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CENTRAL BRITISH FUND FOR WORLD JEWISH RELIEF

(A COMPANY LIMITED BY GUARANTEE)

REPORT AND ACCOUNTS

FOR THE YEAR ENDED 30 JUNE 2021

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## **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 30<sup>th</sup> 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
<b>Total</b>	<b>110</b>	<b>68</b>	<b>115,299</b>

## 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 Keshet 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 Hesus 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
<b>Impact of Operations</b> 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.	<ul style="list-style-type: none"> <li>• Selection of local partner based on technical and delivery competence.</li> <li>• Scrutiny of programme design and plan to maximise impact.</li> <li>• MEL framework to ensure partner is focused on Impact as a measure of performance.</li> </ul>
<b>Financial Sustainability</b> Running a structural deficit, overcommitting anticipated income,	<ul style="list-style-type: none"> <li>• Build an array of revenue streams through good fundraising, strong donor care, compelling issues and acceptable ROI's.</li> </ul>

<p>or poor fundraising performance of key revenue streams affects long- term future of organisation.</p>	<ul style="list-style-type: none"> <li>• Strong financial controls, accurate budgeting and regular re-forecasting limiting the overcommitment of uncertain income.</li> <li>• Application of our reserves policy.</li> <li>• Managing the balance of General Fund income to Restricted Fund income.</li> </ul>
<p><b>Efficiency</b></p> <p>Underinvestment in people, systems or technology leads to under performance.</p>	<ul style="list-style-type: none"> <li>• Focused attention on investing in our people through positive culture, professional development, T&amp;C's and building of reputation/credibility.</li> <li>• Implementation of a Grant Management System to significantly reduce operational grant management time, risk of error and improve access to management information.</li> <li>• Upgrade of CRM to ensure it is fit for purpose and integrates with other systems.</li> <li>• Upgrade of phone and IT operating systems to strengthen long term home working/virtual office capabilities.</li> </ul>
<p><b>Safeguarding</b></p> <p>Severe safeguarding incident in any form by staff, volunteer of World Jewish Relief or downstream partner personnel.</p>	<ul style="list-style-type: none"> <li>• Robust safeguarding framework focusing on risk, whistleblowing, Code of Conduct, HR, Policy and Governance/accountability.</li> <li>• Continual upgrading of safeguarding capabilities and understanding of partners.</li> <li>• Focus on open and safe culture within the charity.</li> </ul>
<p><b>Reputation</b></p> <p>Partner performance, legal or financial non-compliance or culture of charity adversely impact reputation of organisation.</p>	<ul style="list-style-type: none"> <li>• Partner mitigation measures above (Impact Risk).</li> <li>• Strong internal financial controls and procedures, strong income management particularly restricted funds, high donor care/reporting standards.</li> <li>• Annual board appraisal, staff survey, quarterly staff reviews, whistleblowing and other policies proactively understood.</li> </ul>

## **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 1<sup>st</sup> 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 25<sup>th</sup> 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 7<sup>th</sup> 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](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our auditor's report.

### **Use of our report**

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work

has been undertaken so that we might state to the 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
<b>Total income</b>		<b>2,807,231</b>	<b>4,559,975</b>	<b>7,367,206</b>
<b>Expenditure</b>	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
<b>Total expenditure</b>		<b>2,072,838</b>	<b>5,094,101</b>	<b>7,166,939</b>
Net gains on investments	6	101,405	40,319	141,724
<b>Net income (expenditure)</b>		<b>835,798</b>	<b>(493,807)</b>	<b>341,991</b>
Transfers between funds	14	-	-	-
<b>Net movement in funds</b>		<b>835,798</b>	<b>(493,807)</b>	<b>341,991</b>
Fund balances at 1 July 2020		4,232,640	2,582,017	6,814,657
<b>Fund balances at 30 June 2021</b>		<b>5,068,438</b>	<b>2,088,210</b>	<b>7,156,648</b>

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
<b>Total income</b>		<b>3,560,701</b>	<b>2,749,584</b>	<b>6,310,285</b>
<b>Expenditure</b>	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
<b>Total expenditure</b>		<b>3,167,127</b>	<b>3,913,260</b>	<b>7,080,387</b>
Net gains on investments	6	119,477	80,527	200,004
<b>Net income (expenditure)</b>		<b>513,051</b>	<b>(1,083,149)</b>	<b>(570,098)</b>
Transfers between funds	14	(56,455)	56,455	-
<b>Net movement in funds</b>		<b>456,596</b>	<b>(1,026,694)</b>	<b>(570,098)</b>
Fund balances at 1 July 2019		3,776,044	3,608,711	7,384,755
<b>Fund balances at 30 June 2020</b>		<b>4,232,640</b>	<b>2,582,017</b>	<b>6,814,657</b>

CENTRAL BRITISH FUND FOR WORLD JEWISH RELIEF  
(A COMPANY LIMITED BY GUARANTEE)  
Company number: 1874886  
BALANCE SHEET  
AT 30 JUNE 2021

		2021	2020
	Notes	£	£
<b>Fixed Assets</b>			
Intangible assets	7	13,800	-
Tangible assets	7	1,105,793	1,116,402
Investments	8	2,829,314	1,173,840
		<u>3,948,907</u>	<u>2,290,242</u>
<b>Current Assets</b>			
Debtors	9	634,069	400,112
Cash at bank and in hand		2,808,772	5,182,904
		<u>3,442,841</u>	<u>5,583,016</u>
<b>Creditors: amounts falling due within one year</b>	10	<u>(235,100)</u>	<u>(1,058,601)</u>
<b>Net current assets</b>		<u>3,207,741</u>	<u>4,524,415</u>
<b>Total net assets</b>		<u><u>7,156,648</u></u>	<u><u>6,814,657</u></u>
<b>The funds of the charity</b>			
Restricted funds	12	2,088,210	2,582,017
Designated funds	13	1,925,901	1,911,551
General unrestricted funds		<u>3,142,537</u>	<u>2,321,089</u>
<b>Total funds</b>		<u><u>7,156,648</u></u>	<u><u>6,814,657</u></u>

*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 £
<b>Cash flows from operating activities:</b>		
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)
<b>Net cash used in operating activities</b>	<b>(860,714)</b>	<b>(58,196)</b>
<b>Cash flows from investing activities:</b>		
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
<b>Net cash used in investing activities</b>	<b>(1,086,434)</b>	<b>3,730,879</b>
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
<b>Analysis of cash and cash equivalents</b>		
Cash in hand	2,808,772	5,182,904
Cash held by investment managers	584,809	157,825
<b>Total cash and cash equivalents</b>	<b>3,393,581</b>	<b>5,340,729</b>

**CENTRAL BRITISH FUND FOR WORLD JEWISH RELIEF  
(A COMPANY LIMITED BY GUARANTEE)  
NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 30 JUNE 2021**

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**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 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.

#### 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
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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.

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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
	<u>2,794,591</u>	<u>4,552,932</u>	<u>7,347,523</u>	<u>3,540,649</u>	<u>2,737,823</u>	<u>6,278,472</u>

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
	<u>12,640</u>	<u>7,043</u>	<u>19,683</u>	<u>20,052</u>	<u>11,761</u>	<u>31,813</u>

4 Expenditure	Grants awarded £	Direct costs £	Support costs £	Total 2021 £	Grants awarded £	Direct costs £	Support costs £	Total 2020 £
<b>Expenditure on raising funds</b>								
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	<u>-</u>	<u>781,863</u>	<u>363,511</u>	<u>1,145,374</u>	<u>-</u>	<u>950,366</u>	<u>385,401</u>	<u>1,335,767</u>
<b>Charitable activities</b>								
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 <u>5,278,061</u>	<u>509,297</u>	<u>234,207</u>	<u>6,021,565</u>	<u>5,002,796</u>	<u>503,308</u>	<u>238,516</u>	<u>5,744,620</u>
Total expenditure	<u>5,278,061</u>	<u>1,291,160</u>	<u>597,718</u>	<u>7,166,939</u>	<u>5,002,796</u>	<u>1,453,674</u>	<u>623,917</u>	<u>7,080,387</u>

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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
	<b>363,511</b>	<b>234,207</b>	<b>597,718</b>	<b>385,401</b>	<b>238,516</b>	<b>623,917</b>

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 £
<b>Older people</b>		
Home Repairs	328,300	477,279
Homecare	1,454,691	1,557,200
Active Ageing and Staying Connected	486,382	505,426
<b>Total older people</b>	<b>2,269,373</b>	<b>2,539,905</b>
<b>Securing sustainable livelihoods</b>		
Sustainable employment opportunities	677,135	718,400
UK Refugees	1,084,759	195,114
Entrepreneurial opportunities	435,733	324,155
<b>Total sustainable livelihoods</b>	<b>2,197,627</b>	<b>1,237,669</b>
<b>Response to international disasters</b>		
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	-
<b>Total international disasters</b>	<b>720,008</b>	<b>1,109,813</b>
Community	71,538	84,393
Other programme costs	19,515	31,016
<b>Total grants to partners</b>	<b>5,278,061</b>	<b>5,002,796</b>

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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	<u>2,312,273</u>	<u>1,737,910</u>
<b>Total grants payable to institutions</b>	<b><u>5,278,061</u></b>	<b><u>5,002,796</u></b>

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	<u>103,827</u>
		<u>2,965,788</u>

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	<u>104,832</u>
		<u>3,264,886</u>

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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
	<u>31</u>	<u>32</u>

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
	<u>1,366,707</u>	<u>1,293,326</u>
Direct staff costs	1,063,509	995,296
Support staff costs	<u>303,198</u>	<u>298,030</u>
	<u>1,366,707</u>	<u>1,293,326</u>

There were £1,098 of redundancy costs included in wages and salaries in 2020/21. In 2019/20 there were no redundancy 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	<u>(12,640)</u>	<u>2,010</u>
	<u>141,724</u>	<u>200,004</u>

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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	<u>1,199,662</u>	<u>49,548</u>	<u>54,485</u>	<u>1,303,695</u>	<u>82,713</u>
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	<u>109,317</u>	<u>34,700</u>	<u>53,885</u>	<u>197,902</u>	<u>68,913</u>
Net book value					
At 30 June 2021	<u>1,090,345</u>	<u>14,848</u>	<u>600</u>	<u>1,105,793</u>	<u>13,800</u>
At 30 June 2020	<u>1,097,540</u>	<u>17,026</u>	<u>1,836</u>	<u>1,116,402</u>	<u>-</u>

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
	<u>2,244,505</u>	<u>1,016,015</u>
Cash	584,809	157,825
Total	<u>2,829,314</u>	<u>1,173,840</u>
Historical cost:		
Value at end of year	<u>2,686,118</u>	<u>1,091,959</u>

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	<u>100,773</u>	<u>124,254</u>

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
	<u>2,829,314</u>	<u>1,173,840</u>

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.

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<b>9 Debtors</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Accrued Income	492,820	298,878
Gift Aid recoverable	35,625	40,025
Other debtors	13,232	4,904
Prepayments	92,392	56,305
	<b>634,069</b>	<b>400,112</b>

<b>10 Creditors amounts falling due within one year</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
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
	<b>235,100</b>	<b>1,058,601</b>

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.

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**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 £
<b>Meeting immediate needs of the most vulnerable</b>							
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
<b>Supporting sustainable livelihoods</b>							
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
<b>Responding to international disasters</b>							
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
		<u>2,582,017</u>	<u>4,559,975</u>	<u>(5,094,101)</u>	<u>40,319</u>	<u>-</u>	<u>2,088,210</u>

		Balance at 1 July 2019 £	Income £	Expenditure £	Gains and Losses on investments £	Transfers £	Balance at 30 June 2020 £
<b>Meeting immediate needs of the most vulnerable</b>							
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)	-	-	-
<b>Supporting sustainable livelihoods</b>							
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
<b>Responding to international disasters</b>							
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
		<u>3,608,711</u>	<u>2,789,158</u>	<u>(3,952,834)</u>	<u>80,527</u>	<u>56,455</u>	<u>2,582,017</u>



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**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 Khmelnytsky. 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
	<b>1,911,551</b>	<b>776,455</b>	<b>(762,105)</b>	<b>1,925,901</b>
	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
	<b>2,156,735</b>	<b>914,277</b>	<b>(1,159,461)</b>	<b>1,911,551</b>

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.

**CENTRAL BRITISH FUND FOR WORLD JEWISH RELIEF**  
**(A COMPANY LIMITED BY GUARANTEE)**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 30 JUNE 2021**

	Unrestricted funds £	Designated funds £	Restricted funds £	Total 2021 £
<b>13 Analysis of net assets between funds</b>				
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)
	<u>3,142,537</u>	<u>1,925,901</u>	<u>2,088,210</u>	<u>7,156,648</u>

	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)
	<u>2,321,089</u>	<u>1,911,551</u>	<u>2,582,017</u>	<u>6,814,657</u>

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:

<b>Unrealised gains included above</b>				
On investments	<u>80,251</u>	<u>23,422</u>	<u>39,524</u>	<u>143,196</u>
Reconciliation 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				<u>(2,323)</u>
				<u>143,196</u>

#### 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
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**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

