

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024
FOR
JAT**

KBSP Partners LLP
Chartered Accountants
Harben House
Harben Parade
Finchley Road
LONDON
NW3 6LH

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FOR THE YEAR ENDED 31 MARCH 2024**

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**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2024**

The trustees present their report with the financial statements of the charity for the year ended 31 March 2024. The trustees have adopted the provisions of 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) (effective 1 January 2019).

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Jewish AIDS Trust (JAT) was established in 1988 as the Jewish response to the emergence of HIV/AIDS, initially to support people in the Community who were affected by HIV/AIDS. It quickly became obvious that there was no preventative education happening within the Jewish school system and the charity initiated an education programme. Until 2012 JAT was the only charity actively working to promote positive sexual health within the Jewish community through their Relationships and Sex Education (RSE) programme that was offered to all Jewish schools. The situation changed in 2012 when ring fenced NHS HIV money was discontinued (see Education below).

JAT strives for an enlightened Jewish community that is aware of and informed on all aspects of relationships and sexual health. JAT's current primary mission is to provide a Jewish voice and support to enhance and improve the quality of life for people throughout the UK Jewish community who are affected by HIV/AIDS and other sexually transmitted infections. The Charity's current secondary purpose is to continue to support Maccabi Streetwise with planning and delivery of the RSE programme in Jewish schools.

The legacy donation JAT received from Mr. Close at the end of the 20/21 financial year, initiated discussions about the future purpose and activities of the charity. Our main function to support Jewish people infected or affected by catching HIV would continue but we want to play a role in reducing infections as, even with medical developments that improve life chances for people infected and better understanding of transmission, numbers of infections are rising.

JAT is governed by a Board of five Trustees all of whom are listed above and have served throughout the financial year 2023/24. The trustees are responsible for the general control and management of the charity. The trustees give their time freely and receive no remuneration or other financial benefits.

Trustees are aware that the on-costs of maintaining the charity are relatively high but are committed to those on-costs as they believe that they are essential to secure the continuing high standards and to ensure the integrity and sustainability of JAT as the only charity serving the Jewish community in this capacity.

Following appointment, trustees are introduced to their new role, given copies of the trust deed and a guide to the policies and procedures adopted by the charity. Trustees are informed of the Charity Commission and a number of publications that influence the documents needing to be signed such as the Conflict of Interest Policy. The Board aims to ensure that trustees are aware of the scope of their responsibilities under the Charities Act.

The Trustees continue to assess and review potential risks the charity may face, the likelihood of identified risks occurring and, the measures needed to manage them. The Trustees are satisfied that systems are in place and arrangements in hand to manage any risks that have been identified. Trustee Indemnity and Public Liability Insurance cover is in place and the finances of the Charity are regularly reviewed. Appropriate DBS checks are made for all those connected with the charity who have contact with clients.

Our paid administrator and client co-ordinator Cheryl Spelman continues to provide those essential services necessary to maintain the business of the charity and is the first and usually only, point of contact for our clients. She is supported in the management of the charity's finances by our Treasurer, Louise Morgenstein and Trustee, Laurence Lewis.

**REPORT OF THE TRUSTEES - continued
FOR THE YEAR ENDED 31 MARCH 2024**

EDUCATION

The JAT Education programme for schools and youth groups that was started in the early 1990s became financially impossible to continue when HIV ring fenced grant money was removed in 2012. At that point the Board negotiated for the Education programme to be taken over by Maccabi Streetwise - an organisation with which JAT had already previously worked and trusted to deliver the programme sympathetically. During 2023/24 JAT and its Trustees have continued to support the development and delivery of the Relationships and Sex Education (RSE) programme by Maccabi Streetwise. Trustee Ruth Hilton continues to support monitoring and planning development of that programme.

The events of October 7th 2023 have had a significant effect on the work of Maccabi Streetwise and their delivery of the RSE programme has sometimes needed to be superseded by sessions enabling pupils to manage antisemitism. The Streetwise staff are still providing updates on the RSE programme as identified in the contract signed when the most recent donation was given to them in March 2023.

The primary aim of the Education Project funded by money from the Spanish legacy, is to develop a programme that would train specialist RSE staff in the Jewish school community. This would enable improved content and delivery of RSE and allow schools to better understand and equip their pupils to manage their relationships in today's world. The problems that occurred with the coalition of four charities that won the application to develop the project have not been fully resolved in the 2023/24 financial year and the project has been on hold. During the year the JAT Trustees have continued conversations about the future of the project and a decision was taken to initiate a piece of research prior to resuming discussions about the future management and structure of the project. Trustees David Cline and Ruth Hilton will endeavour to recruit suitable research organisations to carry out the project.

Ruth Hilton has also continued to provide telephone support for people who have left or are considering leaving an ultra orthodox community and Laurence Lewis continues to provide informal advice and information about HIV and the work of JAT.

CLIENT CARE FUNDING

JAT is the only Jewish Charity that supports people affected by HIV and its value to the community is priceless. The Trustees realise that the costs of administering the Charity appear to be high in relation to the number of individuals we support but we provide an essential service for people who would not be eligible for support elsewhere and much of the support offered by our Client Co-ordinator is pastoral and therefore not represented in the figures.

During the 23/24 financial year email greetings were sent to all registered clients to mark the three major Jewish holidays Rosh Hashanna, Pesach and Chanukah. Several of the emails were returned as those email addresses were no longer active and those clients had not contacted JAT for a very long time.

Two of our clients have regularly requested and received financial and/or emotional support during the financial year 23/24. More than one client has renewed contact and requested financial help during the financial year as the pandemic affected their circumstances. Although medical advances have made living with an HIV diagnosis more manageable, the Covid pandemic and government cutbacks continue to create increased financial need for many.

**REPORT OF THE TRUSTEES - continued
FOR THE YEAR ENDED 31 MARCH 2024**

JAT PARTNERSHIPS

Trustee Ruth Hilton continues to be a Sex Education Forum Partner and is actively involved in the work of the Forum. This enables JAT to maintain awareness of all current developments, to influence government policy and attitudes towards RSE and maintain an active role in representing good practice in RSE in faith schools.

Our relationship with Maccabi Streetwise continues. They offer an appropriate set of RSE curriculum workshops to all Jewish schools many of whom do take up the offer although not those in ultra - orthodox communities.

Our relationship with West London Synagogue also continues but has changed as JAT no longer needs the financial support provided by their World AIDS Day fundraiser. WLS under the direction of their Co-Senior Rabbi David Mitchell (a JAT Trustee), continues to involve us as partners in this very successful event and we are all delighted that their commitment means that other HIV support charities do benefit from the efforts of everyone who works so hard to make the event so successful.

Trustee David Cline stepped back from leading the Fast Track project early in 2022 but he and Ruth Hilton continued to be peripherally involved although active development in the project diminished under the new Director at NAZ, the leading project partner. The project ended in February 2023 and the main focus of work towards the end of the project was the development of an information film which was completed in July 2023.

FINANCES

The process of converting to a CIO is taking far longer than anticipated and is still not complete. This has somewhat hindered any future planning particularly with regard to recruiting additional Trustees and Patrons. As far as we are aware, the issue with Spanish Capital Gains Tax is still unresolved but on the advice of both English and Spanish lawyers, we have transferred the potential CGT refund to Spain. This is in order to avoid any possible claim from the Spanish Tax Authorities for interest to be paid on the amount outstanding should their claim be successful.

In October 2023 JAT was the fortunate recipient of a legacy donation from Mrs Sandra Sumintra Blackman which has boosted our financial position further.

We have been able to support all our clients who have requested financial aid during the year.

Thanks to the legacy donations received from Mr Close and now Mrs Blackman, at present we have sufficient reserves to continue to maintain all activities at current levels.

SUSTAINABILITY

Our decision in 2012 to transfer the JAT education programme to Maccabi/Streetwise, close the office and cease to employ a paid Director and Education Manager has enabled the charity to continue its primary function of supporting people in the Jewish community who are affected by HIV/AIDS and raising awareness of related issues.

That decision also enabled JAT to maintain an influential role in the development of the RE/RSE programme, a process that will continue. As things stand at present, this programme is the only access to ensure the sexual health and safety of young people in the Jewish community. The JAT Trustees are committed to ensuring that money received from Mr. Close and Mrs Blackman will enable JAT to develop partnership programmes that will secure better practice and ongoing development of this vital area of the curriculum in Jewish schools.

We continue to be mindful of the financial constraints facing all charities that may well affect JAT in the long term but for the immediate future our financial position looks secure.

INVESTMENT POLICY AND OBJECTIVES

JAT has no long term investments and our cash reserves are held in current and money market accounts. The interest earned is minimal but does supplement the charity's income. Once the issue with the Spanish Tax Authorities claim for CGT has been resolved The Trustees will reconsider an investment policy.

**REPORT OF THE TRUSTEES - continued
FOR THE YEAR ENDED 31 MARCH 2024**

PLANS FOR THE FUTURE

JAT intends to maintain its existing range of activities working in partnership with volunteers, community groups and other faith organisations to meet its aims and to monitor and review the ongoing necessity for and capacity to deliver those services. We now have the financial capacity to continue to support our clients and develop better practice opportunities with Primary Relationships Education and Secondary Relationships and Sex Education for schools and youth clubs across the Jewish communities. We anticipate that the conversion to CIO will be completed during the 24/25 financial year and this will enable the continuation of the Education Project.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

327936

Principal address

40A Holly Park
London
N3 3JD

Trustees

Ruth Hilton	- Chair
Rabbi David Mitchell	
Louise Morganstein	- Hon. Treasurer
David Cline	- Hon. Secretary
Laurence Lewis	

Independent Examiner

KBSP Partners LLP
Chartered Accountants
Harben House
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Finchley Road
LONDON
NW3 6LH

Approved by order of the board of trustees on^{24/01/2025} and signed on its behalf by:

Ruth Hilton

.....
Ms R C Hilton - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
JAT**

Independent examiner's report to the trustees of JAT

I report to the charity trustees on my examination of the accounts of JAT (the Trust) for the year ended 31 March 2024.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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

ACowan

Anthony Cowan FCA

KBSP Partners LLP
Chartered Accountants
Harben House
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LONDON
NW3 6LH

24/01/2025

Date:

JAT

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2024**

		2024 Unrestricted fund £	2023 Total funds £
INCOME AND ENDOWMENTS FROM	Notes		
Donations and legacies		115,445	6,974
Investment income	2	3,829	1,021
Total		119,274	7,995
EXPENDITURE ON			
Charitable activities			
Support activities		2,533	2,547
Other		10,000	10,000
Total		12,533	12,547
NET INCOME/(EXPENDITURE)		106,741	(4,552)
RECONCILIATION OF FUNDS			
Total funds brought forward		237,075	241,627
TOTAL FUNDS CARRIED FORWARD		343,816	237,075

The notes form part of these financial statements

JAT

**BALANCE SHEET
31 MARCH 2024**

		2024 Unrestricted fund £	2023 Total funds £
CURRENT ASSETS	Notes		
Cash at bank		344,716	237,075
CREDITORS			
Amounts falling due within one year	5	(900)	-
NET CURRENT ASSETS		<u>343,816</u>	<u>237,075</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>343,816</u>	<u>237,075</u>
NET ASSETS		<u>343,816</u>	<u>237,075</u>
FUNDS	6		
Unrestricted funds		<u>343,816</u>	<u>237,075</u>
TOTAL FUNDS		<u>343,816</u>	<u>237,075</u>

The financial statements were approved by the Board of Trustees and authorised for issue on
24/01/2025..... and were signed on its behalf by:

Ruth Hilton

.....
 R C Hilton - Trustee

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the 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.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

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

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. INVESTMENT INCOME

	2024	2023
	£	£
Deposit account interest	<u>3,829</u>	<u>1,021</u>

3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2024 nor for the year ended 31 March 2023.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2024 nor for the year ended 31 March 2023.

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2024

4. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £
INCOME AND ENDOWMENTS FROM	
Donations and legacies	6,974
Investment income	<u>1,021</u>
Total	<u>7,995</u>
EXPENDITURE ON	
Charitable activities	
Support activities	2,547
Other	<u>10,000</u>
Total	<u>12,547</u>
NET INCOME/(EXPENDITURE)	(4,552)
RECONCILIATION OF FUNDS	
Total funds brought forward	<u>241,627</u>
TOTAL FUNDS CARRIED FORWARD	<u><u>237,075</u></u>

5. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
Other creditors	<u><u>900</u></u>	<u><u>-</u></u>

6. MOVEMENT IN FUNDS

	At 1.4.23 £	Net movement in funds £	At 31.3.24 £
Unrestricted funds			
General fund	<u>237,075</u>	<u>106,741</u>	<u>343,816</u>
TOTAL FUNDS	<u><u>237,075</u></u>	<u><u>106,741</u></u>	<u><u>343,816</u></u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	<u>119,274</u>	<u>(12,533)</u>	<u>106,741</u>
TOTAL FUNDS	<u><u>119,274</u></u>	<u><u>(12,533)</u></u>	<u><u>106,741</u></u>

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2024

6. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.22 £	Net movement in funds £	At 31.3.23 £
Unrestricted funds			
General fund	241,627	(4,552)	237,075
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>241,627</u>	<u>(4,552)</u>	<u>237,075</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	7,995	(12,547)	(4,552)
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>7,995</u>	<u>(12,547)</u>	<u>(4,552)</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.22 £	Net movement in funds £	At 31.3.24 £
Unrestricted funds			
General fund	241,627	102,189	343,816
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>241,627</u>	<u>102,189</u>	<u>343,816</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	127,269	(25,080)	102,189
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>127,269</u>	<u>(25,080)</u>	<u>102,189</u>

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2024

7. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2024.

JAT

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2024**

	2024 £	2023 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	445	369
Legacies	115,000	-
Sundry receipts	<u>-</u>	<u>6,605</u>
	115,445	6,974
Investment income		
Deposit account interest	<u>3,829</u>	<u>1,021</u>
Total incoming resources	119,274	7,995
EXPENDITURE		
Other		
Donations	<u>10,000</u>	<u>10,000</u>
	10,000	10,000
Support costs		
Management		
Wages	500	205
Rates and water	246	1,394
Insurance	384	347
Subscriptions	159	318
Website costs	-	100
Computer costs	<u>344</u>	<u>183</u>
	1,633	2,547
Governance costs		
Accountancy and legal fees	<u>900</u>	<u>-</u>
Total resources expended	<u>12,533</u>	<u>12,547</u>
Net income/(expenditure)	<u>106,741</u>	<u>(4,552)</u>

This page does not form part of the statutory financial statements