy and processes and foster an environment where risks can be identified and escalated.

The Senior Leadership Team reviews key operational issues and actions and discusses and decides whether strategic risks need to be introduced, amended or replaced in light of external events or operational challenges. They promote risk management processes throughout the organisation and encourage transparency in reporting and speedy issue and risk escalation.

World Jewish Relief has active Strategic and Operational Risk Registers. These registers are 'living documents' and form the baseline for further risk identification. World Jewish Relief recognises that new risks will appear and other risks will become less or more severe or may disappear. When a change to the risks is identified by a

Trustee or staff member, this will be referred to the Director of Finance who, in consultation with the Senior Leadership Team, will update the operational risk register accordingly. World Jewish Relief will also review the risks in the Strategic risk register at each Finance, Audit & Risk Management Committee meeting with a deep dive in specific cases to really analyse identified risks and assess mitigating actions. Risk identification is, therefore, an ongoing process.

Identified risks are put into perspective in terms of the potential severity of their impact and likelihood of their occurrence. Assessing and categorising risks helps World Jewish Relief in prioritising and filtering them, and in establishing whether any further action is required.

The key risks identified by World Jewish Relief in 2021/22 along with the actions taken are listed below:

Risk	Action Taken
Impact of Operations The design of programme, intervention, quality of the partner, appropriateness of resource allocation or other areas within our control, has no or negligible impact, on the target participants.	• Selection of local partner based on technical and delivery competence. • Scrutiny of programme design and plan to maximise impact. • Monitoring, Evaluation and Learning (MEL) framework to ensure partner is focused on Impact as a measure of performance.
Financial Sustainability Running a structural deficit, overcommitting anticipated income, or poor fundraising performance of key revenue streams affects long- term future of organisation.	• Build an array of revenue streams through good fundraising, strong donor care, compelling issues and acceptable ROI's. • Strong financial controls, accurate budgeting and regular re-forecasting limiting the overcommitment of uncertain income. • Application of our reserves policy. • Managing the balance of General Fund income to Restricted Fund income.

Efficiency Underinvestment in people, systems or technology leads to under performance.	• Focused attention on investing in our people through positive culture, professional development, T&C's and building of reputation/credibility. • Implementation of a Grant Management System to significantly reduce operational grant management time, risk of error and improve access to management information. • Upgrade of our Customer Relationship Management system to ensure it is fit for purpose and integrates with other systems. • Upgrade of phone and IT operating systems to strengthen long term home working/virtual office capabilities.
Safeguarding Severe safeguarding incident in any form by staff, volunteer of World Jewish Relief or downstream partner personnel.	• Robust safeguarding framework focusing on risk, whistleblowing, Code of Conduct, HR, Policy and Governance/Accountability. • Continual upgrading of safeguarding capabilities and understanding of partners. • Focus on open and safe culture within the charity.
Reputation Partner performance, legal or financial non-compliance, culture of charity or perceived underspending against income adversely impact reputation of organisation.	• Partner mitigation measures above (Impact Risk). • Strong internal financial controls and procedures, strong income management, particularly restricted funds, high donor care/reporting standards. • Annual board appraisal, staff survey, quarterly staff reviews, whistleblowing and other policies proactively understood. • Adherence to Ethical Fundraising Policy. • Regular updates to supporters on expenditure plans especially relating to Ukraine crisis.

Financial Review

Overview

Total income for the 2021/22 financial year was £17.8m. This was a significant increase on the 2020/21 figure of £7.4m due to the generosity of our donors in supporting our Ukraine appeal which raised £11.1m to 30th June 2022. Several of our other fundraising initiatives throughout the year were also successful helping to ensure that we could support more participants than ever before. The total expenditure for 2021/22 was £11.2m which is an increase of £4m from the 2020/21 figure of £7.2m.

The level of grants awarded to our partners and direct costs of £9.3m in 2021/22 shows an increase of £3.5m from last year with £3.4m being spent on our response to the Ukraine conflict. Of this figure over 90% was spent on providing support in Ukraine itself with most of it paid to our local Ukrainian partners. We have carried forward £6.6m to be spent on our Ukraine response and anticipate this will be spent in the next 12 months.

Income

Income increased by £10.4m from £7.4m in 2020/21 to £17.8m this year. The most significant contributor to this was our Ukraine Emergency appeal which raised total income of £11.1m including a £2m legacy.

Other emergency appeal income included £0.4m for our response to the Haiti earthquake and £0.4m for our Afghan refugee appeal.

Our Major Giving income stream increased as we secured additional funding from donors in the U.S following the successful launch of our separate U.S entity, World Jewish Relief USA, earlier this year.

We ran our first ever digital fundraising campaign in July 2021 which exceeded our expectations and raised £0.4m and we raised over £1m from our virtual Making a World of Difference event in February 2022.

Income from individual giving increased by £0.1m due to successes with our celebratory giving initiatives and our partnerships with Synagogues.

Our Grant income decreased by £0.8m largely due to the timing of income we received from the Asylum, Migration and Integration Funding for our UK Refugee Programme which continued throughout 2021/22.

Expenditure

Overall expenditure increased by £4.0m from £7.2m in 2020/21 to £11.2m in 2021/22. Charitable expenditure was £9.7m and represented 86% of total expenditure. The breakdown of charitable expenditure is £6.8m on grants, £2.5m on direct costs and £0.4m on support costs.

Of the £6.8m grant expenditure, £2.4m related to older people programmes in eastern Europe, £1.0m was spent on our livelihoods programmes in Eastern Europe and Africa, £0.5m on our language and employment programmes for refugees in the UK, £2.8m was spent on humanitarian programmes (£1.8m relating to Ukraine) and £0.1m was spent on small strategic investments. In addition to this we purchased goods and services directly from suppliers and the value of these transactions was £1.8m with £1.6m relating to food, hygiene and medical kits for the Ukraine crisis. This figure is included in the programme expenditure direct costs total of £2.5m.

Expenditure on raising funds (Fundraising and Communications) increased from £1.1m in 2020/21 to £1.5m in 2021/22. This increase of £0.4m was due to additional costs relating to setting up the U.S. entity, running our digital campaign, launching three emergency appeals and increasing our digital and communications capabilities. £1.1m was direct costs and £0.4m related to support costs.

Staff costs were £1.6m in 2021/22 which was an increase of £0.3m from the previous year due to both an increase in headcount and a cost-of-living increase awarded in July 2021. Staff costs were 15% of total expenditure.

Financial Position

In 2021/22 the overall position was a surplus of £6.8m, increasing total reserves from £7.2m on 30 June 2021 to £14.0m at 30 June 2022. Almost £8m of these reserves are restricted and can only be used for the purposes specified by the donor.

Going Concern

Trustees no longer consider Covid-19 to have an impact on the charity's operations.

Although the cost-of-living crisis could well affect philanthropic giving in the year ahead the impact of this is unknown. We have increased our donor numbers during 2022 and through this, and maintaining exceptional donor care, we hope to mitigate

the effect on individual donations.

We have identified £1.2m of designated reserves to ensure programme commitments can be made if we experience a significant shortfall in income. We also have £3.9m in free reserves which would help fund both programme and overheads costs if the need arose.

The Future Plans section above highlights the investment and the opportunities that the organisation is working towards to further strengthen our position in the year ahead. This will help ensure World Jewish Relief remains relevant, is able to maximise support for our participants and can secure the level of funding that this support requires.

Reserves Policy

World Jewish Relief had combined funds of £14.0m on 30 June 2022 (2021: £7.2m) comprising general funds of £3.9m, designated funds of £2.4m and restricted funds of £7.7m.

The Council considers that free reserves should be held at a minimum level to cover the closedown costs of the organisation in the event that the charity is no longer financially viable. This includes the cost of staff redundancies and 3 months' worth of programme and office running costs, and at 30th June 2022 is estimated to be £3.0m. The charity ended the year with free reserves (general funds) of £3.9m which is above the level required. There has been an increase in general funds of £0.7m in 2021/22 and we have budgeted to spend this surplus in 2022/23.

The Council is satisfied with the level of free reserves.

Designated funds are those unrestricted funds that have been allocated by the trustees for particular purposes and totalled £2.4m on 30 June 2022.

The designated funds comprise:

- The net book value of World Jewish Relief's freehold building of £1.1m. The cost of purchase and refurbishment is held as a tangible fixed asset.
- A dilapidations fund of £0.1m held to cover necessary future repairs and refurbishment. This is expected to be utilised within the next 2-3 years.
- £1.2m to ensure the organisation can continue to support core programme commitments. The Council has carried out a review of the programme

commitments and has identified that there is a moral obligation to guarantee a minimum level of funding for key programmes and as such has set aside a proportion of free reserves to cover this expenditure.

Restricted funds, which fall outside the definition of free reserves, have specific use conditions and are used to fund projects and programmes. Over 85% of the total restricted funds of £7.7m are restricted to funding programmes in support of the Ukraine crisis. The aim is to continue to spend these funds over the next 12 months until the fund has been fully utilised.

Grant Making Policy

World Jewish Relief's charitable work is carried out by making grants to partner organisations. Grants are traditionally made on an annual basis and in line with specific project criteria. Project proposals are subject to a rigorous approval process before individual grants are agreed and contractual agreements are drawn up. These are reviewed in detail and approved by World Jewish Relief's Allocations Committee. The Finance and General Purposes Committee then approves the grant expenditure in the context of the annual budget setting process. The budget and individual grants are formally approved by the Council. Grant agreements are signed by all partners. These detail the outputs and outcomes expected by World Jewish Relief, the reporting requirements and a schedule of expected payments. Payments to partners are only authorised once satisfactory reports have been received. World Jewish Relief staff monitor and evaluate progress throughout the grant period by visiting partners and participants, reviewing assessments against agreed objectives and commissioning evaluations carried out by third parties.

This year in our response to the Ukraine conflict we supported partners with flexible grants in the first few weeks of the war so that they could use these funds in whatever way to support their local communities amidst huge uncertainty and conflict. Our partners in Ukraine are long term trusted partners who we were in touch with regularly and who reported back on the use of these funds.

Fundraising

For nearly 90 years our organisation has been able to deliver life changing support to some of the poorest and most vulnerable people in the world, thanks to the incredible generosity of our supporters. These relationships are critical to us and, like our partners, our donors sit at the heart of all that we do. Sadly, the Covid 19

pandemic precluded us from seeing many of our supporters in person during the last two years, but this has also made us more agile in our communications, embracing digital opportunities, and ensuring that we continue to build upon these important relationships.

We continue to uphold the highest levels of donor care, ensuring that our supporters understand how their funds are being spent and the impact their donations are having. Our Supporter Promise, which we review regularly and which is posted on our website, further outlines our commitment to using all funds responsibly and transparently. We have not, do not and will not sell donor details, and World Jewish Relief is signed up to The Fundraising Regulator and Fundraising Code of Practice through which we are able to demonstrate to our supporters that we adhere to the highest standard of fundraising governance and compliance.

All staff and Trustees engage with fundraising best practice; the Trustees, Chair and Chief Executive meet regularly with the fundraising team and fundraising activity is included in our risk register to ensure that it can be managed accordingly. We work with trusted local partners who share our values and concern for the money given by donors, and programmatic due diligence is a vital mechanism towards ensuring that our income is well spent.

World Jewish Relief received a total of 3 complaints in the year 2021/22, compared to four in 2020/21, all of which were responded to and the complainants were satisfied with the results. World Jewish Relief is committed to ethical fundraising and fosters a culture of utmost respect for donor choice.

Investment Policy

Following a review of the investment fund manager and the criteria for investments Council approved transferring World Jewish Relief's investments into an ethical investment portfolio which better aligned with our values. Council considers that a total return approach to investments is still appropriate. The portfolio is managed by our investment managers who diversify the holding by asset class and security. The Investment Committee monitors the performance of the fund and makes recommendations directly to Council, informed by liquidity requirements as advised by the Finance, Audit and Risk Management Committee. Investments are normally denominated in sterling, though non-sterling investments can be considered to enhance portfolio return or improve diversification.

Investment Performance

For the majority of 2021/22 World Jewish Relief's investments were held in a segregated fund which performed well despite the volatility in the market. In May 2022, following Council approval, World Jewish Relief transferred its investments to a pooled ethical investment fund to better align with the charity's values.

Throughout the year the portfolio increased in value by 4% since 1st July 2021 resulting in a net gain of £0.1m.

Remuneration Policy

The Council reviews the pay of key management personnel on an annual basis. Key management personnel include trustees (who are not remunerated for their role) and the Senior Leadership Team.

The annual salary review takes into account the funding available based on the financial performance of World Jewish Relief, changes in the relevant pay markets and the contribution of individuals.

The Council is confident that the pay levels set for its key management personnel ensure World Jewish Relief is able to recruit and retain a strong leadership team that represents good value for money.

Structure, Governance and Management

Constitution

On 25th January 2019, the trustees passed a special resolution to amend the Memorandum and Articles of Association, originally written in 1984. The language in the new constitution was modernised and the objects updated to reflect the current activities of the charity. The Memorandum and Articles of Association can be found at Companies House and on the Charity Commission website.

World Jewish Relief's Objects

The charity's objects are defined in its Memorandum and Articles of Association as "*the relief of poverty, hardship, sickness and distress, which, while supporting Jewish people and Jewish communities will also include providing such relief in any part of the world in such manner and on such terms and conditions (if any) as may be thought fit.*"

Public Benefit Statement

World Jewish Relief's Council has given regard to the legislative and regulatory requirements for disclosing how its charitable objectives have provided benefit to the public. The Council has complied with the duty set out in Section 4 of the Charities Act 2011 and clarified how the organisation's work seeks to focus on three charitable purposes as specified in the Act. These are "the prevention or relief of poverty; the advancement of health or the saving of lives; and the relief of those in need, by reason of youth, age, ill-health, disability, financial hardship or another disadvantage". Through the provision of grants to 85 partner agencies working in 23 countries on 171 projects and supporting 229,752 participants, World Jewish Relief works to deliver long term development benefits and humanitarian assistance. These activities further World Jewish Relief's charitable purposes for the public benefit.

Council of Management

The governing body of the charity is the Council of Management (Council) which meets at least four times a year and must consist of at least five members. Members of Council are recruited based on their ability to apply their skills and expertise to the varied activities of the charity as and when required. Prospective members, with appropriate skills, are invited to attend two Council meetings and, provided they

remain interested and a majority of Council members agree, their appointment is ratified at the next Council meeting. Council members are appointed for two consecutive three-year terms. A further period of three plus three years is possible following a one-year break.

On appointment, new members receive an information pack and an induction which includes information on World Jewish Relief's governance structure, charitable activities, finances, fundraising and staffing. Trustees are encouraged to visit international projects. Members of Council are also directors of the company and trustees of the charity. No Council member has a beneficial interest in the company.

The Council bears responsibility for strategic planning, policy and direction. Implementation is delegated to the Chief Executive, who is answerable to the Council, and his Senior Leadership Team. The other members of the Senior Leadership Team, reporting to the Chief Executive, are the Director of Philanthropy and Communications, Director of Finance and Resources and Director of International Programmes. The Council delegates the detailed review of certain issues to specific committees, namely the Finance and General Purposes, Allocations, Investment and Nominations Committees. Committees are chaired by, and primarily composed of, members of the Council, supported by lay experts.

Grants made to partners are determined by the Allocations Committee, subject to ratification by the Council. Detailed applications are received from many organisations and are fully discussed and considered by the Allocations Committee. On approval, grant agreements are formalised, subject to satisfactory responses to questions and adequate financial and narrative reporting.

The Finance, Audit & Risk Management Committee takes delegated responsibility on behalf of the Council to review all financial aspects of the charity's activities including its strategic and operational plans, so as to ensure short and long term viability. The Committee also ensures there is an effective external audit function and reviews the procedures in place to evaluate the adequacy of partners' financial controls. The Committee oversees all systems, controls and processes that may have an impact on the charity's ability to meet its aims. The Committee reviews risk analysis, the risk management process and compliance with relevant law, regulations, obligations and best practice.

The role of the Investment Committee is to research and make recommendations to the Council on suitable investments for excess funds, and the appropriate timing for acquisition and disposal. The Investment Committee monitors the performance of World Jewish Relief's investment portfolio and receives regular reports from the third-party fund managers.

The Nominations Committee ensures that the structure, composition, recruitment, tenure and succession of World Jewish Relief's Council and its committees is appropriate and effective.

Auditor

The trustees propose that Buzzacott LLP is reappointed as auditor of the charitable company for the forthcoming year at the Council meeting in October 2022.

Statement of the Council of Management's Responsibilities for the Financial Statements

The members of the Council of Management, who are also the directors of Central British Fund for World Jewish Relief for the purpose of company law, are responsible for preparing the Council of Management's Report and the accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Council of Management to prepare accounts for each financial year. Under company law, the Council of Management must not approve the financial statements unless it is satisfied that they give a true and fair view of the state of affairs of the charity and of the income and expenditure, of the charitable company for that year. In preparing these financial statements, the Council of Management is required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the 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;
- Make judgements and estimates that are reasonable and prudent;

- State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Council of Management is responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the accounts comply with the Companies Act 2006. It is 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.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of Financial Statements may differ from legislation in other jurisdictions.

Disclosure of Information to the Auditor

Each of the directors, who held office at the date of approval of this Council of Management Report, has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditors are aware of such information.

Approved by the Council of Management on 13th October 2022 and signed on its behalf by:

Maurice Helfgott
Chair

Jeremy Newman
Treasurer

Independent auditor's report to the members of The Central British Fund of World Jewish Relief

Opinion

We have audited the financial statements of The Central British Fund of World Jewish Relief (the 'charitable company') for the year ended 30 June 2022 which comprise the statement of financial activities, the balance sheet, and statement of cash flows, the principal accounting policies and the notes to the financial statements. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 30 June 2022 and of its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

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

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report, which is also the directors' report for the purposes of company law and includes the strategic report, for the

financial year for which the financial statements are prepared is consistent with the financial statements; and

- the trustees' report, which is also the directors' report for the purposes of company law and includes the strategic report, has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report including the strategic report. We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

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

Responsibilities of trustees

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

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

Auditor's responsibilities for the audit of the financial statements

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

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

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations; and

- we obtained an understanding of the legal and regulatory frameworks that are applicable to the charity and determined that the most significant frameworks which are directly relevant to specific assertions in the financial statements are those that relate to the reporting framework (Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011) and those that relate to fundraising including The Code of Fundraising Practice and the General Data Protection Regulation (GDPR), Anti-fraud, bribery and corruption legislation, Taxation legislation and Employment legislation.

We assessed the susceptibility of the charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to their knowledge of actual, suspected and

alleged fraud; and

- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- performed substantive testing on expenditure including the authorisation thereof;
- tested journal entries to identify unusual transactions; and
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- reading the minutes of meetings of those charged with governance; and
- enquiring of management as to actual and potential litigation and claims.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the trustees and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work

has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Catherine Biscoe (Senior Statutory Auditor)
For and on behalf of Buzzacott LLP, Statutory Auditor
130 Wood Street
London
EC2V 6DL

Date: 27 October 2022

CENTRAL BRITISH FUND FOR WORLD JEWISH RELIEF
STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 30 JUNE 2022

	Notes	Unrestricted funds £	Restricted funds £	Total 2022 £
Income from				
Donations and legacies	2	3,344,255	14,465,486	17,809,741
Investments	3	21,806	7,074	28,880
Total income		**3,366,061**	**14,472,560**	**17,838,621**
Expenditure	4			
Expenditure on raising funds		547,048	973,195	1,520,243
Expenditure on charitable activities		1,774,757	7,876,402	9,651,159
Total expenditure		**2,321,805**	**8,849,597**	**11,171,402**
Net gains on investments	6	184,406	12,093	196,499
Net income		**1,228,662**	**5,635,056**	**6,863,718**
Transfers between funds	14	-	-	-
Net movement in funds		**1,228,662**	**5,635,056**	**6,863,718**
Fund balances at 1 July 2021		5,068,438	2,088,210	7,156,648
Fund balances at 30 June 2022		**6,297,100**	**7,723,266**	**14,020,366**

All of the above results are derived from continuing activities. The charity has no gains or losses other than those shown above.

	Notes	Unrestricted funds £	Restricted funds £	Total 2021 £
Income from				
Donations and legacies	2	2,794,591	4,552,932	7,347,523
Investments	3	12,640	7,043	19,683
Total income		**2,807,231**	**4,559,975**	**7,367,206**
Expenditure	4			
Expenditure on raising funds		943,803	201,571	1,145,374
Expenditure on charitable activities		1,129,035	4,892,530	6,021,565
Total expenditure		2,072,838	5,094,101	7,166,939
Net gains on investments	6	101,405	40,319	141,724
Net income (expenditure)		**835,798**	**(493,807)**	**341,991**
Transfers between funds	14	-	-	-
Net movement in funds		**835,798**	**(493,807)**	**341,991**
Fund balances at 1 July 2020		4,232,640	2,582,017	6,814,657
Fund balances at 30 June 2021		**5,068,438**	**2,088,210**	**7,156,648**

CENTRAL BRITISH FUND FOR WORLD JEWISH RELIEF
BALANCE SHEET AT 30 JUNE 2022

	Notes	2022 £	2021 £
Fixed Assets			
Intangible assets	7	12,120	13,800
Tangible assets	7	1,095,794	1,105,793
Investments	8	2,938,951	2,829,314
		4,046,865	3,948,907
Current Assets			
Debtors	9	828,565	634,069
Cash at bank and in hand		9,697,862	2,808,772
		10,526,427	3,442,841
Creditors: amounts falling due within one year	10	(552,926)	(235,100)
Net current assets		9,973,501	3,207,741
Total net assets		**14,020,366**	**7,156,648**
The funds of the charity			
Restricted funds	11	7,723,266	2,088,210
Designated funds	12	2,382,586	1,925,901
General unrestricted funds		3,914,514	3,142,537
Total funds		**14,020,366**	**7,156,648**

The accounts were approved by the Council of Management on 13th October 2022 and signed on its behalf by:

.....

Maurice Helfgott
Chair

CENTRAL BRITISH FUND FOR WORLD JEWISH RELIEF
STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 30 JUNE 2022

	2022 £	2021 £
Cash flows from operating activities:		
Net income for the year (as per the statement of financial activities)	6,863,718	341,991
Investment income	(28,880)	(19,683)
Depreciation of tangible fixed assets	13,320	14,840
Amortisation of intangible assets	6,000	1,320
(Increase) in debtors	(194,496)	(233,957)
Increase / (decrease) in creditors	317,826	(823,501)
Gains on investments	(196,499)	(141,724)
Net cash provided by (used in) operating activities	6,780,989	(860,714)
Cash flows from investing activities:		
Investment income	28,880	19,683
Exchange rate variances	77,249	(12,640)
Payments to acquire tangible fixed assets	(3,321)	(4,231)
Payments to acquire intangible fixed assets	(4,320)	(15,120)
Payment to acquire investments	(4,130,166)	(1,554,020)
Proceeds from sale of investments	3,556,237	479,894
Net cash used in investing activities	**(475,441)**	**(1,086,434)**
Change in cash and cash equivalents in the year	6,305,548	(1,947,148)
Cash and cash equivalents at the beginning of the year	3,393,581	5,340,729
Cash and cash equivalents at the end of the year	**9,699,129**	**3,393,581**
Analysis of cash and cash equivalents		
Cash in hand	9,697,862	2,808,772
Cash held by investment managers	1,267	584,809
Total cash and cash equivalents	**9,699,129**	**3,393,581**

1. Accounting policies

1.1 Basis of preparation

These accounts have been prepared for the year to 30 June 2022. The accounts are presented in sterling and are rounded to the nearest pound.

The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant accounting policies below or the notes to these accounts.

The accounts have been prepared in accordance with 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 United Kingdom and Republic of Ireland (Charities SORP FRS 102) issued in October 2019, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011. The charity constitutes a public benefit entity as defined by FRS 102.

1.2 Basis of consolidation

The Charity does not prepare group accounts. World Jewish Relief has a trading subsidiary that is not consolidated because it is dormant. The Ukraine subsidiary, previously fully controlled by World Jewish Relief, has now been wound down.

1.3 Assessment of going concern

The trustees have assessed whether the use of the going concern assumption is appropriate in preparing these accounts. The trustees have made this assessment in respect of a period of one year from the date of approval of these accounts.

The trustees of the charity have concluded that there are no material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. Due to the budgeted cash and reserves position of the charity at 30th June 2022 the trustees are of the opinion that World Jewish Relief will have sufficient resources to meet its liabilities as they fall due. The most significant areas of judgement that affect items in the accounts are detailed in 1.4 below. With regard to the next accounting period, the year ending 30 June 2023, the most significant area that may affect the value of the assets held by the charity is the performance of the fundraising activities. With strong income performance this year Trustees are confident that the overall income targets will be met for 2022/23, although the mix may differ from budget. The charity will monitor income closely and will only commit expenditure that it can afford to do so. For more information on this please see the risk management and reserves policy sections of the Council of Management's report.

1.4 Critical accounting estimates and areas of judgement

Preparation of the accounts requires the trustees and management to make significant judgements and estimates. The items in the accounts where these judgements and estimates have been made include:

- judgements in connection with the likelihood of receipt of legacy income and pledges;
- the allocation of general overheads and governance costs between charitable expenditure categories and the cost of raising funds;
- estimates in respect of accrued expenditure; and
- estimates of future cash flows for the purposes of the going concern assessment.

1.5 Income recognition

Income including donations, gifts and grants that provide core funding or are of a general nature are recognised where there is entitlement, receipt is probable, and the amount can be measured with sufficient reliability. Grant income which provides funding to support performance activities is recognised where there is entitlement, receipt is probable, and the amounts can be measured with sufficient reliability. Such income is deferred when it is received in advance of the performances or event to which it relates.

Legacies are included in the statement of financial activities when there has been a grant of probate, the executors have established that there are sufficient surplus assets in the estate to pay the legacy, and any conditions attached to the legacy are within the control of the charity.

Donations are recognised when the charity has confirmation of both the amount and settlement date. In the event of donations pledged but not received, the amount is accrued for where the receipt is considered probable. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity, and it is probable that those conditions will be fulfilled in the reporting period.

Gift Aid has been accrued where the donation has been received. Interest income on current bank accounts is recognised on receipt. Interest income on term deposits that span more than one financial year is accrued on a pro-rata basis. Income from share portfolios that is not paid out but is reinvested in the portfolio, is accrued on a monthly basis.

Donated goods and services are recognised on the basis of the gift to the charity, which is the amount the charity would have been willing to pay to obtain goods or services of equivalent economic benefit on the open market.

1.6 Expenditure recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to make a payment to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure includes any attributable VAT which cannot be recovered. All expenditure is accounted for on an accruals basis.

1.7 Expenditure allocation

Expenditure has been classified under headings that aggregate all costs related to that category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with the use of resources.

Expenditure on raising funds includes both direct and apportioned costs attributable to the fundraising activities of the charity.

Expenditure on charitable activities comprises direct expenditure on grant making and distribution activities.

Support costs represent indirect charitable expenditure. In order to carry out the primary purposes of the charity it is necessary to provide support in the form of IT, finance, HR and office facilities. Support costs are allocated between these categories on a basis consistent with the use of resources. Support costs include governance costs.

Governance costs are associated with the governance arrangements of the charity which relate to the general running of the charity as opposed to the costs associated with fundraising or charitable activities. Included within this category are costs associated with the strategic, as opposed to the day-to-day, management of the charity's activities, and the costs of meeting statutory obligations, for example the audit fee.

1.8 Tangible fixed assets and intangible assets

Depreciation of tangible fixed assets is provided at the following annual rates to write off the cost, less the estimated residual value, of the asset over its useful economic life.

Freehold land	not depreciated
Freehold buildings	2% straight line
Computer equipment	33% straight line
Fixtures & fittings	25% straight line

Assets purchased directly, or through implementing partners, for the purpose of relief work are written off to the Statement of Financial Activities in the year of expenditure as part of charitable expenditure. Improvements to freehold buildings occupied and used by the charity for charitable purposes are depreciated.

Intangible assets represent the cost of externally purchased software where there is a future economic benefit. Amortisation of intangible assets is provided at the following annual rates to write off the cost, less the estimated residual value, of the asset over its useful economic life.

Computer equipment	33% straight line

Tangible fixed assets and intangible assets costing more than £1,000 (inclusive of VAT) are capitalised.

1.9 Investments

Other fixed asset investments are shown at their market values at the year end. Unrealised gains and losses are taken to the Statement of Financial Activities on the revaluation of investments for accounting purposes. Realised gains and losses are included in the Statement of Financial Activities in the year of disposal of the investment. Treasury Bills held within the investment portfolio are treated as investments and not cash as the intention is that they are a longer-term investment.

1.10 Cash at bank and in hand

Cash at bank and in hand represents such accounts and instruments that are available on demand or have a maturity of less than three months from the date of acquisition. Deposits for more than three months but less than one year have been disclosed as short-term deposits. Cash placed on deposit for more than one year is disclosed as a fixed asset investment.

1.11 Debtors

Debtors are recognised at their settlement amount, less any provision for non-recoverability. Prepayments are valued at the amount prepaid. They have been discounted to the present value of the future cash receipt where such discounting is material.

1.12 Creditors

Creditors and provisions are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Creditors and provisions are recognised at the amount the charity anticipates it will pay to settle the debt. They have been discounted to the present value of the future cash payment where such discounting is material.

1.13 Pensions

The pension costs charged in the accounts represent the contributions payable by the charity during the year into both a defined contribution group personal pension scheme and individual personal pension schemes on behalf of certain members of staff and are accounted for in accordance with FRS 102.

1.14 Foreign currency translation

Transactions denominated in foreign currencies are recorded at the rate of exchange ruling at the date of the transaction. Monetary assets and liabilities denominated in foreign currencies are translated into sterling at the rates of exchange ruling at the balance sheet date. All differences are taken to the Statement of Financial Activities.

1.15 Accumulated funds

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in note 11. Designated funds comprise funds which have been set aside at the discretion of the Council of Management for specific purposes and uses of the designated funds are set out in note 12. General unrestricted funds are available for use at the discretion of the Council of Management in furtherance of the objects of the charity.

2 Donations and Legacies	Unrestricted Funds	Restricted Funds	Total 2022	Unrestricted Funds	Restricted Funds	Total 2021
	£	£	£	£	£	£
Donations and grants	3,050,868	12,349,486	15,400,354	2,589,650	4,552,932	7,142,582
Legacies	293,387	2,116,000	2,409,387	204,941	-	204,941
	3,344,255	14,465,486	17,809,741	2,794,591	4,552,932	7,347,523

The estimated value of legacies, for which World Jewish Relief has been informed, but which have not been included in the Statement of Financial Activities because the conditions for recognition have not been met, is £130,000 (2020/21: £130,000).

Donated goods and services of £54,953 (2020/21: £0) are included as 'Donations and grants' at their estimated value to the charity when received, and under the appropriate expenditure heading depending on the nature of service provided, at the same value and time.

3 Income from investments	Unrestricted Funds	Restricted Funds	Total 2022	Unrestricted Funds	Restricted Funds	Total 2021
	£	£	£	£	£	£
Income from listed investments	15,230	6,814	22,044	7,191	6,737	13,928
Interest from bank accounts	6,576	260	6,836	5,449	306	5,755
	21,806	7,074	28,880	12,640	7,043	19,683

4 Expenditure		Grants awarded	Direct costs	Support costs 4a	Total 2022	Grants awarded	Direct costs	Support costs 4a	Total 2021
		£	£	£	£	£	£	£	£
Expenditure on raising funds									
Fundraising and publicity costs			1,075,042	445,201	1,520,243		781,863	363,511	1,145,374
Restricted			688,196	284,999	973,195		137,598	63,973	201,571
Unrestricted			386,846	160,202	547,048		644,265	299,538	943,803
Total expenditure on raising funds			1,075,042	445,201	1,520,243		781,863	363,511	1,145,374
Charitable activities									
Programme expenditure	4b	6,754,791	2,526,849	369,519	9,651,159	5,278,061	509,297	234,207	6,021,565
Restricted		5,238,959	2,300,958	336,485	7,876,402	4,416,511	326,071	149,948	4,892,530
Unrestricted		1,515,832	225,891	33,034	1,774,757	861,550	183,226	84,259	1,129,035
Total charitable activities	4b	6,754,791	2,526,849	369,519	9,651,159	5,278,061	509,297	234,207	6,021,565
Total expenditure		6,754,791	3,601,891	814,720	11,171,402	5,278,061	1,291,160	597,718	7,166,939

4a Support costs

	Raising funds £	Charitable activities £	Total 2022 £	Raising funds £	Charitable activities £	Total 2021 £
Governance	25,269	31,848	57,117	25,011	21,762	46,773
Finance	243,882	218,702	462,584	137,278	86,365	223,643
Information Technology	74,436	51,793	126,229	92,736	58,342	151,078
Human Resources	39,540	23,985	63,525	32,451	19,902	52,353
Office facilities	62,074	43,191	105,265	76,035	47,836	123,871
	445,201	**369,519**	**814,720**	**363,511**	**234,207**	**597,718**

Included within Governance costs is the Auditor's remuneration for statutory audit services of £15,420 (2020/21: £14,010).

4b Grants awarded

	2022 £	2021 £
Older people		
Home Repairs	433,928	328,300
Homecare	1,320,000	1,454,691
Active Ageing and Staying Connected	651,167	486,382
Total older people	2,405,095	2,269,373
Securing sustainable livelihoods		
Sustainable employment opportunities	773,562	677,135
UK Refugee Employment	523,714	1,084,759
Entrepreneurial opportunities	169,845	435,733
Total sustainable livelihoods	1,467,121	2,197,627
Response to international disasters		
Afghan Refugee Appeal	248,200	-
Beirut Appeal	-	70,098
Covid-19 Response	44,733	258,724
Disaster Fund / Disaster Preparedness Initiative	201,871	20,104
Haiti Earthquake Appeal	271,870	-
Philippines typhoons	-	40,000
Refugee Crisis Appeal	6,450	24,800
START Fund Initiatives	-	196,898
Ukraine Emergency	1,846,825	-
Uyghur Community in Turkey	175,336	109,384
Total international disasters	2,795,285	720,008
Community	53,777	71,538
Other programme costs	33,513	19,515
Total grants to partners	**6,754,791**	**5,278,061**

4c Grant funding

	Total 2022	Total 2021
	£	£
Total value of grants awarded in excess of £100,000	4,528,754	2,965,788
Other grants	2,226,037	2,312,273
Total grants payable to institutions	**6,754,791**	**5,278,061**

Grants awarded in excess of £100,000

Name of Institution	Geographic Region	Total 2022
		£
American Jewish Joint Distribution Committee	Eastern Europe	1,415,763
All-Ukrainian Charitable Organisation: 2U "Zarady Tebe"	Ukraine	502,250
International Blue Crescent (IBC)	Turkey	398,306
Fund 'Professional Development of Kryvyi Rih'	Ukraine	326,911
CF 'Dreamland'	Ukraine	322,920
Haiti Survie	Haiti	289,747
CF "Tsdaka"	Ukraine	172,350
Bradford Base Social Enterprise (STEP projects)	United Kingdom	165,683
Fund 'Professional Development of Kharkiv'	Ukraine	142,003
Transformations Platform	Ukraine	137,249
Kharkiv Regional Charitable Jewish Fund "Hesed Shaare Tikvah"	Ukraine	131,615
Hesed Yehuda	Ukraine	113,066
Jewish Community Centre in Krakow	Poland	105,100
Refugee Council (STEP projects)	United Kingdom	103,599
ICTPD Moldova	Moldova	101,943
Charitable Fund 'JUSI'	Ukraine	100,249
		4,528,754

Name of Institution	Geographic Region	Total 2021
		£
American Jewish Joint Distribution Committee	Eastern Europe	1,438,899
Bradford Base Social Enterprise (STEP project)	United Kingdom	301,847
SACCA	Rwanda	276,967
Refugee Council (STEP project)	United Kingdom	252,403
Coventry City Council (STEP project)	United Kingdom	139,779
ADPP, Mozambique	Mozambique	117,682
Fund 'Professional Development of Kryvyi Rih'	Ukraine	116,000
International Blue Crescent (IBC)	Turkey	109,384
All-Ukrainian Charitable Organisation: 2U "Zarady Tebe"	Ukraine	109,000
Kharkiv Regional Charitable Jewish Fund "Hesed Shaare Tikvah"	Ukraine	103,827
		2,965,788

5 Staff Costs	2022 Number	2021 Number
The average number of employees during the year was:		
Communications	2	1
Fundraising	9	11
International Programmes	7	7
UK programmes	6	3
Administration	9	9
	33	31

There were no redundancy costs included in wages and salaries in 2021/22 or 2020/21.
The company contributes to individual pension schemes for all participating eligible staff. The total pension contributions charged to the Statement of Financial Activities amounted to £87,313 (2020/21: £77,379).

Employment costs	2022 £	2021 £
Wages and salaries	1,376,148	1,165,805
Social security costs	156,044	122,098
Pension costs	87,313	78,804
Total staff costs	1,619,505	1,366,707
Temporary staff costs	6,018	-
Total	**1,625,523**	**1,366,707**
Direct staff costs	1,288,704	1,063,509
Support staff costs	336,819	303,198
	1,625,523	**1,366,707**

	2022 Number	2021 Number
£60,000-£69,999	4	2
£90,000-£99,999	1	1
£110,000-£119,999	-	1
£120,000-£129,999	1	-

The aggregate emoluments including National Insurance contributions for key management personnel was £446,970 (2020/21 restated: £365,477) with pension contributions of £36,371 (2020/21: £33,101) for 4.5 full-time equivalents (2020/21: 4 full-time equivalents). Key management personnel are trustees, who are all unremunerated, and members of the Senior Leadership Team, whose remuneration details are above, and all of whom are listed on pages 67 and 69 of the accounts.

6 Gains and losses	2022 £	2021 £
Realised gain on investments	210,101	90,726
Unrealised (loss) / gain on investments	(90,851)	63,638
Foreign exchange gain / (loss)	77,249	(12,640)
	196,499	**141,724**

7 Tangible & Intangible assets	Freehold property £	Computer equipment £	Fixtures & Fittings £	Total Tangible Fixed Assets £	Total Intangible Assets £
Cost					
At 1 July 2021	1,199,662	49,548	54,485	1,303,695	82,713
Additions	-	2,284	1,037	3,321	4,320
Disposals	-	(10,431)	(18,795)	(29,226)	-
At 30 June 2022	1,199,662	41,401	36,727	1,277,790	87,033
Depreciation					
At 1 July 2021	109,317	34,700	53,885	197,902	68,913
Charge for the year	7,195	5,652	473	13,320	6,000
Disposals	-	(10,431)	(18,795)	(29,226)	-
At 30 June 2022	116,512	29,921	35,563	181,996	74,913
Net book value					
At 30 June 2022	**1,083,150**	**11,480**	**1,164**	**1,095,794**	**12,120**
At 30 June 2021	**1,090,345**	**14,848**	**600**	**1,105,793**	**13,800**

8 Fixed asset investments at market value	2022 £	2021 £
Value at start of year	2,244,505	1,016,015
Disposal proceeds	(3,556,237)	(479,894)
Additions at cost	4,130,166	1,554,020
Net realised investment gains	210,101	90,726
Net unrealised investment (losses) / gains	(90,851)	63,638
	2,937,684	2,244,505
Cash	**1,267**	**584,809**
Total	**2,938,951**	**2,829,314**
Historical cost:		
Value at end of year	**3,029,802**	**2,686,118**

The following investments are considered material:	2022 £	2021 £
Charity Assets Trust Account	2,937,300	-
Ruffer SICAV Fixed Income Z GBP Cap	-	424,140
0.125% Treasury Index-Linked 22/03/2068	-	154,397
Ruffer Multi Strategies Fund Limited	-	143,934
Ruffer SICAV UK Mid & Smaller Companies Z GBP Cap	-	118,481
0.125% Treasury Index-Linked 22/11/2065	-	116,882
LF Ruffer Gold I Acc	-	100,773

Towards the end of the 2021-22 financial year, World Jewish Relief transferred the majority of its investments from a segregated portfolio to a pooled investment fund.
The charity holds 20,000 Ordinary shares of £1 each in World Jewish Relief (Trading) Limited, which represents 100% of the authorised, allotted, fully paid called up share capital. World Jewish Relief (Trading) Limited was formed to carry on any trading activities on behalf of and to promote, support, aid and assist the Central British Fund for World Jewish Relief. The subsidiary company remains dormant. The trustees reduced the value of the charity's investment to £nil during 2004 to reflect the balance sheet value of the subsidiary company.

9 Debtors	2022	2021
	£	£
Accrued Income	591,136	492,820
Gift Aid recoverable	145,628	35,625
Other debtors	12,139	13,232
Prepayments	79,662	92,392
	828,565	634,069

10 Creditors amounts falling due within one year	2022	2021
	£	£
Trade creditors	111,676	24,381
Other taxation and social security costs	53,146	41,512
Other creditors	6,810	2,202
Accruals - grants payable	263,534	138,552
Accruals - other	17,760	18,453
Deferred income	100,000	10,000
	552,926	235,100

Deferred income relates to donations that are subject to restrictions that prevent them from being used until a later date. Deferred income of £100,000 (2020/21: £10,000) arose in the year and £10,000 (2020/21: £835,00) brought forward from the previous year was released.

11 Restricted Funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes.

	Notes	Balance at 1 July 2021	Income	Expenditure	Gains on investment	Transfers	Balance at 30 June 2022
		£	£	£	£	£	£
Meeting immediate needs of the most vulnerable							
OSHA Fund	11.1	1,082,946	5,248	(811,276)	5,966	-	282,884
Morley Lawson Fund	11.2	323,138	1,567	(38,667)	6,127	-	292,165
The Ansel Harris Memorial Fund	11.3	31,002	65	-	-	-	31,067
Active Ageing & Homecare	11.4	2,120	813,416	(765,842)	-	(49,694)	-
Zambian Elderly Welfare	11.5	6,745	14	-	-	-	6,759
Home Repairs	11.6	26,596	354,031	(380,627)	-	-	-
Connections (student stipends)	11.7	86,251	20,474	(22,581)	-	-	84,144
Supporting sustainable livelihoods							
Sustainable Employment Opportunities Eastern Europe	11.8	-	227,656	(227,656)	-	-	-
Building Stronger Families, Eastern Europe	11.9	22,789	30,000	(52,789)	-	-	-
Livelihood Development Africa	11.10	16,644	70,952	(87,596)	-	-	-
UK Refugee Employment	11.11	228,340	872,673	(916,551)	-	33,157	217,619
Refugee Employment Network	11.12	1,166	94,619	(95,785)	-	-	-
Responding to international disasters							
General Disaster Fund & Disaster Preparedness Initiative	11.13	28,133	50,979	(82,474)	-	3,362	-
Haiti Earthquake Appeal	11.14	-	414,602	(323,021)	-	-	91,581
Ukraine Emergency Funds	11.15	-	11,109,321	(4,498,968)	-	16,537	6,626,890
Refugee Crisis Appeal	11.16	3,028	5,003	(7,325)	-	(706)	-
Uyghur Community in Turkey	11.17	184,666	6,151	(190,817)	-	-	-
Afghan Refugee Appeal	11.18	-	388,505	(298,348)	-	-	90,157
Covid19 Response	11.19	44,646	7,284	(49,274)	-	(2,656)	-
		2,088,210	14,472,560	(8,849,597)	12,093	-	7,723,266

11 Restricted Funds (continued)

	Notes	Balance at 1 July 2020	Income	Expenditure	Gains on investment	Transfers	Balance at 30 June 2021
		£	£	£	£	£	£
Meeting immediate needs of the most vulnerable							
OSHA Fund	11.1	1,828,858	5,666	(782,630)	31,052	-	1,082,946
Morley Lawson Fund	11.2	345,837	1,071	(33,037)	9,267	-	323,138
The Ansel Harris Memorial Fund	11.3	30,929	73	-	-	-	31,002
Active Ageing & Homecare	11.4	9,216	1,014,614	(1,021,710)	-	-	2,120
Zambian Elderly Welfare	11.5	6,730	15	-	-	-	6,745
Home Repairs	11.6	-	337,129	(310,533)	-	-	26,596
Connections (student stipends)	11.7	83,676	49,895	(47,320)	-	-	86,251
Supporting sustainable livelihoods							
Sustainable Employment Opportunities Eastern Europe	11.8	-	428,157	(414,668)	-	(13,489)	-
Building Stronger Families, Eastern Europe	11.9	-	10,000	(700)	-	13,489	22,789
Livelihood Development Africa	11.10	-	426,835	(410,191)	-	-	16,644
UK Refugee Employment	11.11	60,293	1,308,261	(1,140,214)	-	-	228,340
Refugee Employment Network	11.12	2,114	118,968	(119,916)	-	-	1,166
Responding to international disasters							
General Disaster Fund & Disaster Preparedness Initiative	11.13	13,752	41,462	(23,705)	-	(3,376)	28,133
Refugee Crisis Appeal	11.14	-	32,093	(29,065)	-	-	3,028
Beirut Appeal	11.15	-	84,391	(81,711)	-	(2,680)	-
Philippines typhoons	11.16	-	40,000	(46,056)	-	6,056	-
Uyghur Community in Turkey	11.17	-	325,756	(141,090)	-	-	184,666
START Fund Initiatives	11.18	-	202,453	(202,453)	-	-	-
Covid-19 Response	11.19	200,612	133,136	(289,102)	-	-	44,646
		2,582,017	4,559,975	(5,094,101)	40,319	-	2,088,210

11 Restricted Funds (continued)

11.1 The OSHA funds support Jewish refugees of Nazi persecution, other Jewish refugees and other Jewish persons in necessitous circumstances, whether resident in the UK or elsewhere. The fund is expected to be spent in full within the next 12 months.

11.2 The Morley Lawson Fund is available to be spent supporting asylum seekers and those granted leave to remain in the UK along with dependants. This support may take the form of cash grants to them or to other organisations who are providing support or education. World Jewish Relief has reviewed those who benefit on a case by case basis and will continue to support them whilst the need remains.

11.3 The Ansel Harris Memorial Fund assists young Jewish people from the UK to engage in World Jewish Relief activities beyond the Jewish community.

11.4 During the year under review, World Jewish Relief continued to receive funds that were donated specifically to support programmes for the elderly in Ukraine, Moldova, Belarus and Georgia.

11.5 For many years we have been spending down a fund held for the support of Jews from Zambia. There was no expenditure in the year to June 2022.

11.6 During the year World Jewish Relief received funding for critical home repair projects in Ukraine, Moldova and Georgia.

11.7 Connections student stipend funds support university students in Bosnia, Macedonia and Poland. In 2022 a new ConNEXTions fund was also established to enable the provision of support to new students.

11.8 In the year under review, World Jewish Relief received funding for its Ukraine livelihood programmes in Dnipropetrovsk, Zaporizhzhia, Kharkiv, Kherson, Kyiv, Lviv, Kryvyi Rih and Khmelnitsky. Restricted funding was also received for a livelihood programme in Moldova.

11.9 'Building Stronger Families' is a set of new programmes helping vulnerable families in Ukraine and Moldova achieve sustainable livelihoods. A pilot programme was run in Zaporizhzhia in 2020-21.

11.10 World Jewish Relief continued to support employment projects in Rwanda to help young people find sustainable employment. World Jewish Relief has also supported livelihood development programmes in Uganda and Kenya.

11.11 During the year World Jewish Relief continued to receive funding from the AMIF UK Responsible Authority to support refugees in the UK.

In 2021-22 World Jewish Relief also started the 'STEP Forward' programme, to support women refugees in Bradford and Coventry funded by DCMS (Department for Digital, Culture, Media and Sport), as well as 'North East RISE' which is focused on refugee employment assistance in the North East of England, funded by a social investor.

Following the outbreak of war in Ukraine, World Jewish Relief started supporting Ukrainian refugees in the UK with its 'Homes for Ukraine' and 'STEP Ukraine' programmes.

11.12 As of 15th October 2021, Refugee Employment Network became an independent charitable organisation, whose aim is to help refugees in the UK to find employment opportunities. World Jewish Relief and the Home Office have provided funding to REN during the year.

11.13 The General Disaster Fund and Disaster Preparedness Initiative raise funds throughout the year to enable World Jewish Relief to respond more rapidly to international disasters when they arise. During the year World Jewish Relief responded to humanitarian crises in Ethiopia, Kenya, Philippines and Colombia. It also supported the newly created climate resilience initiatives in Bangladesh and Myanmar.

11.14 During the year World Jewish Relief launched a humanitarian appeal in response to the Haiti Earthquake in 2021. The carried forward funds of £92k are to support the recovery phase of the disaster and will be spent by the end of 2022.

11 Restricted Funds (continued)

11.15 Following the start of the war in Ukraine in February 2022, World Jewish Relief launched a humanitarian appeal which has met with unprecedented response from our supporters. £11.1m was raised for the appeal in 2021-22 and £4.5m spent on humanitarian supplies for Ukraine, grant payments to our partners in Ukraine, as well as support for Ukrainian refugees in Poland, Moldova and the UK. The £6.6m carried forward will be spent in 2022-23 as we continue our support for Ukrainian partners and for Ukrainian refugees in the UK.

11.16 During the year World Jewish Relief received a small amount of funding to its International Refugees fund to provide support to Rohingya refugees in Cox's Bazar, Bangladesh, affected by flash floods.

11.17 World Jewish Relief continued its humanitarian programme to support the Uyghur Community in Turkey and spent down the funds raised in 2021-22.

11.18 During the year World Jewish Relief started a new humanitarian programme to support Afghan Refugees in Turkey and in Afghanistan, working closely with its established partner in Turkey. The remaining funds of £90k will be spent in 2022-23.

11.19 During the year World Jewish Relief continued its Covid-19 support for partners in Mozambique, Haiti and Bangladesh. The Covid appeal has now stopped and the brought forward funds have been spent in full.

12 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the Council of Management for specific purposes.

	Balance at 1 July 2021	New designations	Utilised / released	Balance at 30 June 2022
	£	£	£	£
Property fund - functional property	1,090,345	-	(7,195)	1,083,150
Property repairs and refurbishment fund	100,000	-	-	100,000
Programme support pledges	735,556	1,937,649	(1,473,769)	1,199,436
	1,925,901	1,937,649	(1,480,964)	2,382,586

	Balance at 1 July 2020	New designations	Utilised / released	Balance at 30 June 2021
	£	£	£	£
Property fund - functional property	1,097,540	-	(7,195)	1,090,345
Property repairs and refurbishment fund	100,000	12,565	(12,565)	100,000
Programme support pledges	714,011	763,890	(742,345)	735,556
	1,911,551	776,455	(762,105)	1,925,901

The Property fund represents the net book value of the premises from unrestricted funds together with the cost of renovation works. The premises are fully occupied by the charity. In addition, £100k has been designated for future major repairs and refurbishment that are anticipated in the next 2-3 years. £1,199k has been designated by the trustees for certain programme pledges to ensure continued grant funding to these programmes. The funding for these programmes is raised in year and World Jewish Relief makes grant payments before all the funding has been raised. These funds are not readily available for other purposes.

13 Analysis of net assets between funds	Unrestricted funds £	Designated funds £	Restricted funds £	Total 2022 £
Fund balances at 30 June 2022 are represented by:				
Tangible & intangible fixed assets	24,764	1,083,150	-	1,107,914
Investments	2,204,213	440,843	293,895	2,938,951
Debtors	345,227	-	483,338	828,565
Cash	1,529,702	858,593	7,309,567	9,697,862
Creditors: amounts falling due within one year	(189,392)	-	(363,534)	(552,926)
	3,914,514	**2,382,586**	**7,723,266**	**14,020,366**

	Unrestricted funds £	Designated funds £	Restricted funds £	Total 2021 £
Fund balances at 30 June 2021 are represented by:				
Tangible fixed assets	29,248	1,090,345	-	1,119,593
Investments	1,585,619	462,770	780,925	2,829,314
Debtors	287,904	-	346,165	634,069
Cash	1,326,314	372,786	1,109,672	2,808,772
Creditors: amounts falling due within one year	(86,548)	-	(148,552)	(235,100)
	3,142,537	**1,925,901**	**2,088,210**	**7,156,648**

Included within the charity's funds of £14,020,366 (2020/21 - £7,156,648) are unrealised losses of £90,851 (2020/21 - gains of £143,196).

The total unrealised losses as at 30 June 2022 constitute movements on revaluation and are as follows:

Unrealised losses included above				
On investments	(68,138)	(13,628)	(9,085)	(90,851)

Reconciliation of movements in unrealised gains (losses):	
Unrealised at 1 July 2021	143,196
Less: in respect of disposals in year	(147,299)
Add: net losses arising on revaluations in the year	(90,851)
Unrealised gain / (loss) on foreign exchange	4,103
	(90,851)

14 Transfers

Transfers are made between funds, where such transfers meet the objects of those funds covering relevant and applicable net expenditure of World Jewish Relief 's programme grants. There were no transfers in the current or the prior financial year.

15 Related parties

There were no related party transactions in 2021/22 (2020/21: £0).

There were no trustee expenses in 2021/22 (2020/21: £0).

The premium paid for trustee indemnity insurance cover for 2021/22 was £958 (2020/21: £775). None of the trustees, or any persons connected with them, received any benefits or remuneration from the charity during the year.

The aggregate value of donations from trustees and their related parties for 2021/22 was £129,733 (2020/21: £58,032).

16 Taxation and charitable status

The charity is exempt from corporation tax as all its income is charitable and is applied for charitable purposes. The charity is not exempt from VAT which is included with the expenses to which it relates on the Statement of Financial Activities.

The Patron

His Royal Highness The Prince of Wales KG KT GCB OM

Trustees and Advisers

Hon President

Henry Grunwald OBE QC

Council of Management

James Bilefield	
Katerina Gould	Resigned 7 October 2021
Maurice Helfgott	Chair
Rachel Ingram	
Suzy Kantor	Resigned 23 June 2022
Adam Leigh	Resigned 7 October 2021
Annabel Mahgerefteh	Appointed 10 May 2022
Elliot Moss	Appointed 7 October 2021
Jeremy Newman	Treasurer
Alan Rousso	Appointed 31 March 2022
David Semaya	
Dina Shiloh	Appointed 7 October 2021
Kevin Sneader	Appointed 8 December 2021
Prerna Wadikar	Appointed 26 April 2022
Hilda Worth	

Honorary Officers

Katerina Gould	Resigned 7 October 2021
Maurice Helfgott	
Suzy Kantor	Resigned 23 June 2021
Adam Leigh	Resigned 7 October 2021
Jeremy Newman	
Alan Rousso	Appointed 31 March 2022
Hilda Worth	

Allocations Committee

Michelle Dyson	Co-opted member
Hannah Gaventa	Co-opted member
Lucie Graham	Co-opted member
Maurice Helfgott	
James Ingram	Co-opted member resigned 30 June 2022
Rachel Ingram	
Suzy Kantor	Chair resigned 23 June 2022
Annabel Mahgerefteh	Appointed 10 May 2022
Sue Mandelbaum	Co-opted member
Jeremy Newman	
Linda Rosenblatt	Co-opted member
Alan Rousso	Appointed 31 March 2022
Keren Simons	Co-opted member
Prerna Wadikar	Appointed 26 April 2022

Finance, Audit & Risk Management Committee

James Bilefield	Appointed to committee 7 October 2021
Chloe Charbit	Co-opted member
Mark Flenner	Co-opted member resigned 17 March 2022
Pam Goldsmith	Co-opted member resigned 15 June 2022
Sharon Kamkhagi	Co-opted member
David Kirk	Co-opted member
Stephen Lewis	Co-opted member
Jeremy Newman	Chair
Rob Sher	Co-opted member appointed 15 June 2022
Dina Shiloh	Appointed 7 October 2021
David Semaya	
David Zeidman	Co-opted member resigned 13 January 2022

Investment Committee

Isobel Collinge	Co-opted member
Marc Gordon	Co-opted member
Jeremy Newman	
Karen Prooth	Co-opted member
David Semaya	Chair
Jeremy Smilg	Co-opted member

Nominations Committee	
Katerina Gould	Resigned 7 October 2021
Maurice Helfgott	
Rachel Ingram	
Adam Leigh	Resigned 7 October 2021
Hilda Worth	Chair

Remuneration Committee	
Jenny Arwas	Co-opted member
Katerina Gould	Resigned 7 October 2021
Maurice Helfgott	Chair
Rachel Ingram	
Jeremy Newman	

Company Secretary

Isobel Collinge

Senior Leadership Team	
Paul Anticoni	Chief Executive
Alisa Avigdor	Director of Philanthropy and Communications
Isobel Collinge	Director of Finance and Resources
Janice Lopatkin	Director of UK Programmes (appointed to SLT 1 September 2021)
Stacey Swimer	Director of International Programmes and Partnerships

Principal Bankers	Auditors	Principal solicitors
NatWest Bank	Buzzacott LLP	Bates Wells
Tavistock Square Branch	130 Wood Street	10 Queen Street Place
PO Box 83	London	London
London	EC2V 6DL	EC4R 1BE
WC1H 9JA		

Administrative information

Company number:	1874886
Charity number:	290767
Registered office and operational address:	Oscar Joseph House 54 Crewys Road London NW2 2AD
Alternative trading names:	World Jewish Relief WJR

THE CENTRAL BRITISH FUND FOR WORLD JEWISH RELIEF

England & Wales - Charity number 290767

Accounts

Company Registration No. 01874886

Charity Registration No. 290767

CENTRAL BRITISH FUND FOR WORLD JEWISH RELIEF

(A COMPANY LIMITED BY GUARANTEE)

REPORT AND ACCOUNTS

FOR THE YEAR ENDED 30 JUNE 2021

CONTENTS

Welcome from the Chair	3
Strategic Report	7
World Jewish Relief's Strategic Priorities	7
Who we help	10
Livelihood Programmes	11
Humanitarian Programmes	20
Older People Programmes	24
Critical Success Factors	28
Safeguarding	29
Partnership	30
Future Plans	31
Risk Management	32
Financial Review	35
Structure, Governance and Management	42
Independent Auditor's Report	46
Statement of Financial Activities	52
Balance Sheet	53
Statement of Cash Flows	54
Notes to the accounts	55
Legal and Administrative Information	67

Welcome from the Chair

Maurice Helfgott, Chair, World Jewish Relief

It is an absolute honour to be welcoming you to our Annual Report and Accounts for the year 2020-2021 in my capacity as World Jewish Relief's Chair. Let me start by paying tribute to my predecessor Dan Rosenfield who stepped down in January 2021 to take up his role in the Prime Minister's office. Dan's leadership of World Jewish Relief over the last 5 years has been outstanding, enabling the organisation to exceed all of its strategic targets. In particular, the Board's navigation of the organisation's response to the Covid-19 pandemic, under his leadership, has shown the strong foundations, expertise, energy and reach that World Jewish Relief has built during his tenure.

It is a privilege to be able to contribute to this remarkable organisation. It was the Central British Fund for World Jewish Relief, our predecessor organisation, that in August 1945, brought my father Ben from the displaced persons camps to the UK as one of the 732 Jewish child orphans (The Boys) to start a new life. It is an indisputable fact that but for World Jewish Relief, I would not be here today.

In my first six months as Chair, I have been hugely impressed by the energy, expertise, ambition and resilience of World Jewish Relief and its network of local partners to not only maintain an array of core long term programmes, but to adapt many of them to become Covid-19 compliant and initiate others to meet new Covid-19 consequences and communities in need head on. While I am conscious that numbers do not always do justice to the impact of our work, this last year has seen us delivering high quality services to 115,229 people in 21 countries through 68 local partner organisations.

Indeed, the Covid-19 pandemic has given us a renewed sense of purpose, energy and urgency. It has highlighted the fragility of the people and communities we assist. It has demonstrated the importance of strong, effective and trusted local partnerships. It initially brought greater uncertainty to the stability of our future funding streams but then demonstrated the generosity and commitment of our core supporters.

The three strategic priorities of creating opportunities for those out of work to become self-reliant, bringing dignity to older Jewish people and responding to international disasters all in the context of the pandemic have made considerable progress throughout the year.

In Ukraine and Moldova where our Back to Work programmes were first trialled over a decade ago, there continue to be disastrous levels of unemployment as the economy contracts while utility bills rise putting enormous pressures on low-income families. Our "Bounceback" programme, targeting both those who had previously found work through the programme but were once again unemployed due to the pandemic, and those that are new participants has engaged 2,802 participants over the year and achieved 68.5% employment levels – a remarkable achievement given the circumstances.

A key part of this has been the provision of soft skills support to participants – psychological assistance, confidence, encouragement in addition to the job search, skill development and job application processes. We've also piloted a new "Building Stronger Families" programme targeting Jewish individuals in two Ukrainian locations who may have slipped through previous safety nets and require more intensive family-based support to help build their self-esteem and potentially enter the employment programme. We can be proud that World Jewish Relief has not shied away from attempting to work with the hardest, most complex vulnerabilities in a very practical way.

With a combination of Central Government (from the Foreign, Commonwealth and Development Office) and private funding our livelihoods expertise continues to trailblaze in eastern Rwanda, empowering young people to grow high value horticultural crops or find additional income opportunities in the construction, hospitality and beauty sectors. Despite hitting all our interim targets, we were unfortunately subject to well-publicised government funding cuts to overseas aid during the year. Withdrawing support at short notice can be highly damaging to participants and the success of the programme encouraged us to reallocate internal funding to continue with this important intervention.

Here in the UK, our resettled refugee Specialist Training and Employment Programme (STEP) is now operating in 16 locations, and we are remarkably the

single largest provider of employment services to this community in the UK. With 408 active participants on the programme during the year and 63 job outcomes, all of it during the pandemic's employment disaster, these are respectable figures. Our incubation of the Refugee Employment Network with Home Office support and over a hundred members further illustrates the leadership we are bringing to this sector. There is no doubting our Jewish credentials in welcoming the stranger.

We have led humanitarian interventions during the year to disasters in Lebanon, the Philippines, Mozambique, Nicaragua and Ethiopia while expanding our Covid-19 responses to catastrophic infection rates in India and Nepal. I am particularly pleased that, with the entirety of the Jewish community behind us, we found a very practical way to deliver humanitarian services to the Uyghur community in Turkey, further highlighting the UK Jewish community's concern over the plight of the Uyghur people.

And still at the heart of the organisation is the role we play in assisting an elderly, increasingly isolated and vulnerable Jewish cohort across eastern Europe. With community centres closed we have continued to adapt all of our activities to a home-based service of homecare, active ageing, companionship, contact and support. Arguably homecare has never been as important, as isolation and loneliness have negatively impacted both the physical and mental health of our client group. And in a move unprecedented before the pandemic, we've seen the immediate benefits in bringing laptops and tablets, as well as basic training, to this client group to ensure they maintain their connectedness to family, friends and community. Amidst nervousness and misinformation throughout Ukraine concerning the efficacy of Covid-19 vaccines, we have also made the decision to actively promote vaccine take up through a fact-based information campaign.

The scale of all these achievements is of course only possible through the generosity and support of our wonderful donors. Despite all the uncertainties we are pleased with the income generated throughout the year and across all revenue streams. Our first ever virtual gala dinner, with our Royal Patron's welcome, hit its target while our festival appeals exceeded theirs.

There is no doubt that the many years of investment in our locally led network of partners rooted in their own community has brought great dividends during a year

of remote contact. I am impressed at the calibre, expertise and commitment from local partners all over the world and excited at the prospect at what this extended World Jewish Relief family can achieve.

I am grateful to my fellow Trustees, committee members, the staff team and many active supporters for your welcome, support, unstinting hard work and the high standards that you have set. There is no doubt that this relatively small group of people has achieved great things and made a real difference to so many people's lives. Our ambition is to continue to build on that success.

Maurice Helfgott
Chair

Strategic Report

The Trustees, who are also Directors for the purposes of the Companies Act, have pleasure in presenting their report and the financial statements of World Jewish Relief for the year ended 30th June 2021.

The report has been prepared in accordance with Part 8 of the Charities Act 2011 and constitutes a Directors' report for the purposes of company legislation.

The financial statements have been prepared in accordance with the accounting policies set out on pages 55 to 57 of the attached financial statements and comply with our Memorandum and Articles of Association 2019, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK (FRS 102).

World Jewish Relief's Strategic Priorities

We are the British Jewish community's international humanitarian and development charity. Founded in 1933 to rescue Jews fleeing Nazi Europe, we have been saving lives and livelihoods ever since.

OUR VISION is an end to Jewish poverty and global suffering.
OUR MISSION is to assist those living in poverty, affected by disaster, disability or who are displaced, to survive, earn a living, find employment and be better able to support themselves.

Everything we do is Jewish. We are defined by our desire to assist those who need help, regardless of their identity. We are proud to work within and beyond the Jewish community, at home and abroad.

We are deeply influenced by both our heritage and our commitment to the Jewish values of:

- Tzedakah (Justice)
- Hesed (Loving kindness)
- Tikkun Olam (Repairing the World)
- Welcoming the Stranger

These Jewish values complement the importance we attribute to the following principles:

- **Partnership and Collaboration**
- **Integrity**
- **Action and Excellence**
- **Humility**

The World Jewish Relief Way

We have a set of values and behaviours that shape a culture of friendship and support.

PARTNERSHIP. Our global network of local partners rooted in their own communities gives us expertise, capacity and scale and ensures the voices and needs of participants are heard and are central to our work.

EVIDENCE, ACCOUNTABILITY AND HIGH STANDARDS. We set ourselves exemplary standards of accountability, impact measurement, donor care, compliance and financial control built on experience and lessons learned.

PRIORITISING THE NEEDS OF WOMEN. Women have less access to land, education, income, decision-making, political influence and opportunity – all of which keeps them in a cycle of poverty. We want to change that. We are committed to ensuring at least 65% of our programme participants are women.

We are guided by our Code of Conduct that sets high moral and ethical standards for our behaviour in all contexts.

Our Priorities

Our priorities over the next three years are:

1. **Transforming the earning potential of people living in poverty, affected by disaster, disability or who are displaced through employment and livelihood recovery.**

   Measures:

   - 60% of livelihood programme graduates find employment
   - 80% of participants in our agricultural programmes will increase their annual income by at least 70%.

2. **Leading the Jewish response to international disasters, prioritising the needs of women and responding to the climate crisis.**

   Measures:

   - Our response following an appeal reaches the community affected within 28 days of an emergency
   - 100% of our humanitarian aid complies with Sphere Humanitarian Standards.

3. **Providing lifesaving assistance and care to elderly Jews of the Survivor Generation in Eastern Europe mitigating the impact of Coronavirus as a priority.**

   Measures:

   - 95% of our older participants have appropriate and necessary food, medicine and housing to meet their needs.
   - 85% of older participants report being mentally and physically more active as they age.

Critical Success Factors

To achieve success as an organisation, we focus on four critical areas:

Increased profile and recognition. We will attract new supporters through concentrated communications campaigns focusing on building a stronger identity and increasing thought leadership.

Demonstrable evidence of impact. All our programmes have clear outcome measures demonstrating the impact we have on our participants' lives and livelihoods.

A welcoming and high performing organisation. We will be more agile, opportunistic and creative as a team, working better together to ensure we can access new funding and operational opportunities, whilst doing more to build a culture of inclusivity and respect.

Income growth and creativity. We aim to increase grant expenditure and maintain exceptional levels of donor care.

Who we help

Country	Number of Programmes	Number of Partners	Number of Participants
Mozambique	4	2	33,963
India	1	1	26,746
Ukraine	61	30	13,048
Bangladesh	2	1	10,906
Rwanda	3	2	9,313
Nicaragua	1	1	6,232
Philippines	1	1	4,770
Turkey	1	1	2,232
Indonesia	1	1	2,073
Moldova	10	8	1,805
Nepal	2	2	1,144
Poland	3	2	795
Georgia	6	3	789
UK	2	7	423
Russia	1	0	390
Belarus	3	1	330
Greece	2	1	134
Uganda	1	1	92
Bosnia	3	2	72
Kenya	1	1	30
Kazakhstan	1	0	12
Total	**110**	**68**	**115,299**

Livelihood Programmes

Working through committed and trusted local partners, our livelihood programmes empower disadvantaged individuals to build prosperous and fulfilling lives for themselves and their families. This work is inspired by Maimonides' "Eight Levels of Tzedakah". The Hebrew word tzedakah is the Jewish obligation to support our fellow human beings in their moment of need. Its highest form is to give people independence through finding them a job or helping them to set up a business. This critical social responsibility cannot be done to someone; It must be done with someone who is treated as an active participant in the programme.

We have five different categories of livelihoods programmes.

1. Back to Work - Enabling Productive and Sustainable Employment (Ukraine, Moldova and Rwanda)

Our main countries of operation have been hit hard by the pandemic. In Ukraine the number of officially unemployed over the past year increased by 36% to 1.2 million people. In 2020, Moldova has been simultaneously hit by the Covid-19 pandemic and one of the most severe droughts in the past two decades. Employment is expected to drop by almost 8%, with an estimated 70,000 jobs lost. Rwanda has also entered its first recession, with the hospitality sector, which is a major employer of the programme's graduates, being hit especially hard.

Despite all these challenges, in partnership with nine local organisations in Ukraine, Moldova and Rwanda, we empowered 2,424 new disadvantaged individuals to find sustainable employment and build lives of self-reliance and dignity for themselves and more than 4,800 members of their families in our "Bounceback" programme. Partner organisations embraced an agile approach which helped them accept uncertainty and build a level of flexibility and adaptability into projects. They supported participants with identifying new opportunities for finding work or re-training as well as searching for remote work as freelancers. Partners added training based on their on-going analysis of participants' specific needs (financial literacy, dealing with professional burn-out, time management etc.). As more employers are actively digitising various aspects of their work, the programmes increased the training on modern digital competencies. Participants were provided with additional psychological support which helped participants deal with anxiety and stress.

In Ukraine and Moldova partners have been experimenting with making online learning more effective but despite their best efforts, many vulnerable candidates and participants faced a so called "online burnout". Whenever it was possible, partners operated a hybrid model of offering offline services for the most vulnerable and online for the rest of participants. As a result of the dedication of our partner organisations, 68% of participants in Ukraine and Moldova found productive employment. In Rwanda, while the pandemic resulted in serious contraction of the hospitality sector which is the main employer for the project's graduates, none of them has been left behind. 98% (345) of the graduates have been employed (309) or have become self-employed (36).

In 2020-21 partners have supported 748 returning participants. These individuals needed assistance with dealing with the psychological consequences of losing their jobs as well as practical support with the search for employment in the new reality. Owing to the programme's tailored support, 70% of them found new jobs. Throughout the year, community members found themselves in desperate situations. With World Jewish Relief's funding, seven partners provided essential humanitarian assistance to 2,176 vulnerable individuals. In Rwanda, with a Foreign, Commonwealth and Development Office (FCDO) rapid response grant, we helped construct handwashing stations in 28 health posts and 12 sector offices in Kayonza District, educated more than 20,000 villagers about Covid-19 prevention and provided essential material assistance to 3,982 disadvantaged individuals including older people, vulnerable families, sex workers and those unemployed. Considering the success of the project's intergenerational component (young people supporting vulnerable older people and families with company, information, domestic chores and especially kitchen gardens), World Jewish Relief enabled facilitators to continue looking after the most vulnerable and lonely.

2. Building Stronger Families

Despite the impressive employment outcomes of the Back to Work Programmes, there remain a number of much harder to reach and more vulnerable people that we now wish to assist. Our assessment has demonstrated that the ability of these disadvantaged Jewish parents to find and sustain employment is frustrated by a range of complex issues such as poor mental health, family breakdown, domestic violence, substance abuse and inadequate parenting and, as a result, persistent helplessness and apathy. In 2020-21, we launched a new programme aimed at

supporting such families to tackle the difficult issues that prevent them from progressing and building lives of self-reliance and providing their children with the stability and support they need. The programme is broadly focusing on the following areas: enabling family environment (including parents' employment), effective parenting and child development and well-being.

The most important component of the programme is individual, regular support by a case manager who will help the families set specific goals and develop action plans. The programme also includes involvement of other relevant specialists (doctors or lawyers), modest material assistance, group and individual sessions with a psychologist, involvement in volunteering activities, tutoring support for children, career orientation for teenagers etc.

Last year 37 families were supported in Lviv, Zaporozhye and Kharkiv. So far 27 (73%) families made progress and six (16%) have already graduated from the project. 21 adults either found employment or embarked on the training programme. While they still need ongoing staff monitoring and support, employment provided a much-needed confidence boost as well as additional income.

3. Be Your Best Self – Maximising Well-being, Potential and Independence of People with Disabilities (PWDs)

In the countries where we work, people with disabilities remain one of the most marginalised groups. They are discriminated against and stigmatised by the general public and are often overprotected by their carers. We believe that every person deserves an opportunity to maximise their well-being, independence and potential. The programme's key success factor is constantly raising our expectations of what participants with disabilities are capable of achieving. When participants are encouraged and enabled to carry out activities, when they can make decisions, when they are given responsibilities, their motivation and interest grow, which then result in increased independence, improved skills and a higher quality of life.

Last year, we supported our partners to strengthen their individual, outcome-based approach. Every participant with disability had an individual development plan established with the specialists, participant and carers. The plan enabled an assessment of the progress towards individual goals. Participants with milder disabilities continued to be empowered to become more independent by learning

important life skills. Partners in Moldova, Georgia and Ukraine managed to start regular, engaging, online activities and follow-ups with occupational therapists and psychologists for young people and carers. Participants themselves launched support groups, learning, playing and socialising via the internet or on the phone. Despite all the challenges, 66% became more independent following engagement in online activities and practicing their newly developed skills at home.

Across all our livelihoods programmes, we supported 521 people with disabilities to transform their mindset and build essential social and professional skills. Despite enormous barriers, 183 people with disabilities (35%) found jobs, often for the first time in their lives. Our Georgian partner managed to achieve an outstanding employment rate of 53% for their participants with disabilities which is higher than UK employment rate for PWDs (52.3%).

In Rwanda, 82 participants with disabilities took part in our project. The agronomic track's objective was to enrol farmers with hearing impairments as these individuals are dispersed and many of them cannot use the official sign language. The first group of 13 farmers have completed two growing seasons. The group demonstrated strong team spirit and generated over £400 in profit.

4. Business TransFARMing - Transforming African Subsistence Farmers into Agricultural Entrepreneurs

We believe that the future of African agriculture lies in the hands of committed farmers who consider farming their career, a business and a great investment opportunity. Our approach consists of maximising crop yields to produce quality crops, and the value of the chosen crop in local and regional markets. World Jewish Relief supports our programme participants in Rwanda, Kenya and Uganda to become part of a growing movement of people who are passionate about farming and are prosperous as a result of engaging in it.

According to the Economist magazine "one way to view farming is as a branch of matrix algebra. A farmer must constantly juggle a set of variables, such as the weather, the soil's moisture levels and nutrient content, competition to crops from weeds, threats to their health from pests and diseases, and the costs of taking action to deal with these things." The projects support farmers "to do algebra" correctly

and help them battle prolonged dry spells, stronger than usual rains eroding soils and destroying crops, as well as plant diseases and pests.

Despite the challenges, agriculture proved the most resilient livelihood opportunity during the pandemic. Farmers in all three East African programme countries were able to continue their field activities. Demand for horticultural products remained stable over the past year. In eastern Rwanda, 832 farmers exceeded their benchmark yield quality, 1,100 increased their income and 236 exceeded the target income threshold of £145 per growing season. Despite the on-going pandemic related restrictions, essential support continued to be provided to the farmers and the project has been oversubscribed, engaging with 61 participants ahead of its target (1536 vs. 1475).

In Uganda, in January 2021, 39 farmers harvested green peppers. 31 of them increased their income by a factor of 7 and above (to at least £150 per month). Their substantially increased income enabled them to support at least 160 family members. In February, 48 more farmers joined the project and are already benefitting from lucrative prices for their produce. The project is focusing on mobilising more young women to support them to become agricultural entrepreneurs. In Kenya, the pilot project has engaged with 30 farmers, helping them to grow green peppers and spinach. Despite ongoing irrigation challenges, 73% of farmers increased their income and eight exceeded the target income threshold of £145 per season. Important lessons learned in the process of the pilot's implementation will inform the subsequent growing seasons in Wajir's inhospitable climate.

5. UK Refugee Programmes: STEP

The Specialist Training and Employment Programme (STEP) delivers employment support to refugees. Until recently we only supported participants of the UK Government's resettlement programmes - Vulnerable Persons Resettlement Scheme (VPRS) and Vulnerable Children's Resettlement Scheme (VCRS). In April 2021, we widened the STEP client base and now support refugees who have come through the asylum system. After concluding the previous funding and programme period for STEP on 31 August 2020, STEP was awarded an additional grant from the EU Asylum, Migration and Integration Fund (AMIF), allowing us to continue, develop and extend the programme from September 2020 until December 2022.

STEP currently operates through eight main hubs covering: Bradford, Leeds, York, Sheffield, Doncaster, Barnsley, Rotherham, Huddersfield, Halifax, Skipton, Coventry, Bristol, Newcastle and Middlesbrough. Middlesbrough and Newcastle are the newest additions with Newcastle joining in February 2021 and Middlesbrough in May 2021.

STEP aims to improve integration for refugees through a targeted employment programme that addresses the complex barriers refugees face in preparing for, and ultimately finding, work in the UK. We supported 408 refugees last year, regardless of their proximity to the labour market, to develop the skills and identify the opportunities they need to secure sustainable employment. The objective is to enable our participants to become economically independent, self-reliant, contributing, and valued members of Britain's multi-cultural community. Central to the programme is the provision of extensive and intensive personalised support; STEP stands out by focusing on speed, ambition, and input to achieve integration.

Statistics from the Home Office show that the rate of employment for resettled refugees is 5% after 18 months in the UK. However, on the STEP programme we aim for a 30% employment rate across our programmes. Currently we are reaching between 19% - 29% employment rates across the programme.

When Covid-19 hit in March 2020, STEP was forced to move all client work online. As restrictions ease, STEP locations can hold more activity in person and employment advisors are finally able to meet their clients face to face. However, much activity remains online as learning from the lockdown period showed we reached larger audiences offering out activity to all STEP locations, irrespective of their location, by holding training and events on Zoom. As such, STEP has decided a hybrid approach is the ideal way of engaging with our clients moving forward.

Business in the Community (BITC) have run a series of successful online events during the past year. A highlight of these was a 2-week virtual placement with Grant Thornton where a small group of clients had access to one-to-one mentoring as well as several informative sessions about different aspects of working at Grant Thornton. BITC continue to run Behind the Scenes sessions online where the participants hear from national employers to gain an insight into work culture in the UK and understand more about certain sectors. In the past year a range of sectors

and businesses presented including Galliford Try, Greggs, Midland Metro Alliance and Google.

In addition, BITC have also run multiple rounds of Careers Conversations, a 6-week one-to-one mentoring programme. During these sessions, clients get to know more about UK work culture as well as improve their CVs and work on interview skills. These have proven particularly helpful for clients who wanted to work on their English and on building up their confidence to push them a step further in their job search. Lastly, BITC also ran a successful Ready for Work programme with the engineering group ADI in Birmingham. Over the course of two weeks, these placements provided clients with invaluable UK experience. At the end of the work experience ADI offered one of our clients a part-time job in their HR department. BITC will continue to focus on developing these placements as Covid-19 restrictions ease.

Our partner TERN, a social enterprise that supports and empowers refugees in the UK to develop their own businesses, continue to offer their On-Demand workshops. If clients are interested in progressing with their business ideas, they can then receive one-to-one support every step of the way from design/branding to accessing start-up funds and testing their service/product with their target market. Despite the multiple lockdowns, several clients have opened their businesses this year in a variety of sectors (I.e., barber shop, restaurant). TERN also trialled a pilot for a women-only workshop in June. The feedback from the women involved was extremely positive and the gender approach allowed participants to feel more comfortable speaking and addressing issues that were specific to them.

Stand Up and Be Counted (a theatre company) also ran a 10-week virtual "creative wellbeing programme" in order to boost morale during the third lockdown.

Although the pandemic has been challenging, the STEP programme was able to adapt fast and flexibly which has been reflected in job outcomes. Between September 2020 and May 2021, 63 clients have found work in a multitude of roles, from lateral flow testers to teaching assistants and administrative positions. 81% of these clients who found work since September were still in work at the end of May.

Women's Programme

It has also become evident that many refugee women need gender specific, specialist support to enable them to develop English skills, build confidence, understand the labour market and to be able to articulate their skills and competency. In 2020 we commissioned an external evaluation on STEP. It found that despite 33% of women having previously had paid employment in their country of origin, only 24% of job outcomes on STEP were going to women. Further, despite the numbers of men and women joining STEP being almost equal, the progression of women through the programme is much slower. We are therefore currently developing a targeted Women's Programme.

STEP Handbook

STEP has developed an 11-week employability curriculum covering topics including goal setting, career exploration, skill mapping, interview skills, roles and responsibilities and benefits. This is accompanied by a handbook detailing each topic so clients can refer to the information after their workshops. The handbook also includes further reading, resources, and activities such as a goal setting.

Refugee Employment Network (REN)

Incubated by World Jewish Relief, and drawing on the lessons learned through delivering STEP, the Refugee Employment Network (REN) was established in 2019 in response to the need for better coordination across the refugee employment sector in the UK.

REN is a network member organisation at heart, utilising our contacts and expertise to deliver programming which benefits our member organisations and ultimately supports them to ensure refugees in the UK are able to access appropriate, fulfilling, paid employment or self-employment. We work closely with the Home Office and the DWP to ensure our work informs, and is informed by, the latest national and regional policies.

Between July 2020 and July 2021, our membership has grown from 36 organisations to over 120 – and is continuing to grow as we build our presence in the sector. The membership is comprised of a mixture of NGOs, local authorities, training providers and private employers - together supporting over 10,000 refugees across the UK.

We see such rapid growth as confirmation that our service is addressing a real and previously unmet need.

REN operates as a multi-functional capacity-building organisation, focusing on three central remits, agreed upon by the founding network members:

- Developing and disseminating best practice amongst member organisations
- Improving data standards across the sector
- Brokering opportunities by connecting employers to refugee support organisations

Over the last year, we have delivered a number of different innovative projects and programmes in conjunction with our network members and other external organisations.

In September 2020, we held our yearly Annual Summit, an opportunity for our network members to connect with each other and learn about updates and best practice in the sector. Due to Covid-19 restrictions, this was held virtually.

We have been working closely with the DWP to trial refugee-specific Sector Work Academy Programmes (SWAPs). SWAPs are 4-6 week courses which provide cohorts of approximately 10 refugee participants the opportunity to study ESOL, gain a qualification, and attend a job interview all within the context of a specific sector of work. We completed our first SWAP in June 2020 and are currently developing four more to begin over the next few months.

The project which has the biggest potential for improving the standard of support provided to refugees across the sector is Refugee Work ReConnect, a refugee employment digital platform which we have been developing with Australian-based social enterprise Refugee and Migrant Talent. We have worked closely with network members since January 2021 to scope and develop the proposed structure of the platform and are now waiting for the next stage of development to go ahead.

We have also made significant progress towards realising our ambition of REN becoming a separate charitable organisation. We have submitted an application to the Charity Commission and expect to have its charitable status confirmed in August 2021. We have also appointed a provisional Board of Trustees which will be confirmed upon REN's successful registration as a new entity.

Humanitarian Programmes

Inspired by our Jewish values, World Jewish Relief leads the UK Jewish community's response to major international disasters, responding to both immediate emergency needs and helping communities to rebuild their lives following such catastrophic events. We have set ourselves goals to achieve this by:

1. Making distinct, relevant, timely and demonstrable contributions to both immediate and recovery aspects of critical major international disasters, alleviating people's suffering when disaster strikes.
2. Developing, maintaining and fostering meaningful partnerships that enable us and our partners to design and implement better responses.

This year we have continued to strengthen our relationships with partners, access funding from the START network, and respond to disasters in Lebanon, Indonesia, Nicaragua, the Philippines and Ethiopia. We also launched an appeal to support the Uyghur refugees in Turkey and ongoing Covid-19 support to partners in Haiti, Mozambique, Bangladesh, Myanmar, India and Nepal. Through these programmes we have been able to support and alleviate the needs of 88,190 individuals affected by disasters; 53% of these individuals are women and girls. This achievement has been possible thanks to the collaborative work we have done with 13 partner organisations in our Disaster Preparedness Initiative (DPI) across 11 different countries where we were able to respond to disasters this year. Our responses have continued to be adaptable to meet the most urgent needs of the population we are assisting, but also to give our partners the opportunity to work in areas where they have expertise.

Our humanitarian work strives to be of high quality and up-to the industry standards against which we measure ourselves. This year 88% of the individuals who received our aid did so to at least 75% of the recommended standard. We also aim to respond to crises with efficiency, ensuring aid reaches communities without unnecessary delays and when it is most needed. Our target is for aid to reach participants within 28 days of launching an appeal and this year our average response time was 22 days. This process was particularly efficient when working on START funded projects, where an internal emergency appeal was not launched. In such cases we were able to start operations on the ground within 7 days.

Emergency appeals

This year we launched two appeals; one to respond to the explosion in Beirut and one to support Uyghur refugees in Turkey. We partnered with the British Red Cross in their work with the Lebanese Red Cross in response to the explosion in Beirut, contributing towards various interventions including emergency first aid activities, mobile medical units, provision of food, water and shelter for the displaced as well as cash transfers for the most vulnerable families affected.

In Turkey we are partnering with our long-standing partner the International Blue Crescent over an initial nine-month period, providing a range of different activities including the provision of three sets of food packages and two sets of hygiene kits to 750 people, psychological support, healthcare and medical support, handicraft workshops, and language classes for children from the Uyghur community.

Disaster Fund

Our Disaster Fund enables us to respond to under the radar emergencies and this year we were able to utilise the Fund to implement two programmes in the Philippines and Nicaragua.

In the Philippines we responded to Super Typhoon Goni in November, the most powerful storm of 2020, bringing torrential rains, violent winds, mudslides and storm surges to the Philippines' largest island of Luzon. Approximately 82,900 people were displaced and 1.9 million people were affected in 8 of the country's 17 regions. We worked with our local DPI partner CDRC to carry out both a targeted emergency response (food packs) and early recovery programme (including seeds distribution, and provision of farm tools) to help the most vulnerable families. In total we supported 4,770 people and the project's post-distribution monitoring indicated that the project activities were appropriate and well-received by participants. The post-distribution monitoring revealed that over 90% of respondents were satisfied with the quantity of food items, and 89% of respondents who received livelihood inputs had already planted seeds at the time of the monitoring.

In Nicaragua we responded to Hurricane Iota in November, the strongest hurricane to ever hit Nicaragua; it also occurred just two weeks apart from Hurricane Eta, another category 5 hurricane. Both hurricanes followed a similar path entering

Nicaragua and Honduras; directly impacting the Autonomous Region of the North Caribbean Coast (RACCN) in Nicaragua. The eye of both hurricanes went right over Bilwi, the municipality of Puerto Cabezas, affecting an area with one of the highest poverty and vulnerability rates in the country. We partnered with NITLAPAN, a well-established indigenous grassroots organisation linked to one of the main universities in Nicaragua (UCA). We supported 9 communities with WASH kits and hygiene kits, supporting over 6,200 people (50.3% women) to have the basics they needed in the immediate aftermath of the disaster.

START Fund

We were allocated two START Fund grants to respond to under-the-radar and underfunded global crises during the year.

Thanks to our DPI initiative we were awarded a grant in December to support schools, students and parents in Mozambique to prevent the spread of Covid-19 and to prepare for schools reopening after being closed since March 2020. This was a mini-consortium effort with ActionAid and our local partner ADPP. This project addressed two clear issues in Sofala and Manica provinces: the disruption of children's education and the disruption of livelihoods for vulnerable families by providing 15 schools with the necessary items to properly and regularly sanitise classrooms. We also installed water tanks and handwashing apparatuses at schools, carried out sensitisation and awareness campaigns on Covid-19 prevention measures for students and their families, and provided agricultural livelihood inputs for 1,700 families. In addition, due to the heightened risk of Gender Based Violence (GBV) and protection issues in the communities, we trained community activists on GBV issues, including a referral system to protect, defend and report cases in the target areas, as well as distributing leaflets and conducting mass sensitisation campaigns to highlight the risks of GBV, how to protect oneself, and how to report/respond to incidents.

At the end of January, we were awarded a grant from START funds to implement a programme with our Indonesian DPI partner IBU Foundation to respond to an earthquake in Sulawesi. We were able to provide medical assistance for 1,428 survivors in addition to providing psychological first aid to 465 survivors and mental health and psychosocial support to 1,911 survivors. Critically, this project reached a difficult to reach area of Sulawesi and filled an existing medical services

gap for a community that otherwise would not have had access to the medical services and attention provided in this project.

Covid-19 response

The Covid-19 pandemic has changed the world. During the last year, our partner organisations continued to adapt to the extraordinary circumstances. Cautious optimism and lifting of restrictions alternated with reintroductions of lockdowns and associated disruptions of an unprecedented scale. Our partners had to battle their own ill health, inadequate health care systems, increasing prices, sluggish job markets, increased anxiety and serious distress among the programmes' participants. As travel restrictions have come into force, grounding not only UK staff but also staff based in the countries, local responders have continued to fill a crucial function as those able to access the most vulnerable and marginalised. Relationships built on trust proved invaluable in finding ways to deliver essential services during the crisis.

Our partnership approach meant we maintained our support for partners to respond to the local needs with a range of different activities; through both reallocating and adapting existing projects as well as providing additional funding to partners to meet the need. With this additional funding, this has enabled us to have supported 30 projects through 22 partners in 8 countries this year. We have reached 44,620 participants through our projects which have largely focused on supplying food packages, medical support, PPE and Water, Sanitation and Hygiene (WASH items across all areas of work as well as supporting economic hardships caused as a secondary impact of Covid-19.

Our Livelihood programme responses have largely focused on providing food packages to families and participants of our projects who lost their jobs at the start of the pandemic, whereas our responses in the Older People programmes have varied, from psychosocial to material support, helping to alleviate the lack of social interaction that our project participants have and are still facing during this time.

In our Humanitarian programmes we have supported projects in 6 countries, with responses largely focusing on awareness raising and reducing the spread of the virus. Our partners conducted mass sensitisation activities in Mozambique, Myanmar, Bangladesh, Indonesia, India, Nepal and Haiti, ensuring the approach was

relevant to the local context. To reduce the spread of the virus, funds helped provide WASH kits, WASH facilities, and PPE to participants. In countries where there have been large and rapid rises in case numbers, such as Nepal, we have provided essential medical supplies, including oxygen, to local health centres. Given that Covid-19 has drastically impacted livelihoods, we have also implemented livelihood programmes in Mozambique and Bangladesh, specifically focusing on developing the entrepreneurial skills of women and girls. We continue to monitor the situation in all the countries we work in and support partners through the ongoing pandemic.

Older People Programmes

Throughout the challenges of the past 18 months, we have remained committed to our goal of "Providing lifesaving assistance and care to older Jewish people of the Survivor Generation in Eastern Europe, mitigating the impact of Covid-19". Last year, 10,809 people received support and services in 53 projects across 8 countries.

We continued our Active Ageing initiatives, providing homecare and material assistance, and repairing dilapidated homes. Since the start of the pandemic and following two needs assessments we adjusted our model to the realities of our entire client group who remain, for the most part, isolating at home to protect their health.

Despite ongoing restrictions and very challenging circumstances, our partners have not only implemented the projects as planned with little disruption but found space for innovation. For example, running online theatre ensembles and 'green' therapy projects (seed-swapping) have proved popular.

Within our work supporting partner organisations, we offered opportunities for learning and development, including sessions on digital literacy, support for dementia carers, supporting partners to use our new Grant Management System, and a 5-week course on Gender Sensitivity which will guide our gender work going into next year.

Slow and cumbersome vaccination programmes in our operational countries have restricted a return to 'normality'. Sadly, two directors of our partner organisations

died from Covid-19, others were hospitalised, and we know of hundreds of deaths among clients, mainly from the Survivor generation who are older.

Recognising that levels of vaccine hesitancy are alarmingly high in Eastern Europe, in May we embarked on a collaborative project with Project Kesher Ukraine to combat misinformation. We organised two webinars with a UNICEF expert, attended by 150 staff members from our partners. Additionally, we produced a leaflet for Hesed clients in Ukraine on how to get vaccinated. Rates are slowly increasing but there remains scepticism about side effects, efficacy and who is eligible for vaccination. We will continue working on this issue throughout 2021-22.

Home repairs

Over the course of the year, 165 homes received vital repairs across 8 locations in Ukraine and Georgia. We took a cautious approach, doing as many external repairs as possible, and following strict PPE and social distancing guidelines during indoor repairs. In some cases, clients were able to relocate to relatives whilst repairs took place in order to minimise risk.

Repairs included:

- Replacement or repair of balconies in 24 homes
- Re-wiring in 35 homes to reduce high fire risk
- New doors in 36 homes – replacing old, unsafe front doors
- Flooring repairs in 27 homes – reducing risk of falls and injuries
- New windows in 80 homes to protect against cold draughts, mould and damp in order to improve health and reduce heating bills.

Following our evaluation completed pre and post repairs we can see the impact of these changes:

- Damp and poor insulation was, as ever, the most widespread issue before repairs with 96% of participants reporting at least some problems with temperature and damp in their homes. Afterwards 100% of participants reported that their homes now felt at least a bit warmer and drier, with 85% reporting significant improvements.
- Before repairs, only 18% of participants felt that their homes were highly accessible and secure. After repairs, this increased to 53%. Overall, 91% of

participants noted a general improvement in their home's accessibility and security after repairs, with 50% noting a significant improvement.

- Before repairs, just 16% of participants felt their homes were highly comfortable and dignified. After repairs, 83% of participants noted a general improvement in the extent to which they feel comfortable and dignified in their home following repairs, with 50% noting a significant improvement.

Active ageing

With the continued closure of community spaces, support provided to clients at home has been vital. Warm homes and day centre groups met online where possible and over 2,000 people participated in online social activities throughout the year. Psychological support by telephone and online (if available) was provided to 1,989 people which helped to keep moods lifted during difficult periods. We encouraged uptake of digital literacy, providing 123 tablets (and internet) for lonely older people and their carers in Kharkiv, Poltava, Sumy, Kyiv, Odessa and Minsk.

Medical care was harder than ever to access as hospitals struggled to cope with the strain of Covid-19 cases and became hotspots for transmitting the disease. Older people benefited from support at home in the form of medicines, with 1,129 people receiving items of medical equipment to monitor health (glucometers, blood pressure monitors) and mobility equipment for 249 people. We were also able to provide 283 pairs of glasses, 91 eye surgeries and 23 hearing aids.

Undoubtedly those living with dementia have been extremely hard hit during the pandemic. We continued our vital work supporting people with activities at home where possible and essential home visits (206 people in total). We saw the completion of three pilot projects to support long-term carers of people with dementia in Kyiv, Kharkiv and Minsk and ran 235 support group meetings for 172 carers. We have committed to ensuring that by 2023 all partners will be 'dementia-aware', and staff & volunteers trained in best practices of dementia care provision. To date 67% have been trained and this year our partners ran 45 online dementia training sessions reaching 429 people.

We were able to provide funds to three partners in Balti (Moldova), Gori (Georgia) and Kyiv (Ukraine) to renovate outdoor space to create community gardens. This

has created three unique, accessible spaces for older people to use and socialise in a Covid-safe environment when weather permits.

Homecare and material support

Homecare services have been absolutely essential during the pandemic as older people remain cut off from society and families have not been able to visit and support as much as before. This year working through our Hesed partner organisations we provided homecare services for 986 people. A system for contact tracing was put in place in an effort to curb the transmission of Covid-19 between staff and clients, which has largely been effective. In the absence of informal support and volunteer visits, homecare workers provided vital communication with the outside world along with regular services such as cleaning, cooking and personal care. We also supported 179 individuals who needed companionship homecare which was mainly provided by telephone to reduce risk to clients.

We provided winter relief (payment of utility bills, warm clothes, heaters) to 691 people and material assistance in the form of bank cards was provided for 1,330 people, with 3,816 people receiving food packages or hot meal deliveries to help them during lockdown.

We continued our unique assistance to 1,170 people who were 'Born in (soviet) Evacuation' and a small group (304 people) who were previously recognised as Survivors, but no longer eligible for Claims Conference support. The majority of these clients live in Ukraine. We provided homecare, winter relief, food assistance, equipment loans and medical services to this group who are of an advancing age, and who experienced very difficult starts in life which has caused a multitude of physical and mental health issues throughout their lives.

As part of our Covid-19 response we funded 10 short-term programmes, mainly over the winter months, to help combat the associated impacts felt as a result of the pandemic. These programmes ranged from food assistance to digital devices, helping to pay winter bills, and included a food programme for 384 extremely vulnerable older people living in the buffer zone around occupied territories of Donetsk and Lugansk.

We conducted annual wellbeing surveys to evaluate the impact of our interventions. Unsurprisingly, due to the pandemic, we saw downward trends from previous years

in the areas of occupation and state of mind. However, we saw that those who had been engaged in more activities generally demonstrated higher levels of life satisfaction than those who were less involved. Additionally, in general we saw that management of chronic conditions improved or stayed the same, showing that our staying healthy interventions had a positive impact during difficult times.

Critical Success Factors

Increased profile and recognition

Our work around the globe has allowed us to demonstrate our deeply Jewish values of justice, kindness, repairing the world and welcoming the stranger, and to deliver on our mission to assist both our extended Jewish family in Eastern Europe and those living in poverty, affected by disaster or who are displaced in other parts of the world, regardless of their identity. Embracing the world of virtual events and online activity we have endeavoured to engage new audiences in our life-saving work; this year we welcomed 153,237 people to our website and delivered content to over 14,785 followers across our social media platforms.

We have continued to make every effort to speak directly to our supporters, to uphold our Supporter Promise by providing transparency and the highest levels of donor care at all times, and to engage with fundraising best practice, ensuring that our donors' money is always wisely spent. We thank all of our long term and new supporters and the many charitable trusts who have been so unstinting in their support this year.

Demonstrable evidence of impact

We continue to measure our impact so that we can learn from, adapt and improve our programmes' effectiveness and demonstrate the change which we are enabling.

Across our work, we have developed specific impact measures – and associated outcome indicators - which are used to evaluate performance. Our on-going learning and development culture enables us to continue to both develop our own expertise and to support partners to build theirs.

This year we launched our new Grant Management System to create a more efficient and effective way for partners to apply for funding and report back to us on

activities and impact. We are also improving our gender approaches and sensitivities in all that we do.

A Welcoming and High Performing Organisation

Our new corporate strategy commits us to being more agile, opportunistic and creative as a team, working better together to ensure we can access new funding and operational opportunities, whilst doing more to build a culture of inclusivity and respect. We are continuing to champion our diversity, equality and inclusivity agenda, and commissioned external facilitators to understand unconscious bias, amend our recruitment practices and strengthen the welcoming culture of the team.

Our annual staff survey revealed an overwhelmingly positive set of indicators (100% of those surveyed both enjoy working at World Jewish Relief and are clear on their work objectives) but also highlighted the need for us to keep a careful eye on workload, strengthen cross team collaboration and ensure we are communicating our approach to pay and reward. Despite not being in the office for most of the year, we have prioritised weekly team information updates, wellbeing and social activities paying particular attention to assisting new starters.

Income growth

In a year where demand for our services has been unprecedented because of the Covid-19 pandemic, the Jewish community has responded with vigour and enabled us to exceed budgeted income, raising a total of £7.4m.

Notable successes include Make a World of Difference, our first virtual event which replaced our Annual Dinner 2021, raising £1.2m, our Covid-19 Global Emergency Appeal which raised a further £0.1m for our work responding to the devastating effects of the pandemic, and our Uyghurs Refugee Appeal which raised £0.3m in response to humanitarian needs of this community who have fled persecution and whose story resonates so much with our own. A significant grant from the Asylum, Migration and Integration Fund has enabled STEP, our acclaimed employment programme for Syrian refugees, to continue to flourish.

Safeguarding

World Jewish Relief's trustees continue to prioritise the issue of safeguarding and both staff and trustees have renewed their training to ensure they are up to date

with best practice. World Jewish Relief is fully committed to the protection of vulnerable persons, young and old and will not tolerate any form of abuse or exploitative acts being perpetrated by trustees, employees, volunteers or anyone associated with the delivery of programmes. World Jewish Relief has no disclosures to make nor reports of misconduct made against any of its staff or partners. We continue to collect and report disclosures from partner organisations. We are working with partners to continue to build their capacity in this area, including the provision of a three-day training programme in Bangladesh for our partner ISDE. Safeguarding is a standing agenda item at every Trustee meeting.

Partnership

We place great emphasis on building effective programme partnerships; by working alongside our partners to strengthen both our own capacity and that of our partners we ensure that we create transformational change in the lives of people we support. We are committed to a locally led agenda, ensuring our partners have the capacity, knowledge and resources to identify and respond to specific local needs to a high technical, financial and safeguarding standard. We simultaneously recognise the impact that partnerships have on our own work and learning, and how they enable us to access funding to continue to partner with them.

Whilst Covid-19 has limited our ability to travel and provide in person support or exchange visits, alongside regular communication and accompaniment, we have provided online training and workshops to share learnings and to strengthen our partners' technical capacity to deliver more impactful programmes and ensure that they will be strong civil society organisations. This has included safeguarding training, gender training, fundraising and marketing support, monitoring and evaluation training, evaluating shared learning and generating new ideas to improve results.

Next year we plan to conduct a thorough partner survey to help us measure the quality of these critical relationships and identify how we can further deepen our partnerships and enable them to lead the work they do and guide us in ours.

Future Plans 2021-2023

While we may be emerging from the Covid-19 pandemic in the UK, the majority of areas where World Jewish Relief is working are some distance away from a nationwide vaccination programme. To that end it is inevitable that we anticipate the next two years to remain uncertain, fluid and challenging particularly for the client groups that we are targeting.

Trustees approved an updated corporate strategy in October 2020 to guide us through these turbulent times but we need to remain strategically opportunistic given the circumstances. The demand for our services was particularly evident through the pandemic and continues to encourage us to bring ambition to our work – there is a sense that we need to do more to deliver better services to more people, attract more supporters to engage with us and raise a greater and more sustainable level of income.

Specific new priorities for the year ahead include the following:

- We will be expanding our communications and marketing capabilities in order to strengthen our acquisition of a younger demographic of supporter. To support this objective, we will be recruiting a Director of Marketing and Communications.
- We are scaling up our response to the global climate crisis, recognising it is our responsibility to ensure that we adapt existing programmes and identify new ones to enable communities to cope with, and be better prepared for, the consequences of climate and environmental crises. We will be recruiting a Climate and Resilience Manager to lead us through this process and ensure our programmes and ways of operating are climate smart and more environmentally friendly.
- We are looking to expand the quality and scope of both our humanitarian and livelihood operations particularly in low-income countries, prioritising where possible the needs of women and girls.
- We will continue to strengthen the quality and scope of our Refugee employment programme, STEP, in the UK maintaining our ambition to be a sector leader in this environment.
- In a post Covid-19 environment we are reflecting on the changing needs for the team's office space.

- We remain uncertain of our ability to return to in-person fundraising events and our plan is to once again host a virtual gala fundraising event in early 2022.

Risk Management

World Jewish Relief regularly reviews and assess the risks it faces in all areas of its work and plans for the management of those risks.

Trustees liaise with the Chief Executive and Senior Leadership Team (SLT) to let staff know the boundaries and limits set by their risk policies to make sure there is a clear understanding of the risks that can and cannot be accepted.

As designated by The Charity Commission, the Board of Trustees has ultimate accountability for managing and controlling risk within the charity. Trustees are required to identify and review the strategic risks to which the organisation is exposed and to assess the likelihood of such risks and the possible impact they would have. Trustees must be satisfied that risk management is embedded in the organisation and adequate systems are in place to monitor, manage and, where appropriate, mitigate World Jewish Relief's exposure to major risks.

The Finance & General Purposes Committee reviews risk analysis and the risk management process across the Charity and ensures a detailed review of the priority risk register at every Finance Committee meeting.

Staff comply with risk management policy and processes and foster an environment where risks can be identified and escalated.

The Senior Leadership Team reviews key operational issues and actions and discusses and decides whether strategic risks need to be introduced, amended or replaced in light of external events or operational challenges. They promote risk management processes throughout the organisation and encourage transparency in reporting and speedy issue and risk escalation.
World Jewish Relief has an active operational Risk Register. This register is a 'living document' and forms the baseline for further risk identification. World Jewish Relief recognises that new risks will appear and other risks will become less or more severe or may disappear. Risk identification is, therefore, an ongoing process.

When new risks are identified by a Trustee or staff member, these will be referred to the Director of Finance who, in consultation with the Senior Leadership Team, assesses how likely they are to occur and how severe their impact, updating the operational risk register accordingly.

Identified risks are put into perspective in terms of the potential severity of their impact and likelihood of their occurrence. Assessing and categorising risks helps World Jewish Relief in prioritising and filtering them, and in establishing whether any further action is required.

The Council is ultimately responsible for the system of risk management and internal control, and through the Finance & General Purposes Committee reviews, the effectiveness of this system.

Every year the Council considers in depth the nature and extent of the strategic risks that World Jewish Relief is willing to take to achieve its strategic objectives. For each strategic risk, risk appetite is assessed to balance opportunities for business development and growth in areas of potentially higher risk, while maintaining our reputation and reasonable levels of broad stakeholder support.

The key risks identified by World Jewish Relief in 2020/21 along with the actions taken are listed below:

Risk	Action Taken
Impact of Operations The design of programme, intervention, quality of the partner, appropriateness of resource allocation or other areas within our control, has no or negligible impact, on the target participants.	• Selection of local partner based on technical and delivery competence. • Scrutiny of programme design and plan to maximise impact. • MEL framework to ensure partner is focused on Impact as a measure of performance.
Financial Sustainability Running a structural deficit, overcommitting anticipated income,	• Build an array of revenue streams through good fundraising, strong donor care, compelling issues and acceptable ROI's.

or poor fundraising performance of key revenue streams affects long- term future of organisation.	• Strong financial controls, accurate budgeting and regular re-forecasting limiting the overcommitment of uncertain income. • Application of our reserves policy. • Managing the balance of General Fund income to Restricted Fund income.
Efficiency Underinvestment in people, systems or technology leads to under performance.	• Focused attention on investing in our people through positive culture, professional development, T&C's and building of reputation/credibility. • Implementation of a Grant Management System to significantly reduce operational grant management time, risk of error and improve access to management information. • Upgrade of CRM to ensure it is fit for purpose and integrates with other systems. • Upgrade of phone and IT operating systems to strengthen long term home working/virtual office capabilities.
Safeguarding Severe safeguarding incident in any form by staff, volunteer of World Jewish Relief or downstream partner personnel.	• Robust safeguarding framework focusing on risk, whistleblowing, Code of Conduct, HR, Policy and Governance/accountability. • Continual upgrading of safeguarding capabilities and understanding of partners. • Focus on open and safe culture within the charity.
Reputation Partner performance, legal or financial non-compliance or culture of charity adversely impact reputation of organisation.	• Partner mitigation measures above (Impact Risk). • Strong internal financial controls and procedures, strong income management particularly restricted funds, high donor care/reporting standards. • Annual board appraisal, staff survey, quarterly staff reviews, whistleblowing and other policies proactively understood.

Financial Review

Overview

The income for 2020/21 was £7.4m. This represents a 17% increase from the 2019/20 figure of £6.3m. This increase was seen across nearly all of our income categories as our generous donors recognised the dire impact of the Covid-19 pandemic on the participants we support. The total expenditure for 2020/21 was £7.2m which is a 1% increase from the 2019/20 figure of £7.1m.

The level of grants awarded to our partners of £5.3m shows an increase of £0.3m (6%) from last year. This expenditure was slightly higher than we anticipated due, in part, to the additional income we raised. The area that saw a significant increase in grant expenditure was our UK Refugee programme (an increase of £0.8m) as we secured a grant from the Asylum, Migration and Integration Fund to fund the programme until December 2022. Our older people expenditure reduced by £0.3m in 2020/21 in line with our expectations. Our humanitarian expenditure reduced by £0.4m due to a reduction in the level of START network grants awarded in 2020/21.

Although we had budgeted for a deficit, due to our higher level of income we actually generated a surplus of almost £0.4m in 2020/21. This will enable us to increase our support to the vulnerable in the 2021/22 financial year.

Income

Income increased by £1.1m from £6.3m in 2019/20 to £7.4m this year.

Grant income increased by £1.2m as we received new funding from the Asylum, Migration and Integration Funding for our UK Refugee Programme and we secured a new grant from the Foreign, Commonwealth and Development Office for an employment programme in Africa.

Major Giving income increased by £0.8m due to a significant grant from the Doris Pacey Foundation supporting programmes across all areas of our work.

Event income decreased by £0.2m. We had a hugely successful virtual event which raised £1.2m but were unable to host any in-person events because of the ongoing restrictions related to the Covid-19 pandemic.

Emergency appeal income decreased by £0.3m to £0.7m in 2020/21 due to a reduction in the number of START Network grants we received. We raised £0.3m from our appeal to support the Uyghur community in Turkey and a further £0.1m from our Covid-19 appeal, launched in April 2020.

Legacy income received in 2020/21 was £0.2m which was lower than the 2019/20 financial year by £0.3m.

Expenditure

Overall expenditure increased by £0.1m from £7.1m in 2019/20 to £7.2m in 2020/21. Charitable expenditure was £6m and represented 84% of total expenditure.

£2.3m of expenditure was incurred for older people in eastern Europe as we continued to prioritise this vulnerable group. The largest area of spend was on homecare and welfare support which totalled £1.5m, with £0.5m spent on active ageing programmes and £0.3m spent on home repairs.

The livelihood programmes saw total expenditure of £1.1m, a small increase of £0.1m from the previous year due to the additional FCDO income. £0.8m was spent on projects in eastern Europe and £0.4m was spent in Africa.

Our UK Refugee programme incurred expenditure of £1m due to securing an additional grant from the Asylum, Migration and Integration Fund extending the funding to December 2022.

£0.7m was spent on emergency programmes in 2020/21. £0.3m was sent to support our participants worst affected by the Covid-19 pandemic and £0.2m was spent on START funded emergency responses in Mozambique. Due to the success of the Uyghur appeal we were able to send £0.1m to the community in Turkey and will send an additional £0.2m in the 2021/22 financial year.

Total expenditure in Fundraising and Communications decreased from £1.3m in 2019/20 to £1.1m in 2020/21. This saving of £0.2m was due to not holding any in person events due to the restrictions enforced by the Covid-19 pandemic.

Staff costs were £1.4m in 2020/21 which was a small increase from the previous due in part to a cost of living increase awarded in January 2021.

Financial Position

In 2020/21 the overall position was a surplus of almost £0.4m, increasing total reserves from £6.8m on 30 June 2020 to £7.2m at 30 June 2021. Over £2m of these reserves are restricted and can only be used for the purposes identified by the donor.

Going Concern

We have considered the effects of Covid-19 on the charity's operations and have concluded that the impact is likely to be limited. We re-opened our office to key staff in August 2020 whilst ensuring a safe workplace and complying with UK Government guidance on social distancing. We have enacted procedures that enable effective operation to continue across all departments regardless of whether our employees are working from our office or home.

The trustees acknowledge and recognise the potential impact of Covid-19 on the future operations of the charity, its participants, partners and stakeholders and on wider society. As well as the personal risk to health of its staff, the charity may lose planned income as the result of the cancellation of events and/or the absence of key personnel, although there may also be some compensating expenditure savings. The reduced opportunities for scheduled face to face interaction may well impact on the ability to plan effectively for the medium term but, at the current time, it is not anticipated that the overall financial position of the charity will be materially adversely affected or its financial solvency materially threatened. Income performed above expectation in the 2020-21 financial year. The Future Plans section above highlights the investment and the opportunities that the organisation is working towards to further strengthen our position in the year ahead. This will help ensure World Jewish Relief remains relevant, is able to maximise support for our participants and can secure the level of funding that this support requires.

Reserves Policy

The Council reviews World Jewish Relief's reserves policy each year, ensuring that the charity has sufficient funds to be able to absorb setbacks in its ability to raise funds and maintain its charitable expenditure programmes.

World Jewish Relief had combined funds of £7.2m at 30 June 2021 (2020: £6.8m) comprising general funds of £3.2m, designated funds of £1.9m and restricted funds of £2.1m.

The Council considers that free reserves should be held at a minimum level broadly equivalent to 9-12 months' administration costs, currently £1.4m - £1.9m. The charity ended the year with free reserves (general funds) of £3.2m which is above the level required. There has been an increase in general funds of £0.8m in 2020/21 and we have budgeted to spend this surplus in 2021/22.

The Council is satisfied with the level of free reserves.

Designated funds are those unrestricted funds that have been allocated by the trustees for particular purposes and totalled £1.9m on 30 June 2021.

The designated funds comprised:

- The net book value of World Jewish Relief's freehold building of £1.1m. The cost of purchase and refurbishment is held as a tangible fixed asset.
- A dilapidations fund of £0.1m held to cover necessary future repairs and refurbishment. This is expected to be utilised within the next 2-3 years.
- £0.7m to ensure the organisation can continue to support core programme commitments throughout eastern Europe and in Rwanda. The Council has carried out a review of the programme commitments and has identified that there is a moral obligation to guarantee the funding for certain key programmes and as such has set aside a proportion of free reserves to cover this expenditure.

Restricted funds, which fall outside the definition of free reserves, have specific use conditions and are used to fund projects and programmes. Over half of the total restricted funds of £2.1m are restricted to funding programmes in support of victims of Nazi persecution. Net expenditure against this fund this year was £0.7m. The aim is to continue to spend these funds over the next one - two years until the fund has been fully utilised.

Grant Making Policy

World Jewish Relief's charitable work is carried out by making grants to partner organisations. Grants are traditionally made on an annual basis and in line with specific project criteria. Project proposals are subject to a rigorous approval process before individual grants are agreed and contractual agreements are drawn up. These are reviewed in detail and approved by World Jewish Relief's Allocations Committee. The Finance and General Purposes Committee then approves the grant expenditure in the context of the annual budget setting process. The budget and individual grants are formally approved by the Council. Grant agreements are signed by all partners. These detail the outputs and outcomes expected by World Jewish Relief, the reporting requirements and a schedule of expected payments. Payments to partners are only authorised once satisfactory reports have been received. World Jewish Relief staff monitor and evaluate progress throughout the grant period by visiting partners and participants, reviewing assessments against agreed objectives and commissioning evaluations carried out by third parties.

Fundraising

We would not exist without the committed donors who have helped us save lives since 1933. We believe in building strong relationships with our supporters who are very much part of everything that we do. We tailor our fundraising as much as possible to speak directly to our supporters and thanking them is a fundamental part of the fundraising journey. We have a clear Supporter Promise which we review regularly and which is posted on our website. The Promise outlines our commitment to treating our supporters with the highest level of care and respect and using all funds received responsibly and transparently. We have not, do not and will not sell donor details as we understand that they have trusted us with their money and information. World Jewish Relief is also signed up to The Fundraising Regulator and Fundraising Code of Practice through which we are able to demonstrate to our supporters that we adhere to the highest standard of fundraising governance and compliance.

All staff and Trustees engage with fundraising best practice. The Trustees, Chair and Chief Executive all meet regularly with the fundraising team and fundraising activity is included in our risk register to ensure that it can be managed accordingly.

We work with trusted local partners who share our values and concern for the money given by donors. Programmatic due diligence is a vital mechanism towards ensuring that donors' money is well spent.

World Jewish Relief received a total of four complaints in the year 2020/21, compared to two in 2019/20. All complaints were responded to and the complainants were satisfied with the results.

World Jewish Relief is committed to ethical fundraising and fosters a culture of utmost respect for donor choice.

Investment Policy

The Council has approved a policy which covers the management and review of the charity's investment portfolio. The Council considers that a total return approach to investments is appropriate. Asset allocation ranges for each fund for which investments are held are assessed by the Finance Committee. These are passed on to the Investment Committee which in turn provides recommendations to the Council on any portfolio rebalancing required. Investments are normally denominated in sterling, though non-sterling investments can be considered to enhance portfolio return or improve diversification. Leverage is not permitted. Foreign currency commitments are held in cash. The policy currently does not look to use non-financial criteria, such as ethical or social policy considerations, in the selection of investment assets.

The investment portfolio is made up of 79% managed equity funds and 21% cash.

Investment Performance

For the majority of 2020/21 we maintained high cash balances in our bank accounts as we were uncertain what impact the Covid-19 pandemic would have on our fundraising capabilities. However, income performed well and as such we agreed to place a further £1.5m in the investment portfolio in June 2021.

Prior to this additional deposit the portfolio had performed well with an increase in value of 13% since 1st July 2020 resulting in a net gain of £0.15m. This is made up of an unrealised gain of £0.05m and a realised gain of £0.1m.

Remuneration Policy

The Council reviews the pay of key management personnel on an annual basis. Key management personnel include trustees (who are not remunerated for their role) and the Senior Leadership Team.

The annual salary review takes into account the funding available based on the financial performance of World Jewish Relief, changes in the relevant pay markets and the contribution of individuals.

The Council is confident that the pay levels set for its key management personnel ensure World Jewish Relief is able to recruit and retain a strong leadership team that represents good value for money.

Structure, Governance and Management

Constitution

On 25th January 2019, the trustees passed a special resolution to amend the Memorandum and Articles of Association, originally written in 1984. The language in the new constitution was modernised and the objects updated to reflect the current activities of the charity. The Memorandum and Articles of Association can be found at Companies House and on the Charity Commission website.

World Jewish Relief's Objects

The charity's objects are defined in its Memorandum and Articles of Association as "*the relief of poverty, hardship, sickness and distress, which, while supporting Jewish people and Jewish communities will also include providing such relief in any part of the world in such manner and on such terms and conditions (if any) as may be thought fit.*"

Public Benefit Statement

World Jewish Relief's Council has given regard to the legislative and regulatory requirements for disclosing how its charitable objectives have provided benefit to the public. The Council has complied with the duty set out in Section 4 of the Charities Act 2011 and clarified how the organisation's work seeks to focus on three charitable purposes as specified in the Act. These are "the prevention or relief of poverty; the advancement of health or the saving of lives; and the relief of those in need, by reason of youth, age, ill-health, disability, financial hardship or another disadvantage". Through the provision of grants to 68 partner agencies working in 21 countries on 110 projects and supporting 115,299 participants, World Jewish Relief works to deliver long term development benefits and humanitarian assistance. These activities further World Jewish Relief's charitable purposes for the public benefit.

Council of Management

The governing body of the charity is the Council of Management (Council) which meets at least four times a year and must consist of at least five members. Members of Council are recruited based on their ability to apply their skills and expertise to the varied activities of the charity as and when required. Prospective members, with appropriate skills, are invited to attend two Council meetings and, provided they

remain interested and a majority of Council members agree, their appointment is ratified at the next Council meeting. Council members are appointed for two consecutive three-year terms. A further period of three plus three years is possible following a one-year break.

On appointment, new members receive an information pack and an induction which includes information on World Jewish Relief's governance structure, charitable activities, finances, fundraising and staffing. Trustees are encouraged to visit international projects. Members of Council are also directors of the company and trustees of the charity. No Council member has a beneficial interest in the company.

The Council bears responsibility for strategic planning, policy and direction. Implementation is delegated to the Chief Executive, who is answerable to the Council, and his Senior Leadership Team. The other members of the Senior Leadership Team, reporting to the Chief Executive, are the Director of Philanthropy and Communications, Director of Finance and Resources and Director of International Programmes. The Council delegates the detailed review of certain issues to specific committees, namely the Finance and General Purposes, Allocations, Investment and Nominations Committees. Committees are chaired by, and primarily composed of, members of the Council, supported by lay experts.

Grants made to partners are determined by the Allocations Committee, subject to ratification by the Council. Detailed applications are received from many organisations and are fully discussed and considered by the Allocations Committee. On approval, grant agreements are formalised, subject to satisfactory responses to questions and adequate financial and narrative reporting.

The Finance and General Purposes Committee takes delegated responsibility on behalf of the Council to review all financial aspects of the charity's activities including its strategic and operational plans, so as to ensure short and long term viability. The Committee also ensures there is an effective external audit function and reviews the procedures in place to evaluate the adequacy of partners' financial controls. The Committee oversees all systems, controls and processes that may have an impact on the charity's ability to meet its aims. The Committee reviews risk analysis, the risk management process and compliance with relevant law, regulations, obligations and best practice.

The role of the Investment Committee is to research and make recommendations to the Council on suitable investments for excess funds, and the appropriate timing for acquisition and disposal. The Investment Committee monitors the performance of World Jewish Relief's investment portfolio and receives regular reports from the third-party fund managers.

The Nominations Committee ensures that the structure, composition, recruitment, tenure and succession of World Jewish Relief's Council and its committees is appropriate and effective.

Auditor

The trustees propose that Buzzacott LLP is reappointed as auditor of the charitable company for the forthcoming year at the Council meeting in October 2021.

Statement of the Council of Management's Responsibilities for the Financial Statements

The members of the Council of Management, who are also the directors of Central British Fund for World Jewish Relief for the purpose of company law, are responsible for preparing the Council of Management's Report and the accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Council of Management to prepare accounts for each financial year. Under company law, the Council of Management must not approve the financial statements unless it is satisfied that they give a true and fair view of the state of affairs of the charity and of the income and expenditure, of the charitable company for that year. In preparing these financial statements, the Council of Management is required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the 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;
- Make judgements and estimates that are reasonable and prudent;

- State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Council of Management is responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the accounts comply with the Companies Act 2006. It is 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.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of Financial Statements may differ from legislation in other jurisdictions.

Disclosure of Information to the Auditor

Each of the directors, who held office at the date of approval of this Council of Management Report, has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditors are aware of such information.

Approved by the Council of Management on 7th October 2021 and signed on its behalf by:

Maurice Helfgott
Chair

Jeremy Newman
Treasurer

Independent auditor's report to the members of The Central British Fund of World Jewish Relief

Opinion

We have audited the financial statements of The Central British Fund of World Jewish Relief (the 'charitable company') for the year ended 30 June 2021 which comprise the statement of financial activities, the balance sheet, and statement of cash flows, the principal accounting policies and the notes to the financial statements. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 30 June 2021 and of its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

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

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report, which is also the directors' report for the purposes of company law and includes the strategic report, for the

financial year for which the financial statements are prepared is consistent with the financial statements; and

- the trustees' report, which is also the directors' report for the purposes of company law and includes the strategic report, has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report including the strategic report. We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

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

Responsibilities of trustees

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

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

Auditor's responsibilities for the audit of the financial statements

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

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

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations; and
- we obtained an understanding of the legal and regulatory frameworks that are applicable to the charity and determined that the most significant frameworks which are directly relevant to specific assertions in the financial statements are those that relate to the reporting framework (Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011) and those that relate to fundraising including The Code of Fundraising Practice.

We assessed the susceptibility of the charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to their knowledge of actual, suspected and alleged fraud; and

- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- performed substantive testing on expenditure including the authorisation thereof;
- tested journal entries to identify unusual transactions; and
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- reading the minutes of meetings of those charged with governance; and
- enquiring of management as to actual and potential litigation and claims.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the trustees and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work

has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Buzzacott LLP

Catherine Biscoe (Senior Statutory Auditor)
For and on behalf of Buzzacott LLP, Statutory Auditor
130 Wood Street
London
EC2V 6DL

Date: 13 October 2021

CENTRAL BRITISH FUND FOR WORLD JEWISH RELIEF
(A COMPANY LIMITED BY GUARANTEE)
STATEMENT OF FINANCIAL ACTIVITIES (including an income and expenditure account)
FOR THE YEAR ENDED 30 JUNE 2021

	Notes	Unrestricted funds £	Restricted funds £	Total 2021 £
Income from				
Donations and legacies	2	2,794,591	4,552,932	7,347,523
Investments	3	12,640	7,043	19,683
Total income		2,807,231	4,559,975	7,367,206
Expenditure	4			
Expenditure on raising funds		943,803	201,571	1,145,374
Expenditure on charitable activities		1,129,035	4,892,530	6,021,565
Total expenditure		2,072,838	5,094,101	7,166,939
Net gains on investments	6	101,405	40,319	141,724
Net income (expenditure)		835,798	(493,807)	341,991
Transfers between funds	14	-	-	-
Net movement in funds		835,798	(493,807)	341,991
Fund balances at 1 July 2020		4,232,640	2,582,017	6,814,657
Fund balances at 30 June 2021		5,068,438	2,088,210	7,156,648

All of the above results are derived from continuing activities. The charity has no gains and losses other than those shown above.

	Notes	Unrestricted funds £	Restricted funds £	Total 2020 £
Income from				
Donations and legacies	2	3,540,649	2,737,823	6,278,472
Investments	3	20,052	11,761	31,813
Total income		3,560,701	2,749,584	6,310,285
Expenditure	4			
Expenditure on raising funds		1,201,199	134,568	1,335,767
Expenditure on charitable activities		1,965,928	3,778,692	5,744,620
Total expenditure		3,167,127	3,913,260	7,080,387
Net gains on investments	6	119,477	80,527	200,004
Net income (expenditure)		513,051	(1,083,149)	(570,098)
Transfers between funds	14	(56,455)	56,455	-
Net movement in funds		456,596	(1,026,694)	(570,098)
Fund balances at 1 July 2019		3,776,044	3,608,711	7,384,755
Fund balances at 30 June 2020		4,232,640	2,582,017	6,814,657

CENTRAL BRITISH FUND FOR WORLD JEWISH RELIEF
(A COMPANY LIMITED BY GUARANTEE)
Company number: 1874886
BALANCE SHEET
AT 30 JUNE 2021

	Notes	2021 £	2020 £
Fixed Assets			
Intangible assets	7	13,800	-
Tangible assets	7	1,105,793	1,116,402
Investments	8	2,829,314	1,173,840
		3,948,907	2,290,242
Current Assets			
Debtors	9	634,069	400,112
Cash at bank and in hand		2,808,772	5,182,904
		3,442,841	5,583,016
Creditors: amounts falling due within one year	10	(235,100)	(1,058,601)
Net current assets		3,207,741	4,524,415
Total net assets		7,156,648	6,814,657
The funds of the charity			
Restricted funds	12	2,088,210	2,582,017
Designated funds	13	1,925,901	1,911,551
General unrestricted funds		3,142,537	2,321,089
Total funds		7,156,648	6,814,657

The accounts were approved by the Council of Management on 7th October 2021 and signed on its behalf by:

.....
Maurice Helfgott
Chair

CENTRAL BRITISH FUND FOR WORLD JEWISH RELIEF
(A COMPANY LIMITED BY GUARANTEE)
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 30 JUNE 2021

	2021 £	2020 £
Cash flows from operating activities:		
Net expenditure for the year (as per the statement of financial activities)	341,991	(570,098)
Investment income	(19,683)	(31,813)
Depreciation of tangible fixed assets	14,840	14,001
Amortisation of intangible assets	1,320	246
Loss on disposal of intangible asset	-	2,833
(Increase) decrease in debtors	(233,957)	51,904
(Decrease) increase in creditors	(823,501)	674,735
Gains on investments	(141,724)	(200,004)
Net cash used in operating activities	(860,714)	(58,196)
Cash flows from investing activities:		
Investment income	19,683	31,813
Exchange rate variances	(12,640)	2,010
Payments to acquire tangible fixed assets	(4,231)	(18,893)
Payments to acquire intangible fixed assets	(15,120)	-
Payment to acquire investments	(1,554,020)	(835,270)
Proceeds from sale of investments	479,894	4,551,219
Net cash used in investing activities	(1,086,434)	3,730,879
Change in cash and cash equivalents in the year	(1,947,148)	3,672,683
Cash and cash equivalents at the beginning of the year	5,340,729	1,668,046
Cash and cash equivalents at the end of the year	3,393,581	5,340,729
Analysis of cash and cash equivalents		
Cash in hand	2,808,772	5,182,904
Cash held by investment managers	584,809	157,825
Total cash and cash equivalents	3,393,581	5,340,729

1. Accounting policies

1.1 Basis of preparation
These accounts have been prepared for the year to 30 June 2021.

The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant accounting policies below or the notes to these accounts.

The accounts have been prepared in accordance with 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 United Kingdom and Republic of Ireland (Charities SORP FRS 102) issued in October 2019, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

The accounts are presented in sterling and are rounded to the nearest pound.

1.2 Basis of consolidation
The Charity does not prepare group accounts. World Jewish Relief has a trading subsidiary that is not consolidated because it is dormant. The Ukraine subsidiary, previously fully controlled by World Jewish Relief, has now been wound down.

1.3 Assessment of going concern
The trustees have assessed whether the use of the going concern assumption is appropriate in preparing these accounts. The trustees have made this assessment in respect of a period of one year from the date of approval of these accounts.

The trustees of the charity have concluded that there are no material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. Due to the budgeted cash and reserves position of the charity at 30th June 2021 the trustees are of the opinion that World Jewish Relief will have sufficient resources to meet its liabilities as they fall due. The most significant areas of judgement that affect items in the accounts are detailed in 1.4 below. With regard to the next accounting period, the year ending 30 June 2022, the most significant area that may affect the value of the assets held by the charity is the performance of the fundraising activities especially in light of the impact of the Covid-19 pandemic. With strong income performance this year Trustees are confident that the overall income targets will be met for 2021/22, although the mix may differ from budget. The charity will monitor income closely and will only commit expenditure that it can afford to do so. For more information on this please see the risk management and reserves policy sections of the Council of Management's report.

1.4 Critical accounting estimates and areas of judgement
Preparation of the accounts requires the trustees and management to make significant judgements and estimates.
The items in the accounts where these judgements and estimates have been made include:
- judgements in connection wtih the likelihood of receipt of legacy income and pledges;
- the allocation of general overheads and governance costs between charitable expenditure categories and the cost of raising funds;
- estimates in respect of accrued expenditure; and
- estimates of future cash flows for the purposes of the going concern assessment.

1.5 Income recognition
Income including donations, gifts and grants that provide core funding or are of a general nature are recognised where there is entitlement, receipt is probable and the amount can be measured with sufficient reliability. Grant income which provides funding to support performance activities is recognised where there is entitlement, receipt is probable and the amounts can be measured with sufficient reliability. Such income is deferred when it is received in advance of the performances or event to which it relates.

Legacies are included in the statement of financial activities when there has been a grant of probate, the executors have established that there are sufficient surplus assets in the estate to pay the legacy, and any conditions attached to the legacy are within the control of the charity.

Donations are recognised when the charity has confirmation of both the amount and settlement date. In the event of donations pledged but not received, the amount is accrued for where the receipt is considered probable. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

Gift Aid has been accrued where the donation has been received. Interest income on current bank accounts is recognised on receipt. Interest income on term deposits that span more than one financial year is accrued on a pro-rata basis. Income from share portfolios that is not paid out but is reinvested in the portfolio, is accrued on a monthly basis.

1.6 Expenditure recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to make a payment to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure includes any attributable VAT which cannot be recovered. All expenditure is accounted for on an accruals basis.

1.7 Expenditure allocation

Expenditure has been classified under headings that aggregate all costs related to that category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Expenditure on raising funds includes both direct and apportioned costs attributable to the fundraising activities of the charity.

Expenditure on charitable activities comprises direct expenditure on grant making and distribution activities.

Support costs represent indirect charitable expenditure. In order to carry out the primary purposes of the charity it is necessary to provide support in the form of IT, finance, HR and office facilities. Support costs are allocated between these categories on a basis consistent with the use of resources. Support costs include governance costs.

Governance costs are associated with the governance arrangements of the charity which relate to the general running of the charity as opposed to the costs associated with fundraising or charitable activities. Included within this category are costs associated with the strategic, as opposed to the day-to-day, management of the charity's activities, and the costs of meeting statutory obligations, for example the audit fee.

1.8 Tangible fixed assets and intangible assets

Depreciation of tangible fixed assets is provided at the following annual rates to write off the cost, less the estimated residual value, of the asset over its useful economic life.

Freehold land	not depreciated
Freehold buildings	2% straight line
Computer equipment	33% straight line
Fixtures & fittings	25% straight line

Assets purchased directly, or through implementing partners, for the purpose of relief work are written off to the Statement of Financial Activities in the year of expenditure as part of charitable expenditure. Improvements to freehold buildings occupied and used by the charity for charitable purposes are depreciated.

Intangible assets represent the cost of externally purchased software where there is a future economic benefit.

Amortisation of intangible assets is provided at the following annual rates to write off the cost, less the estimated residual value, of the asset over its useful economic life.

Computer software	33% straight line

Tangible fixed assets and intangible assets costing more than £1,000 are capitalised.

1.9 Investments

Other fixed asset investments are shown at their market values at the year end. Unrealised gains and losses are taken to the Statement of Financial Activities on the revaluation of investments for accounting purposes. Realised gains and losses are included in the Statement of Financial Activities in the year of disposal of the investment. Treasury Bills held within the investment portfolio are treated as investments and not cash as the intention is that they are a longer term investment.

1.10 Cash at bank and in hand

Cash at bank and in hand represents such accounts and instruments that are available on demand or have a maturity of less than three months from the date of acquisition. Deposits for more than three months but less than one year have been disclosed as short term deposits. Cash placed on deposit for more than one year is disclosed as a fixed asset investment.

1.11 Debtors

Debtors are recognised at their settlement amount, less any provision for non-recoverability. Prepayments are valued at the amount prepaid. They have been discounted to the present value of the future cash receipt where such discounting is material.

1.12 Creditors

Creditors and provisions are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Creditors and provisions are recognised at the amount the charity anticipates it will pay to settle the debt. They have been discounted to the present value of the future cash payment where such discounting is material.

1.13 Pensions

The pension costs charged in the accounts represent the contributions payable by the charity during the year into both a defined contribution group personal pension scheme and individual personal pension schemes on behalf of certain members of staff and are accounted for in accordance with FRS 102.

1.14 Foreign currency translation

Transactions denominated in foreign currencies are recorded at the rate of exchange ruling at the date of the transaction. Monetary assets and liabilities denominated in foreign currencies are translated into sterling at the rates of exchange ruling at the balance sheet date. All differences are taken to the Statement of Financial Activities.

1.15 Accumulated Funds

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in note 11. Designated funds comprise funds which have been set aside at the discretion of the Council of Management for specific purposes and uses of the designated funds are set out in note 12. General unrestricted funds are available for use at the discretion of the Council of Management in furtherance of the objects of the charity.

2 Donations and Legacies	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Unrestricted Funds £	Restricted Funds £	Total 2020 £
Donations and grants	2,589,650	4,552,932	7,142,582	2,995,042	2,737,823	5,732,865
Legacies	204,941	-	204,941	545,607	-	545,607
	2,794,591	4,552,932	7,347,523	3,540,649	2,737,823	6,278,472

The estimated value of legacies, for which World Jewish Relief has been informed, but which have not been included in the Statement of Financial Activities because the conditions for recognition have not been met, is £130,000 (2019/20: £130,000).

3 Income from investments	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Unrestricted Funds £	Restricted Funds £	Total 2020 £
Income from listed investments	7,191	6,737	13,928	5,038	10,563	15,601
Interest from bank accounts	5,449	306	5,755	15,014	1,198	16,212
	12,640	7,043	19,683	20,052	11,761	31,813

4 Expenditure		Grants awarded £	Direct costs £	Support costs £	Total 2021 £	Grants awarded £	Direct costs £	Support costs £	Total 2020 £
Expenditure on raising funds									
Restricted		-	137,598	63,973	201,571	-	95,742	38,826	134,568
Unrestricted		-	644,265	299,538	943,803	-	854,624	346,575	1,201,199
Total expenditure on raising funds		-	781,863	363,511	1,145,374	-	950,366	385,401	1,335,767
Charitable activities									
Grants to partners	4b	5,278,061	509,297	234,207	6,021,565	5,002,796	503,308	238,516	5,744,620
Restricted		4,416,511	326,071	149,948	4,892,530	3,350,257	290,682	137,753	3,778,692
Unrestricted		861,550	183,226	84,259	1,129,035	1,652,539	212,626	100,763	1,965,928
Total charitable activities	4b	5,278,061	509,297	234,207	6,021,565	5,002,796	503,308	238,516	5,744,620
Total expenditure		5,278,061	1,291,160	597,718	7,166,939	5,002,796	1,453,674	623,917	7,080,387

4a Support costs

	Raising funds £	Charitable activities £	Total 2021 £	Raising funds £	Charitable activities £	Total 2020 £
Governance	25,011	21,762	46,773	25,240	20,888	46,128
Finance	137,278	86,365	223,643	160,682	97,891	258,573
Information Technology	92,736	58,342	151,078	75,239	45,838	121,077
Human Resources	32,451	19,902	52,353	41,050	23,217	64,267
Office facilities	76,035	47,836	123,871	83,190	50,682	133,872
	363,511	**234,207**	**597,718**	**385,401**	**238,516**	**623,917**

Included within Governance costs is the Auditor's remuneration for statutory audit services of £14,010 (2019/20: £13,740).

4b Grants awarded

	2021 £	2020 £
Older people		
Home Repairs	328,300	477,279
Homecare	1,454,691	1,557,200
Active Ageing and Staying Connected	486,382	505,426
Total older people	2,269,373	2,539,905
Securing sustainable livelihoods		
Sustainable employment opportunities	677,135	718,400
UK Refugees	1,084,759	195,114
Entrepreneurial opportunities	435,733	324,155
Total sustainable livelihoods	2,197,627	1,237,669
Response to international disasters		
Bangladesh Cyclone	-	20,000
Beirut Appeal	70,098	-
Covid-19 Response	258,724	184,882
Cyclone Idai Appeal (Mozambique)	-	52,000
Disaster Fund / Disaster Preparedness Initiative	20,104	33,378
Indonesia Earthquake & Tsunami Appeal	-	88,810
Philippines typhoons	40,000	
Refugee Crisis Appeal	24,800	44,700
START Fund Initiatives	196,898	656,043
Ukraine Crisis	-	30,000
Uyghur Community in Turkey	109,384	-
Total international disasters	720,008	1,109,813
Community	71,538	84,393
Other programme costs	19,515	31,016
Total grants to partners	5,278,061	5,002,796

4c Grant funding

	Total 2021	Total 2020
	£	£
Total value of grants awarded in excess of £100,000	2,965,788	3,264,886
Other grants	2,312,273	1,737,910
Total grants payable to institutions	**5,278,061**	**5,002,796**

Grants awarded in excess of £100,000

Name of Institution	Geographic Region	Total 2021
		£
American Jewish Joint Distribution Committee	Eastern Europe	1,438,899
Bradford Base Social Enterprise (STEP project)	United Kingdom	301,847
SACCA	Rwanda	276,967
Refugee Council (STEP project)	United Kingdom	252,403
Coventry City Council (STEP project)	United Kingdom	139,779
ADPP, Mozambique	Mozambique	117,682
Fund 'Professional Development' of Krivoy Rog	Ukraine	116,000
International Blue Crescent (IBC)	Turkey	109,384
All-Ukrainian Charitable Organisation "To You"	Ukraine	109,000
Kharkov Regional Charitable Jewish Fund "Hesed Shaare Tikvah"	Ukraine	103,827
		2,965,788

Name of Institution	Geographic Region	Total 2020
		£
American Jewish Joint Distribution Committee	Eastern Europe	1,535,000
ADPP, Mozambique	Mozambique	275,473
ActionAid UK	United Kingdom	237,694
All-Ukrainian Charitable Organisation "To You"	Ukraine	169,130
IBU (Indonesia Bhadra Utama) Foundation	Indonesia	152,082
Fund 'Professional Development' of Krivoy Rog	Ukraine	125,130
Kharkov Regional Charitable Jewish Fund "Hesed Shaare Tikvah"	Ukraine	121,840
Metta Development	Myanmar	110,837
SACCA	Rwanda	109,449
Uyisenga Ni Imanzi (UNM)	Rwanda	108,618
American Jewish Joint Distribution Committee in Dnipro	Ukraine	108,206
International Centre of Training and Professional Development	Moldova	106,595
Public Organisation Fund "Professional Development of Kharkiv"	Ukraine	104,832
		3,264,886

5 Staff Costs

	2021 Number	2020 Number
The average number of employees during the year was:		
Fundraising and Communications	12	12
Programmes	10	11
Administration	9	9
	31	32

Employment costs	2021 £	2020 £
Wages and salaries	1,165,805	1,107,921
Social security costs	122,098	110,533
Pension costs	78,804	74,872
	1,366,707	1,293,326
Direct staff costs	1,063,509	995,296
Support staff costs	303,198	298,030
	1,366,707	1,293,326

There were £1,098 of redundancy costs included in wages and salaries in 2020/21. In 2019/20 there were no redundnacy costs.

The company contributes to individual pension schemes for all participating eligible staff. The total pension contributions charged to the Statement of Financial Activities amounted to £77,379 (2019/20: £72,972).

The number of employees whose annual emoluments were £60,000 or more were:	2021 Number	2020 Number
£60,000-£69,999	2	1
£80,000-£89,999	-	1
£90,000-£99,999	1	-
£110,000-£119,999	1	1

The aggregate emoluments including National Insurance contributions for key management personnel was £376,383 (2019/20 £380,289) with pension contributions of £33,101 (2019/20: £31,380) for 4 full-time equivalents (2019/20: 4.2 full-time equivalents). Key management personnel are trustees, who are all unremunerated, and members of the Senior Leadership Team, whose remuneration details are above, and all of whom are listed on pages 67 and 69 of the accounts.

6 Realised and Unrealised gains and losses

	2021 £	2020 £
Unrealised gain on investments	63,638	301,328
Realised gain / (loss) on investments	90,726	(103,334)
Foreign exchange (loss) / gain	(12,640)	2,010
	141,724	200,004

7 Tangible & Intangible assets	Freehold property £	Computer equipment £	Fixtures & Fittings £	Total Tangible Fixed Assets £	Total Intangible Assets £
Cost					
At 1 July 2020	1,199,662	51,437	54,485	1,305,584	67,593
Additions	-	4,231	-	4,231	15,120
Disposals	-	(6,120)	-	(6,120)	-
At 30 June 2021	1,199,662	49,548	54,485	1,303,695	82,713
Depreciation					
At 1 July 2020	102,122	34,411	52,649	189,182	67,593
Charge for the year	7,195	6,409	1,236	14,840	1,320
Disposals	-	(6,120)	-	(6,120)	-
At 30 June 2021	109,317	34,700	53,885	197,902	68,913
Net book value					
At 30 June 2021	1,090,345	14,848	600	1,105,793	13,800
At 30 June 2020	1,097,540	17,026	1,836	1,116,402	-

8 Fixed asset investments at market value	2021 £	2020 £
Value at start of year	1,016,015	4,533,970
Disposal proceeds	(479,894)	(4,551,219)
Additions at cost	1,554,020	835,270
Net realised investment gains / (losses)	90,726	(103,334)
Net unrealised investment gains / (losses)	63,638	301,328
	2,244,505	1,016,015
Cash	584,809	157,825
Total	2,829,314	1,173,840
Historical cost:		
Value at end of year	2,686,118	1,091,959

The following investments are considered material:	2021 £	2020 £
Ruffer SICAV Fixed Income Z GBP Cap	424,140	262,522
0.125% Treasury Index-Linked 22/03/2068	154,397	87,366
Ruffer Multi Strategies Fund Limited	143,934	130,388
Ruffer SICAV UK Mid & Smaller Companies Z GBP Cap	118,481	40,375
0.125% Treasury Index-Linked 22/11/2065	116,882	-
LF Ruffer Gold I Acc	100,773	124,254

Analysis of Investments	2021 £	2020 £
Cash balances	584,809	157,825
UK index-linked gilts	489,541	123,615
Overseas held index-linked & multi strategies funds	568,073	392,910
UK held equities & other investments	535,948	275,684
Overseas held equities & other investments	650,943	223,806
	2,829,314	1,173,840

The charity holds 20,000 Ordinary shares of £1 each in World Jewish Relief (Trading) Limited, which represents 100% of the authorised, allotted, fully paid called up share capital. World Jewish Relief (Trading) Limited was formed to carry on any trading activities on behalf of and to promote, support, aid and assist the Central British Fund for World Jewish Relief. The subsidiary company remains dormant. The trustees reduced the value of the charity's investment to £nil during 2004 to reflect the balance sheet value of the subsidiary company.

9 Debtors	2021 £	2020 £
Accrued Income	492,820	298,878
Gift Aid recoverable	35,625	40,025
Other debtors	13,232	4,904
Prepayments	92,392	56,305
	634,069	400,112

10 Creditors amounts falling due within one year	2021 £	2020 £
Trade creditors	24,381	26,744
Other taxation and social security costs	41,512	35,873
Other creditors	2,202	1,346
Accruals - grants payable	138,552	131,830
Accruals - other	18,453	27,808
Deferred income	10,000	835,000
	235,100	1,058,601

Deferred income relates to donations that are subject to restrictions that prevent them from being used until a later date. Deferred income of £10,000 (2019/20: £835,000) arose in the year and £835,000 (2019/20: £25,800) brought forward from last year was released.

11 Restricted Funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Notes	Balance at 1 July 2020 £	Income £	Expenditure £	Gains and Losses on investments £	Transfers £	Balance at 30 June 2021 £
Meeting immediate needs of the most vulnerable							
OSHA Fund	11.1	1,828,858	5,666	(782,630)	31,052	-	1,082,946
Morley Lawson Fund	11.2	345,837	1,071	(33,037)	9,267	-	323,138
The Ansel Harris Memorial Fund	11.3	30,929	73	-	-	-	31,002
Active Ageing & Homecare	11.4	9,216	1,014,614	(1,021,710)	-	-	2,120
Zambian Elderly Welfare	11.5	6,730	15	-	-	-	6,745
Home Repairs	11.6	-	337,129	(310,533)	-	-	26,596
Connections (student stipends)	11.7	83,676	49,895	(47,320)	-	-	86,251
Supporting sustainable livelihoods							
Sustainable Employment Opportunities Eastern Europe	11.8	-	428,157	(414,668)	-	(13,489)	-
Building Stronger Families, Eastern Europe	11.9	-	10,000	(700)	-	13,489	22,789
Livelihood Development Africa	11.10	-	426,835	(410,191)	-	-	16,644
UK Refugee Employment	11.11	60,293	1,308,261	(1,140,214)	-	-	228,340
Refugee Employment Network	11.12	2,114	118,968	(119,916)	-	-	1,166
Responding to international disasters							
General Disaster Fund & Disaster Preparedness Initiative	11.13	13,752	41,462	(23,705)	-	(3,376)	28,133
Refugee Crisis Appeal	11.14	-	32,093	(29,065)	-	-	3,028
Beirut Appeal	11.15	-	84,391	(81,711)	-	(2,680)	-
Philippines typhoons	11.16	-	40,000	(46,056)	-	6,056	-
Uyghur Community in Turkey	11.17	-	325,756	(141,090)	-	-	184,666
START Fund Initiatives	11.18	-	202,453	(202,453)	-	-	-
Covid-19 Response	11.19	200,612	133,136	(289,102)	-	-	44,646
		2,582,017	4,559,975	(5,094,101)	40,319	-	2,088,210

	Balance at 1 July 2019 £	Income £	Expenditure £	Gains and Losses on investments £	Transfers £	Balance at 30 June 2020 £
Meeting immediate needs of the most vulnerable						
OSHA Fund	3,028,476	9,423	(1,276,781)	67,740	-	1,828,858
Morley Lawson Fund	366,266	1,140	(34,356)	12,787	-	345,837
The Ansel Harris Memorial Fund	30,645	284	-	-	-	30,929
Active Ageing & Homecare	-	249,006	(239,790)	-		9,216
Zambian elderly welfare	6,668	62	-	-	-	6,730
Home Repairs	(96,194)	454,307	(404,568)	-	46,455	-
Connections (student stipends)	91,899	39,875	(48,098)	-	-	83,676
Community Projects	-	15,006	(15,006)	-	-	-
Supporting sustainable livelihoods						
Sustainable Employment Opportunities Eastern Europe	-	346,737	(346,737)	-	-	-
Livelihood Development Africa	-	169,928	(169,928)	-	-	-
UK Refugee Employment	(46,489)	401,888	(295,106)	-	-	60,293
Refugee Employment Network	-	58,815	(56,701)	-	-	2,114
Responding to international disasters						
General Disaster Fund & Disaster Preparedness Initiative	40,299	46,003	(39,315)	-	(33,235)	13,752
Refugee Crisis	32,210	19,789	(50,461)	-	(1,538)	-
Indonesia Appeal	97,799	2,500	(98,014)	-	(2,285)	-
Cyclone Idai / Mozambique	57,132	4,766	(58,425)	-	(3,473)	-
START Fund Initiatives	-	676,495	(676,495)	-	-	-
Covid-19 Response	-	293,134	(143,053)	-	50,531	200,612
	3,608,711	2,789,158	(3,952,834)	80,527	56,455	2,582,017

11 Restricted Funds (continued)

11.1 The OSHA funds support Jewish refugees of Nazi persecution, other Jewish refugees and other Jewish persons in necessitous circumstances, whether resident in the UK or elsewhere. The fund is expected to be spent in full within the next 18 months.

11.2 The Morley Lawson Fund is available to be spent supporting asylum seekers and those granted leave to remain in the UK along with dependants. This support may take the form of cash grants to them or to other organisations who are providing support or education. World Jewish Relief has reviewed those who benefit on a case by case basis and will continue to support them whilst the need remains.

11.3 The Ansel Harris Memorial Fund assists young Jewish people from the UK to engage in World Jewish Relief activities beyond the Jewish community.

11.4 During the year under review, World Jewish Relief continued to receive funds that were donated specifically to support programmes for the elderly in Ukraine, Moldova, Belarus and Georgia.

11.5 For many years we have been spending down a fund held for the support of Jews from Zambia. There was no expenditure in the year to June 2021.

11.6 During the year World Jewish Relief received funding for critical home repair projects in Ukraine, Moldova and Georgia.

11.7 Connections student stipend funds continue to support university students in Bosnia, Macedonia and Poland.

11.8 In the year under review, World Jewish Relief received funding for its Ukraine livelihood programmes in Dnepropetrovsk, Zaporozhye, Kharkov, Kherson, Kiev, Lviv, Krivoy Rog and Khmelnitsky. Restricted funding was also received for one livelihood programme in Moldova.

11.9 'Building Stronger Families' is a set of new programmes that World Jewish Relief will support in 2021-22, to help vulnerable families in Ukraine and Moldova achieve sustainable livelihood. A pilot programme was run in Zaporozhye in the second half of 2020-21. Some funding has been received in 2020-21 and will be carried forward into the next financial year.

11.10 World Jewish Relief received funding from FCDO for two projects, ENABLE and Rapid Response, which help young people in Rwanda find sustainable employment. Rapid Response was a six-month programme to meet increased needs due to the pandemic. ENABLE will no longer be funded by FCDO after July 2021. The deficit reflects that there is a small amount of funding sent to our partners which will be spent and reimbursed in July 2021. Funding was also received during the year for a livelihood development programme supporting Jewish people in Uganda.

11.11 During the year World Jewish Relief continued to receive funding from the EU Asylum, Migration & Integration Fund to support Syrian refugees in the UK. Stage III of the STEP programme started in September 2020 and will run until December 2022. World Jewish Relief also started two additional STEP projects: STEP Middlesbrough and Women's Programme. These projects are fully funded from matched income.

11.12 World Jewish Relief continued to receive funding from Home Office to set up the Refugee Employment Network, whose aim is to help refugees in the UK find employment opportunities.

11.13 The General Disaster Fund and Disaster Preparedness Initiative raise funds throughout the year to enable World Jewish Relief to respond more rapidly to international disasters when they arise. £6,056 was transferred from the Fund during the year to the Philippines Typhoons appeal.

11.14 During the year World Jewish Relief continued to receive funding for the International Refugees. The project in Greece has now come to an end and £3,028 of unused funding will be applied to a new project supporting refugees in Bangladesh following the flooding in Cox's Bazar.

11.15 During the year World Jewish Relief ran a new humanitarian appeal in response to the explosion in Beirut. This appeal has now come to an end and £2,680 of unused funding has been transferred to the Disaster Fund.

11.16 During the year World Jewish Relief received funding for the emergency response in the Philippines following two devastating typhoons.

11.17 During the year World Jewish Relief started a new humanitarian programme to support the Uyghur Community in Turkey. The appeal raised £326k and the balance of £185k will be carried forward and spent in 2021-22.

11.18 During the year World Jewish Relief received funding from START Network for the Covid-19 emergencies in Mozambique and Bangladesh, and also for the response to the Sulawesi earthquake in Indonesia.

11.19 During the year World Jewish Relief continued to receive and spend funds for the Covid-19 appeal. In May 2021 a renewed appeal was launched to respond to the Covid crisis in India. Carried forward funds of £45k will be spent in the 2021-22 financial year.

12 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the Council of Management for specific purposes.

	Balance at 1 July 2020	New designations	Utilised / released	Balance at 30 June 2021
	£	£	£	£
Property fund - functional property	1,097,540	-	(7,195)	1,090,345
Property repairs and refurbishment fund	100,000	12,565	(12,565)	100,000
Programme support pledges	714,011	763,890	(742,345)	735,556
	1,911,551	**776,455**	**(762,105)**	**1,925,901**

	Balance at 1 July 2019	New designations	Utilised / released	Balance at 30 June 2020
	£	£	£	£
Property fund - functional property	1,104,735	-	(7,195)	1,097,540
Property repairs and refurbishment fund	100,000	10,921	(10,921)	100,000
Programme support pledges	952,000	903,356	(1,141,345)	714,011
	2,156,735	**914,277**	**(1,159,461)**	**1,911,551**

The Property fund represents the net book value of the premises from unrestricted funds together with the cost of renovation works. The premises are fully occupied by the charity. In addition £100k has been designated for future major repairs and refurbishment that are anticipated in the next 2-3 years. £735k has been designated by the trustees for certain programme pledges to ensure continued grant funding to these programmes. The funding for these programmes is raised in year and World Jewish Relief makes grant payments before all the funding has been raised. These funds are not readily available for other purposes.

13 Analysis of net assets between funds	Unrestricted funds £	Designated funds £	Restricted funds £	Total 2021 £
Fund balances at 30 June 2021 are represented by:				
Tangible & intangible fixed assets	29,248	1,090,345	-	1,119,593
Investments	1,585,619	462,770	780,925	2,829,314
Debtors	287,904	-	346,165	634,069
Cash	1,326,314	372,786	1,109,672	2,808,772
Creditors: amounts falling due within one year	(86,548)	-	(148,552)	(235,100)
	3,142,537	1,925,901	2,088,210	7,156,648

	Unrestricted funds £	Designated funds £	Restricted funds £	Total 2020 £
Fund balances at 30 June 2020 are represented by:				
Tangible fixed assets	18,862	1,097,540	-	1,116,402
Investments	457,798	234,768	481,274	1,173,840
Debtors	218,431	-	181,681	400,112
Cash	1,707,457	579,243	2,896,203	5,182,904
Creditors: amounts falling due within one year	(81,460)	-	(977,141)	(1,058,601)
	2,321,089	1,911,551	2,582,017	6,814,657

Included within the charity's funds of £7,156,648 (2019/20 - £6,814,657) are unrealised gains of £143,196 (2019/20 - gains of £81,881).

The total unrealised gains (losses) as at 30 June 2021 constitute movements on revaluation and are as follows:

Unrealised gains included above				
On investments	80,251	23,422	39,524	143,196
Reconcilation of movements in unrealised gains (losses):				
Unrealised at 1 July 2020				81,881
Unrealised gain / (loss) on share portfolio				63,638
Unrealised gain / (loss) on foreign exchange				(2,323)
				143,196

14 Transfers

Transfers are made between funds, where such transfers meet the objects of those funds covering relevant and applicable net expenditure of World Jewish Relief 's programme grants. In the prior year £56,455 was transferred from general funds for expenditure on our Home Repairs projects.

15 Related parties

There were no related party transactions in 2020/21 (2019/20: £0).

There were no trustee expenses in 2020/21 (2019/20: £0).

The premium paid for trustee indemnity insurance cover for 2020/21 was £1,677 (2019/20: £1,563). None of the trustees, or any persons connected with them, received any benefits or remuneration from the charity during the year.

The aggregate value of donations from trustees and their related parties for 2020/21 was £58,032 (2019/20: £70,746).

16 Taxation and charitable status

The charity is exempt from corporation tax as all its income is charitable and is applied for charitable purposes. The charity is not exempt from VAT which is included with the expenses to which it relates on the Statement of Financial Activities.

The Patron

His Royal Highness The Prince of Wales KG KT GCB OM

Trustees and Advisers

President

Henry Grunwald OBE QC

Council of Management

James Bilefield	
Philip Bunt	Treasurer resigned 28 January 2021
Katerina Gould	
Lucie Graham	Resigned 5 October 2020
Maurice Helfgott	Chair appointed 28 January 2021
Rachel Ingram	Appointed 28 January 2021
Suzy Kantor	
Adam Leigh	
Jeremy Newman	Treasurer appointed 28 January 2021
Dan Rosenfield	Chair resigned 28 January 2021
David Semaya	
Hilda Worth	

Honorary Officers

Philip Bunt	Resigned 28 January 2021
Katerina Gould	
Maurice Helfgott	Appointed 28 January 2021
Suzy Kantor	
Adam Leigh	
Jeremy Newman	Appointed 28 January 2021
Dan Rosenfield	Resigned 28 January 2021

Allocations Committee

Philip Bunt	Resigned 28 January 2021
Michelle Dyson	Co-opted member
Lucie Graham	Resigned 5 October 2020
Maurice Helfgott	Appointed 28 January 2021
James Ingram	Co-opted member
Suzy Kantor	Chair
Sue Mandelbaum	Co-opted member
Jeremy Newman	Appointed 28 January 2021
Linda Rosenblatt	Co-opted member
Dan Rosenfield	Resigned 28 January 2021
Keren Simons	Co-opted member appointed 23 November 2020

Finance Committee

Philip Bunt	Chair resigned 28 January 2021
Chloe Charbit	Co-opted member appointed 16 September 2020
Mark Flenner	Co-opted member
Pam Goldsmith	Co-opted member
Katerina Gould	Resigned from Finance Committee 13 January 2021
Sharon Kamkhagi	Co-opted member
David Kirk	Co-opted member
Stephen Lewis	Co-opted member appointed 13 January 2021
Jeremy Newman	Chair appointed 28 January 2021
David Semaya	
David Zeidman	Co-opted member

Investment Committee

Philip Bunt	Resigned 28 January 2021
Isobel Collinge	Co-opted member
Marc Gordon	Co-opted member
Jeremy Newman	Appointed 28 January 2021
Karen Prooth	Co-opted member
David Semaya	Chair

Jeremy Smilg	Co-opted member

Nominations Committee

Katerina Gould	Chair
Maurice Helfgott	Appointed 28 January 2021
Rachel Ingram	Appointed 28 January 2021
Adam Leigh	
Dan Rosenfield	Resigned 28 January 2021

Remuneration Committee

Jenny Arwas	Co-opted member
Philip Bunt	Resigned 28 January 2021
Katerina Gould	
Lucie Graham	Resigned 28 January 2021
Maurice Helfgott	Chair appointed 28 January 2021
Jeremy Newman	Appointed 28 January 2021
Dan Rosenfield	Chair resigned 28 January 2021

Company Secretary

Isobel Collinge

Senior Leadership Team

Paul Anticoni	Chief Executive
Alisa Avigdor	Director of Philanthropy and Communications
Isobel Collinge	Director of Finance and Resources
Stacey Swimer	Director of International Programmes and Partnerships

Principal Bankers

NatWest Bank
Tavistock Square Branch
PO Box 83
London
WC1H 9JA

Auditors

Buzzacott LLP
130 Wood Street
London
EC2V 6DL

Principal solicitors

Bates Wells
10 Queen Street Place
London
EC4R 1BE

Administrative information

Company number:	1874886
Charity number:	290767
Registered office and operational address:	Oscar Joseph House 54 Crewys Road London NW2 2AD
Alternative trading names:	World Jewish Relief WJR