



# Annual Report and Accounts

[worldjewishrelief.org](http://worldjewishrelief.org)

A photograph of a woman in a red shirt and a patterned orange and red headscarf drinking water from a well. She is holding her hands up to her face, and water is splashing. The background is lush green foliage. A large, bright pink diagonal stripe cuts across the image from the top left towards the bottom right.

2024-2025



## TRUSTEES' REPORT FOR THE YEAR ENDED 30 JUNE 2025

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

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

Company Registration No. 01874886

Charity Registration No. 290767

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

**Royal Patron His Majesty King Charles III**

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# Welcome

Maurice Helfgott, Chair of the Board of Trustees

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

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

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

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

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

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

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

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

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

Thank you.



**Maurice Helfgott**  
Chair of the Board of Trustees



# Chief Executive's Report

Paul Anticoni OBE, CEO



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

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

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

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

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

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

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

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

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

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

**Paul Anticoni OBE**  
Chief Executive

# Who we are

“

If I am not for myself, who will be for me?

If I am only for myself, what am I?

If not now, when?

”

**The Jewish community's first response to global crisis.**

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

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

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

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

# What we do



## Humanitarian and climate action

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



## Life-saving support to vulnerable Jews

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



## Refugee employment in the UK

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

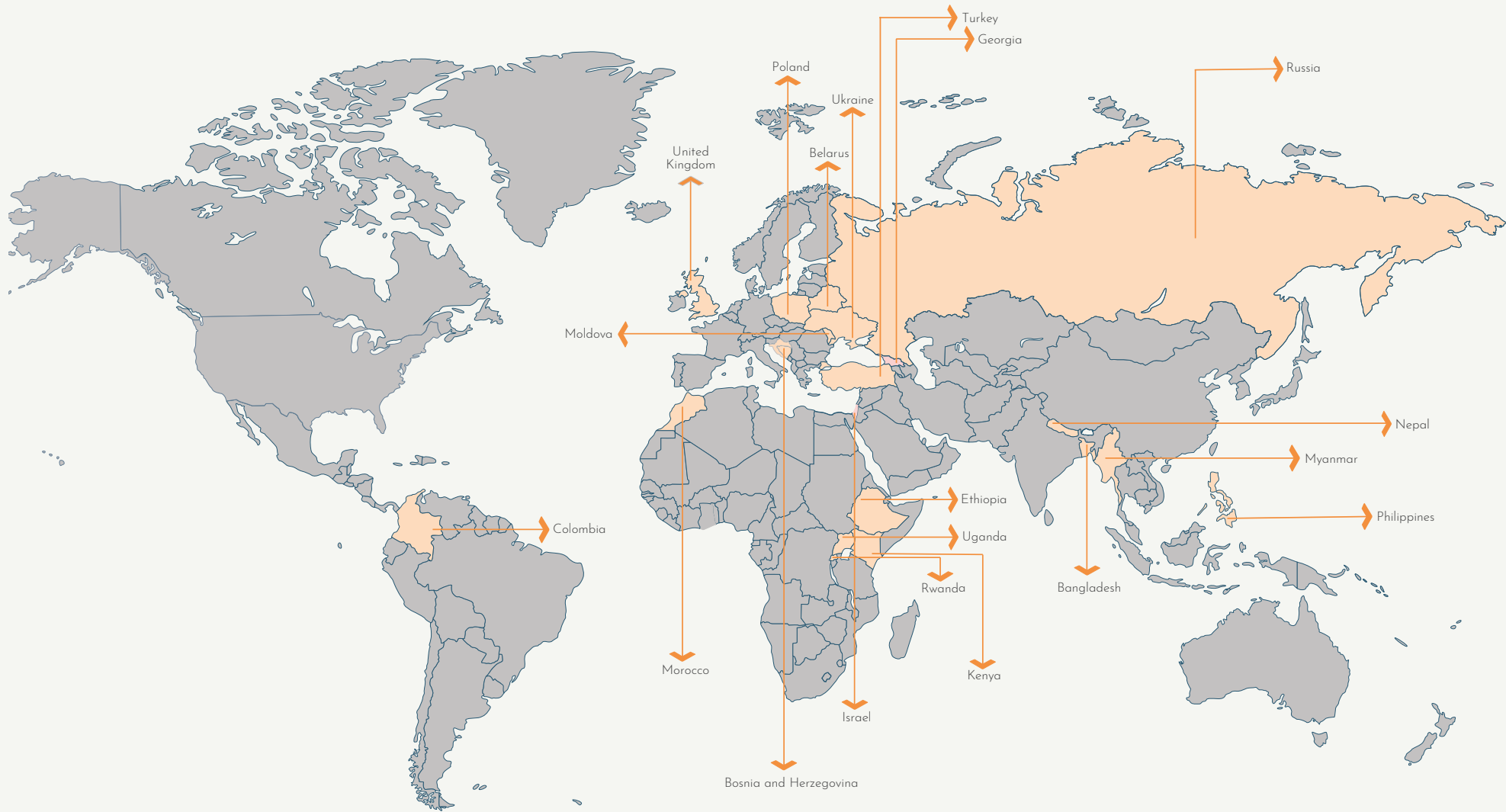


## Support sustainable livelihoods

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

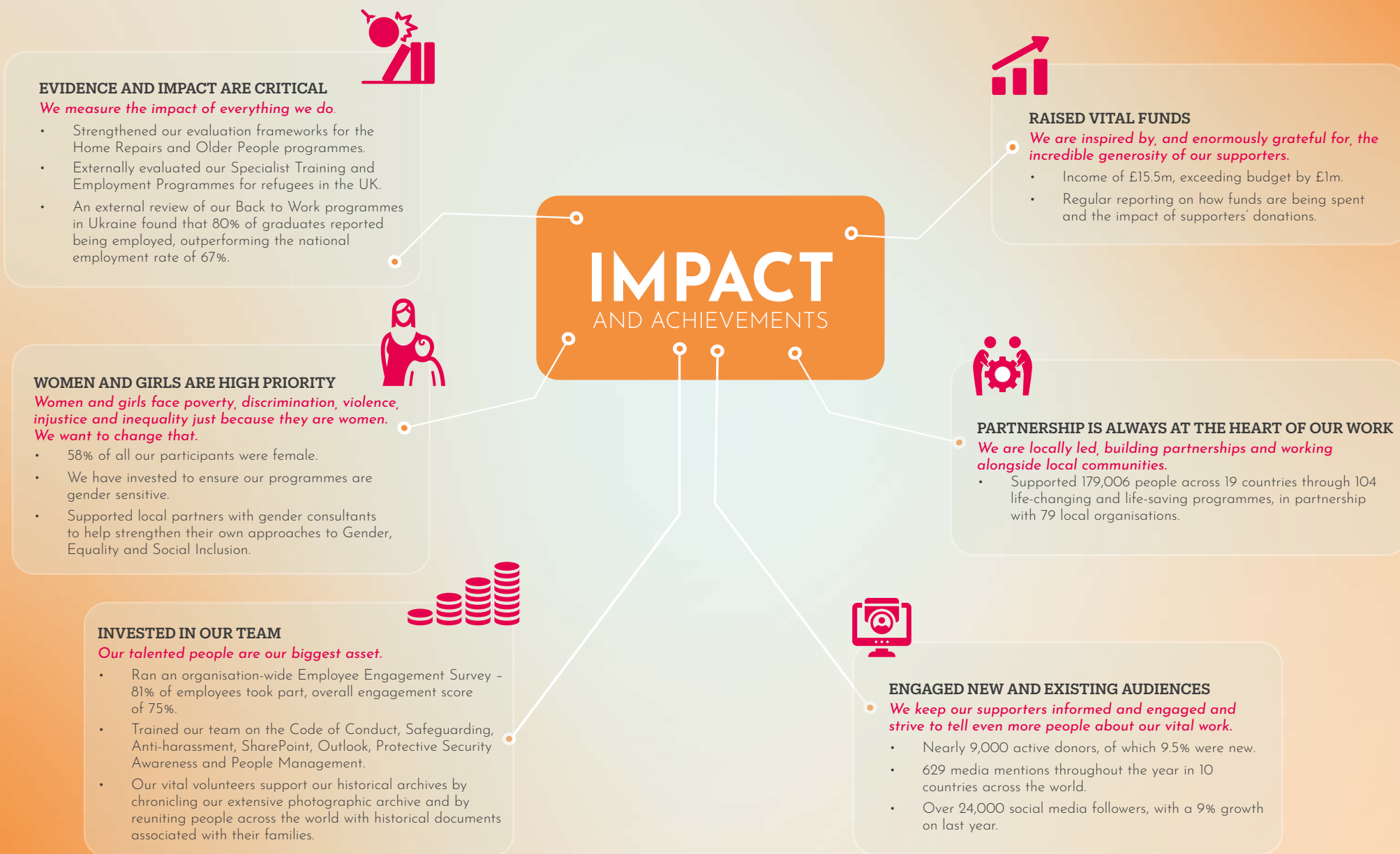
# Where we work

2024-2025



179,006 people | 104 projects | 79 partners

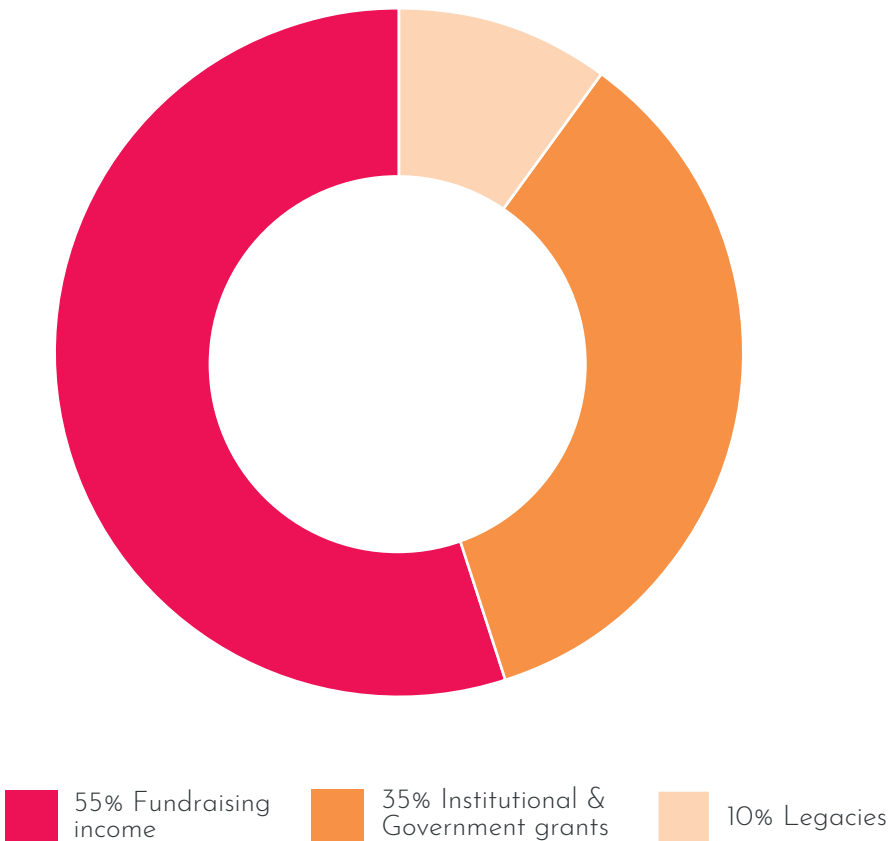
# Our year: 2024-2025





# Our year: 2024-2025

## 2024/2025 income by category



## Priorities for the year ahead

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

## Our impact



Supported people **179,006**



Worked in **19** countries



**79** partners across the world



**58%** of participants were female



Income **£15.5** million



Engaged with **850** new donors

## Charitable Ratio

**87%** Charitable expenditure

**13%**  
Raising funds







# Our work



# Humanitarian and climate action

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

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

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

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

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

We accessed Start Funds, as part of a consortium, to respond to flooding in Northern Kenya to support 1,000 households with vital water, sanitation and

hygiene kits, non-food items and cash. In Morocco, we transitioned from emergency aid to livelihood recovery and restoration of the ecosystems after the earthquake, helping people regain income and stability. We continued support to communities in Ethiopia and the Rohingya in Bangladesh, improving WASH facilities and providing cash for refugees and those affected by conflict.

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





### Disaster Preparedness Initiative

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

### START Network

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

## Our impact



95,944 people reached with humanitarian assistance



5,400 non-food items and hygiene kits distributed



Provided 2,700 food packages



Assisted 8,500 people with cash support



4 climate resilience programmes

## Emily's story

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

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

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

“  
Before, we waited for disaster.  
Now, we plan ahead.”

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





# Life-saving support to vulnerable Jews

with people, providing bespoke support to those who need it most. This means that our investment per person is significant, and the support that everyone receives is often highly impactful, tailored and life changing.

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

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

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

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

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

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

Our approach prioritises individual needs, focusing on depth rather than breadth. We work one-to-one



## Hanna's story

“

I am now in control of my life again.”

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

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

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

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

## Our impact



Reached Jewish communities in 9 countries



1,425 Jewish people with disabilities supported in Ukraine



86% of people with disabilities reported improved wellbeing



1,290 Israelis assisted with therapy and trauma care



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



# Supporting sustainable livelihoods



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

## Back to Work

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

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

## Supporting children and families

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

## Business TransFARMing

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



## Miriam's story

“

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

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

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

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



## Our impact



5,820 people  
empowered to earn an income



16 partner organisations  
worked with



206 families assisted



694 farmers across Rwanda,  
Uganda and Kenya supported



86% of participants on our Back to  
Work programme were women



# Responding to wartime needs in Ukraine

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

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

## Reaching the hardest places

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

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

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

## Restoring livelihoods

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

## Protecting childhood through a time of war

For Ukraine's 7.5 million children, war has stolen safety, routine, and learning. This year, we supported 1,359 children to improve their studies, mental health, and social skills. In safe, warm spaces with bomb shelters, they received tutoring, group learning, and counselling. As a result, 36% improved their psychological well-being, 76% raised maths grades, and 78% improved Ukrainian language skills.

In partnership with the Ukrainian government's Coordination Centre for Family Upbringing and Children, we also supported the reintegration of 18 children returned from illegal deportation to Russia, providing their families with the material, psychological, and educational help they urgently needed.

## Rebuilding home, rebuilding lives

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

## Supporting the needs of older people

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



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

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

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

## Anna's story

“

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

”

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

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

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

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

## Our impact



**50,422** people supported in Ukraine this year



**218** war-damaged homes repaired



**389** towns and cities reached since war began



**7,308** older people assisted



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



**29,612** people provided humanitarian aid





## Refugee employment in the UK

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

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

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

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



### STEP Ukraine

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

### Refugee Employability Programme

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

## STEP

### STEP

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

## STEP UKRAINE

## STEP AHEAD

### STEP Ahead

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

## REP

# Refugee employment in the UK

## STEP for Asylum Seekers

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

## Converting to eVisas

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

### STEP FORWARD

#### STEP Forward

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

### STEP ASYLUM SEEKERS

### STEP ONLINE

#### STEP Online

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

### EVISA

## Anna's story

“

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

”

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

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

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

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

## Our impact



**7,595** refugees in the UK received employment support



**82%** of women refugees on STEP Forward improved their English level



**77** towns and cities in the UK reached through STEP



**65%** of STEP Ukraine participants reported being employed following the programme



**5,039** Ukrainians supported by STEP Ukraine



**97%** of STEP Ahead participants reported improved confidence





## World Jewish Relief Archives

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

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

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





# Monitoring, evaluation and safeguarding

## Monitoring and evaluation

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

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

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

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

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

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

## Safeguarding

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



# World Jewish Relief USA

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

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

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

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

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

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

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



# Fundraising and events

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

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

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

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

Our appeals this year generated over £389,000; this comprised 3,150 donations made in total to our Rosh Hashanah, Winter and Pesach appeals. With war still raging in Ukraine, these appeals focused on the provision of trauma support,

winter provisions to battle the freezing cold temperatures and other life changing assistance for Ukrainians living in the midst of this horrific conflict.

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

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

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

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

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



# Fundraising and events

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

## NOVEMBER

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

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

## FEBRUARY

## OCTOBER

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

## JANUARY

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

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

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



**MARCH**

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



**APRIL**



**MAY**

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



**JUNE**



# Risk Management

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

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

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

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

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

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

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

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



Risk	Action Taken
<b>Efficiency</b> Investment in people, systems and technology ensuring strong performance.	<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>• Delivery of management development programme and key training for all staff.</li> <li>• Implementing actions from systems review to ensure efficient use of technology.</li> <li>• Vulnerability assessments completed on IT systems.</li> <li>• Cyber essentials certification.</li> </ul>
<b>Safeguarding</b> Severe safeguarding incident in any form by staff, volunteer of World Jewish Relief or downstream partner personnel.	<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> <li>• Participation on inter-agency safeguarding working groups.</li> <li>• Regular staff training.</li> </ul>

Risk	Action Taken
<b>Reputation</b> Partner performance, legal or financial non-compliance, culture of charity or perceived underspending against income adversely impact reputation of organisation.	<ul style="list-style-type: none"> <li>• Partner mitigation measures above (Impact Risk).</li> <li>• Strong internal financial controls and procedures including due diligence on partners and donors, strong income management, particularly restricted funds, high donor care/reporting standards.</li> <li>• Regular board appraisal, staff survey and staff reviews, training on key policies.</li> <li>• Adherence to Gift Acceptance Policy.</li> <li>• Regular updates to supporters on expenditure plans especially relating to Ukraine crisis.</li> </ul>



# Financial Review



## Overview

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

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

## Income

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

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

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

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

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

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

## Expenditure

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

# Financial Review

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

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

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

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

## Financial Position

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

## Going Concern

Income of £15.5m in 2024/25 exceeded our expectations and with 9,000 active

donors and diverse income streams we are confident we will hit our income target in the year ahead. Our areas of focus will continue to be supporting the most vulnerable in Ukraine and assisting refugees in the UK to gain employment. Our support in Israel on the trauma and mental health needs of those primarily in the north of the country will continue to be of high importance to us in the year to come.

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

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







# Financial Review

## Reserves Policy

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

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

The Trustees are satisfied with the level of free reserves.

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

### The designated funds comprise:

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

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

## Grant Making Policy

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

## Investment Policy

The Investment Committee monitors the performance of any investments held by the charity and makes recommendations directly to the Board of Trustees, informed by liquidity requirements as advised by the Finance, Audit & Risk

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

## Investment Performance

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

## Remuneration Policy

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

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

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

# Structure, Governance and Management

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## Constitution

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

## World Jewish Relief's Objects

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

## Public Benefit Statement

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

Relief works to deliver long term development benefits and humanitarian assistance. These activities further World Jewish Relief's charitable purposes for the public benefit.

## Board of Trustees

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

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

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



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

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

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

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

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



# Structure, Governance and Management

## Auditor

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

## Statement of Trustees' Responsibilities for the Financial Statements

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

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

- Select suitable accounting policies and apply them consistently;
- Observe the methods and principles in the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK Accounting Standards have been followed, subject to any departures disclosed and explained in the financial statements;
- Prepare the accounts on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

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

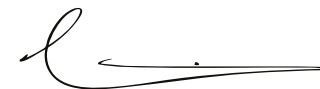
## Disclosure of Information to the Auditor

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

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



Maurice Helfgott  
Chair



Jeremy Newman  
Treasurer



# Accounts







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

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## Opinion

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

In our opinion, the financial statements:

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

## Basis for opinion

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

fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

## Conclusions relating to going concern

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

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

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

## Other information

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

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

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

We have nothing to report in this regard.

## Opinions on other matters prescribed by the Companies Act 2006

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

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

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

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' report including the strategic report. We have nothing to report in respect of the following matters in relation to which the

Companies Act 2006 requires us to report to you if, in our opinion:

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

## Responsibilities of Trustees

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

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

## Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial



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

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

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

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

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

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations; and
- we obtained an understanding of the legal and regulatory frameworks that are applicable to the charity and determined that the most significant frameworks which are directly relevant to specific assertions in the financial statements are those that relate to the reporting framework (Statement of Recommended Practice: Accounting and Reporting by Charities preparing

their accounts in accordance with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS102) and the Companies Act 2006) and those that relate to fundraising including The Code of Fundraising Practice.

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

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

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

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

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

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

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

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

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

A further description of our responsibilities is available on the Financial Reporting Council's website at [www.frc.org.uk/auditorsresponsibilities](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.



## Catherine Biscoe (Senior Statutory Auditor)

For and on behalf of Buzzacott Audit LLP, Statutory Auditor  
130 Wood Street  
London  
EC2V 6DL

Date: 30 October 2025





# Statement of Financial Activities

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

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

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

# Statement of Financial Activities

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

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

# Balance Sheet


At 30 June 2025

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

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

Company number: 01874886

  
Maurice Helfgott  
Chair

  
Jeremy Newman  
Treasurer



# Statement of Cash Flows

For the year ended 30 June 2025

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

# Accounting Policies

## 1.1 Basis of preparation

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

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

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

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

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

## 1.2 Basis of consolidation

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

## 1.3 Assessment of going concern

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

The Trustees of the charity have concluded that there are no material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. Due to the budgeted cash and reserves position of the charity one year from the date of signing the accounts the Trustees are of the opinion that World Jewish Relief will have sufficient resources to meet

its liabilities as they fall due. The most significant areas of judgement that affect items in the accounts are detailed in 1.4 below. With regard to the next accounting period, the year ending 30 June 2026, the most significant area that may affect the value of the assets held by the charity is the performance of the fundraising activities. With strong income performance this year Trustees are confident that the overall income targets will be met for 2025/26, although the mix may differ from budget. The charity will monitor income closely and will only commit expenditure that it can afford to do so. For more information on this please see the risk management and reserves policy sections of the Council of Management's report."

## 1.4 Critical accounting estimates and areas of judgement

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

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

- judgements in connection 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.

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

# Accounting Policies

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

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

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

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

## 1.6 Expenditure recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to make a payment to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure includes any

attributable VAT which cannot be recovered. All expenditure is accounted for on an accruals basis.

## 1.7 Expenditure allocation

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

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

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

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







# Accounting Policies

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

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

## 1.8 Tangible fixed assets and intangible assets

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

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

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

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

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

Computer software      33% straight line

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

## 1.9 Investments

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

## 1.10 Cash at bank and in hand

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

## 1.11 Debtors

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

## 1.12 Creditors

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

## 1.13 Pensions

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

## 1.14 Foreign currency translation

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

## 1.15 Accumulated Funds

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

# Notes

For the year ended 30 June 2025

2a Donations and Legacies	Unrestricted funds	Restricted funds	Total 2025
	£'000	£'000	£'000
Donations and Grants	4,511	3,914	8,425
Legacies	1,387	100	1,487
	5,898	4,014	9,912

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

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

Unrestricted funds	Restricted funds	Total 2024
£'000	£'000	£'000
4,104	4,450	8,554
1,370	63	1,433
5,474	4,513	9,987

Unrestricted funds	Restricted funds	Total 2024
£'000	£'000	£'000
6,804	-	6,804
-	364	364
6,804	364	7,168

Unrestricted funds	Restricted funds	Total 2024
£'000	£'000	£'000
105	85	190
105	85	190



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

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

# Notes

For the year ended 30 June 2025

3a Support costs	Raising funds	Charitable activities	Total 2025
	£'000	£'000	£'000
Governance	15	56	71
Finance	274	356	630
Information Technology	25	97	122
Human Resources	44	164	208
Office facilities	64	105	169
	422	778	1,200

Raising funds	Charitable activities	Total 2024
£'000	£'000	£'000
12	73	85
182	441	623
120	291	411
73	71	144
45	109	154
432	985	1,417

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

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

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



# Notes

For the year ended 30 June 2025

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

# Notes

For the year ended 30 June 2025

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

# Notes

For the year ended 30 June 2025

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

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

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

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

# Notes

For the year ended 30 June 2025

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

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

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



# Notes

For the year ended 30 June 2025

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

# Notes

For the year ended 30 June 2025

7 Fixed asset investments at market value	2025	2024
	£'000	£'000
Value at start of year	2,015	3,813
Disposal proceeds	(2,011)	(1,800)
Additions at cost	161	-
Net investment (losses) / gains	(4)	2
<b>Total</b>	<b>161</b>	<b>2,015</b>
<b>Historical cost:</b>		
Value at end of year	<b>161</b>	<b>2,212</b>
The following investments are considered material:	2025 £'000	2024 £'000
Charity Assets Trust Account	-	2,015
Unlisted Investments	161	-

The £161k of unlisted investments is the fair value of 70 ordinary shares at 30th June 2025 that were donated to World Jewish Relief.

In November 2024 we liquidated the funds held in our Investment Portfolio and transferred to our instant access charity deposit fund earning an average equivalent yield of 4.4% over the course of the year.

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

# Notes

For the year ended 30 June 2025

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

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

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





# Notes

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

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

# Notes

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

# Notes

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

# Notes

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



# Notes

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## 10 Restricted Funds (continued)

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

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

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

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

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

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

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

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

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

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

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

# Notes

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

# Notes

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

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

	Balance at 1 July 2023	New designations	Utilised / released	Balance at 30 June 2024
	£'000	£'000	£'000	£'000
Property fund - functional property	1,076	-	(7)	1,069
Property repairs and refurbishment fund	100	-	-	100
Programme support pledges	1,650	2,758	(2,714)	1,694
	<b>2,826</b>	<b>2,758</b>	<b>(2,721)</b>	<b>2,863</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. £1,520k has been designated by the Trustees for certain programme pledges to ensure continued grant funding to these programmes. The funding for these programmes is raised in year and World Jewish Relief makes grant payments before all the funding has been raised. These funds are not readily available for other purposes.





# Notes

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

# Notes



	Unrestricted funds	Designated funds	Restricted funds	Total 2024
Fund balances at 30 June 2024 are represented by:	£'000	£'000	£'000	£'000
Tangible & intangible fixed assets	92	1,069	-	1,161
Investments	1,450	504	61	2,015
Debtors	1,630	-	1,449	3,079
Cash	2,546	1,290	780	4,616
Creditors: amounts falling due within one year	(335)	-	(926)	(1,261)
	<b>5,383</b>	<b>2,863</b>	<b>1,364</b>	<b>9,610</b>

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

# Notes

## 13 Transfers

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

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

## 14 Related parties

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

One member of the Key Management Personnel of World Jewish Relief is also chair of the Refugee Employment Network. World Jewish Relief incurs the cost of certain salary and staff expenses related to the Refugee Employment Network which are reimbursed in full by the Refugee

Employment Network. In 2024/25 this amount was £78,445 (2023/24: £9,400).

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

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

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

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

## 15 Taxation and charitable status

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



The image shows a close-up of a brick wall with the words "World Jewish Relief" projected onto it in a bright, glowing yellow font. The wall is made of dark, textured bricks. A large, solid orange triangle is positioned in the top-left corner of the frame, partially overlapping the wall and the text.

World  
Jewish  
Relief



WELCOME

Connected and United

World Jewish Relief

DINNER  
2025





# Legal and Administrative Information

## The Patron

His Majesty King Charles III

## President

Henry Grunwald OBE KC

## Board of Trustees

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

## Strategic Grants, Operations & Impact Committee

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

## Finance, Audit & Risk Management Committee

Sharon Kamkhagi	Co-opted member
-----------------	-----------------



# Legal and Administrative Information

## Company Secretary

Isobel Collinge

## Senior Leadership Team

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

## Bankers/auditors/solicitors

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

Administrative information Company number:	01874886
Charity number:	290767

Registered office and operational address:	Oscar Joseph House 54 Crewys Road London NW2 2AD
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Alternative trading names:	World Jewish Relief WJR
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David Kirk	Co-opted member
Stephen Lewis	Co-opted member
Jeremy Newman	Chair
Rob Sher	Co-opted member
Alan Rousso	
Dina Shiloh	

## Investment Committee

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

## Nominations Committee

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

## Remuneration Committee

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





Registered with  
**FUNDRAISING  
REGULATOR**

Registered charity no. 290767 | Company Registration  
No. 01874886