

THE JEWISH DEAF ASSOCIATION

Company limited by guarantee

Charity No 1105845

Company No 04983830

ANNUAL REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2014



THE JEWISH DEAF ASSOCIATION

REPORT AND ACCOUNTS
For the year ended 31 December 2014

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Throughout this document:

- The word **Deaf** (with a capital D) is used to denote people most likely to be immersed in Deaf culture and communicate using British Sign Language.
- The word **Deafblind** (with a capital D) is used to denote Deaf people who are also blind, and who communicate via hands-on sign language
- The term **deaf** (with a little d) describes people who do not use sign language and identify more with the hearing world.
- The term **deaf** also combines the two, referring to everyone with a hearing loss.

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REPORT OF THE DIRECTORS/TRUSTEES For the year ended 31 December 2014

The directors present their report together with the audited financial statements of the charity for the year ended 31 December 2014.

REFERENCE AND ADMINISTRATIVE INFORMATION

Charity name: The Jewish Deaf Association

Charity registration number: 1105845

Company registration number: 04983830

Registered Office and
operational address: Julius Newman House
Woodside Park Road
North Finchley
London N12 8RP

Board of Directors

The following served as directors and trustees during 2014:

Trudy Kling	Chair	
Duncan Gee LLB	Vice Chair	
Robert Coe BA (Econ) FCA	Hon Treasurer	
Daniel Clements	Trustee – Members' Representative	(resigned on 1 December 2014)
Mira Goldberg	Trustee	
Richard Hasseck FCA	Trustee	
Caroline Janner	Trustee	(appointed on 27 January 2014)
David Rose	Trustee	(resigned on 1 December 2014)

Management Team

Sue Cipin Executive Director

Auditors

Simmons Gainsford LLP
7/10 Chandos Street
London W1G 9DQ

Bankers

HSBC Bank plc
PO Box 1EZ
196 Oxford Street
London W1A 1EZ

Investment Advisors

J M Finn & Co
4 Coleman Street
London EC2R 5TA

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STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The organisation is a charitable company limited by guarantee, incorporated on 3rd December 2003 and registered as a charity on 31st August 2004. The company was established under a Memorandum of Association that established the objectives and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £1.

Recruitment and appointment of Board of Directors

The directors of the company are also charity trustees for the purposes of charity law and, in accordance with the Memorandum and Articles of Association, are also required to be Members of the company. Under the Memorandum and Articles of Association the members of the Board are elected to serve for a period of three years after which they must stand for re-election at the next Annual General Meeting.

The directors seek to ensure that the needs of the company's various client groups are appropriately reflected through the diversity of its governing Board.

Trustee Induction and Training

Most of the existing trustees are familiar with the practical work of the charity through their long involvement with the organisation and its predecessor body.

New trustees are required to attend a training session led by the Executive Director to enable them to familiarise themselves with the charity and the context within which it operates.

Risk Management

The Board has conducted a review of the major risks to which the charity is exposed. Appropriate controls have been put in place to mitigate any significant risks that the charity faces. Procedures are also in place to ensure compliance with the health and safety of staff, volunteers, client and visitors to Julius Newman House. The controls and procedures are reviewed periodically to ensure they continue to meet the needs of the charity.

Public Benefit

In deciding the activities to be undertaken by the charity, the Board of Trustees has paid due regard to the public benefit guidance published by the Charity Commission in Section 4 of the Charities Act 2006.

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Organisational Structure

The charity has a Board of up to nine members that meets at least quarterly in accordance with the Articles of Association and is responsible for the strategic direction and policy of the charity. The Board currently has eight members from a variety of backgrounds relevant to the work and needs of the charity.

The Executive Director attends meetings of the Board on an ex-officio basis but has no voting rights. The Executive Director has operational responsibility for fundraising and service delivery and manages 3 full-time and 18 part-time workers. This includes a qualified hearing consultant and fully trained Support Workers, all fluent in British Sign Language.

Freelance professional interpreters, lip-speakers and “hands on” communicator/guides, and now personal carers, are employed as and when required to ensure equal access for all.

The staff team was complemented by 55 volunteers whose contribution was, as always, integral to the work of the charity. Volunteers gave a total of 3,553 hours (up from 3,077 hours in 2013), across areas of the organisation including Hearing Connect, Day Centre, BSL Tuesdays, and hearing aid maintenance. A wide range of roles were fulfilled including welcoming visitors, working directly with clients, serving meals, driving and wheelchair pushing, as well as providing companionship, community fundraising and raising awareness, sitting on committees and forums and contributing to decision-making, evaluation and review.

Related Parties

The charity works closely with other organisations providing complementary services to its targeted client groups.

OUR VISION, MISSION AND AIMS

Our Vision

The JDA's vision is of a world where there are no barriers to communication and understanding between deaf and hearing people; a world with respect, inclusion and equality.

Our Mission

By informing, supporting and educating, our mission is to improve access, independence, equality and inclusion for people with a hearing loss, thereby breaking down barriers between deaf and hearing people.

Our Aims

We aim to:

- Increase access to information and services
- Reduce social exclusion and isolation and increase participation in the community
- Improve physical and mental health and wellbeing
- Enable full, active, safe and independent lives
- Provide a culturally appropriate environment and activity programme for our Jewish clients

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OBJECTIVES AND ACTIVITIES

The JDA's primary objective is to support and provide assistance to persons with all levels of hearing loss or hearing related problems. Whilst the Company has particular regard to the religious, cultural, social and physical needs of people who are of the Jewish faith, services are open to everyone, and are increasingly being known as such.

Strategies to achieve our aims and objectives and deliver public benefit:

- Serving the information, advice, wide-ranging support and advocacy needs of Deaf/Deafblind, deafened and hard of hearing people of all ages, all methods of communication, all faiths and none
- Supporting people affected by the hearing loss of a child or other family member
- Breaking down barriers by promoting respect, inclusion and equality
- Enabling deaf and hard of hearing people to lead safer, healthier, more independent and fulfilling lives at home, at work and in the community

Who we serve:

- Deaf and dual sensory impaired people, mainly British Sign Language (BSL) users
- deafened people
- hard of hearing people
- people experiencing tinnitus
- Jewish families with deaf children
- deaf families with hearing children
- relatives, carers and professionals.

Geographical Reach

The JDA is centrally situated in North Finchley in the London Borough of Barnet and we serve people from the surrounding boroughs and beyond. Our reach also extends across England and overseas.

Fees and charges

In order to ensure equality with hearing people, who have free access to mainstream information and advice, we keep our equivalent accessible services free of charge. Some income is generated from membership fees and by charging for events, outings, classes, social clubs, etc. We keep charges low as the large majority of our clients, particularly the older ones, are unemployed and on benefits.

2014 – AN OVERVIEW

The JDA succeeded in sustaining and developing its vital services, with tight controls over expenditure, whilst maintaining the exceptional standards of care for which we are known.

During 2014, for the first time since the recession, we were in a position to re-establish social, cultural and educational activities for Deaf people of a wider range of ages and abilities.

We received £95,225 from the Big Lottery Fund, the first of 3 annual grant instalments towards JDA's Ageing Well Together Day Centre and Support Services for older Deaf/Deafblind British Sign Language (BSL) users, enabling more people to access an extended range of JDA services.

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Thanks to this grant, we established a new 55+ group to meet a growing need for social and cultural activities and support services for older Deaf BSL users, from both within and beyond the Jewish community, who don't have high dependency needs and are able to get out and about independently.

This group has filled a marked gap in provision and has increased active involvement and participation in community life.

The success of both the 55+ Group and BSL Tuesdays Drop-In have contributed significantly towards the increased acknowledgment of JDA as the go-to place for ALL Deaf people who need information, advice and support. Our records show that this increased access to the whole range of JDA services has led to improved physical and psychological health and wellbeing for more Deaf and Deafblind people.

SERVICES AND ACTIVITIES

The JDA achieves its objectives for different user groups through the following services:

1) JDA services for older Deaf / Deafblind people (mainly British Sign Language users)

Our older clients are excluded from mainstream day centre provision and support services. They are unable to cope with everyday life because of their very poor lip-reading skills and difficulty understanding the written word, and are confused and worried by post or paper work. Extremely vulnerable and multiply disadvantaged, they can barely communicate with hearing people and much of their time is spent alone and isolated. Many have no family and turn to JDA as their sole source of support.

Aims:

- Improve equality of access by providing clear information and facilitating access to services
- Alleviate isolation and exclusion by ensuring that clients receive the practical and emotional care and support they need
- Improve the quality of social/religious/cultural lives, making Deaf and Deafblind people happier and more active, participating members of the community
- Facilitate optimum physical and emotional health, mental stimulation and sense of wellbeing
- Increase ability to understand and deal with health issues, leading to better health
- Reduce stress and anxiety, enabling clients to cope better with everyday life and crises
- Increase participation by ensuring everyone is enabled to fully participate and be actively involved in the planning, delivery, evaluation and review of activities and services
- Empower people to have a voice, make informed choices and achieve personal control
- Enable clients to maintain safe, independent living at home where they wish to remain as long as possible.

Activities:

a) Support Services

The JDA employs a team of skilled Support Workers, all fluent in BSL, to provide accessible information, guidance, counselling, emotional and practical support and advocacy regarding health, domestic, welfare, legal, financial and other personal and official matters on a personalised, one-to-one basis.

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Specific activities:

- Transport, communication support and advocacy at GP, hospital and other medical appointments
- Interpreters, visitors, comfort and support for hospital in-patients
- Monitoring the management of medication and guidance on healthy nutrition
- Practical and emotional support through illness, bereavement, end-of-life care
- Provision of communication support at funerals and other religious occasions
- Accompaniment, interpreting and advocacy at official appointments e.g. solicitors, banks
- Liaison with social services / other agencies to help clients remain in their own homes for longer.

Intensive support in 2014:

The need increased for intensive, personalised support for our oldest, frailest, Deaf and Deafblind clients, some with dementia. We took all action necessary to keep them out of hospital and out of care, helping to maintain their independence at home where they are happiest. In 2014, JDA was the **sole source of support** for a number of clients through prolonged and serious bouts of illness and hospitalisation.

This labour/time intensive work is costly but essential, and includes:

- more home (and hospital) visits, often on a daily basis
- setting up and monitoring of personal care packages
- taking on Power of Attorney and all essential tasks in the absence of family
- supporting older people with and throughout end-of-life care.

We also made arrangements for several funerals, shivas and tombstone consecrations, also providing interpreters to ensure everyone could understand and participate in proceedings.

Outputs

- We serve up to 200 older Deaf BSL users aged from 60 to 100 - some with learning difficulties and/or restricted mobility, some with dementia, some Deafblind. 80 or so at one time can use JDA Support Services on a regular, ongoing basis.
- In 2014 there were 1,072 Support Services interventions, of which 512 were health-related (up from 621 interventions in 2013, of which 197 were health-related). Interventions took place at JDA, at the client's home and in hospital, including accompaniment and interpreting at consultations, complex and often nerve-racking tests and procedures - ensuring mutual understanding between staff and patient, advocating for clients' needs as necessary, and providing much-needed comfort and emotional support.

Outcomes

- Day Centre & Support Services brought about **positive changes** in physical, mental and emotional health, lifestyle, attitude, confidence, and behaviour.
- Clients demonstrated and reported:
 - **improved health and wellbeing**
 - **reduced stress and anxiety**
 - **better coping skills**
 - **feeling less isolated and excluded.**

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- Clients benefited from:
 - a greater sense of **inclusion, safety and security**, knowing we are there to help them cope with everyday life and crises
 - having their wishes honoured and being treated with **dignity and compassionate care**
 - having in place benefit entitlements, care packages, wills and funeral arrangements
 - the **peace of mind** of knowing they were **cared for** and **not alone** in later life, particularly when facing end of life.

b) Day Centre

The JDA's welcoming Day Centre provides opportunities for older Deaf and Deafblind people to come together with their peers and participate in stimulating and enjoyable, user-led programmes of fully accessible social, cultural, educational activities, information events, talks and outings.

Supported with warmth and care by JDA's dedicated staff and volunteers, participants can also enjoy a hot kosher meal and refreshments throughout the day. They love being able to actively join in regular signed Jewish festival observances, which include our annual Seder, Purim, Rosh Hashanah and Chanukah celebrations. Staff include professional "hands-on" communicator/guides to ensure equal access for Deafblind people and carers for members needing additional help with personal care.

'At Your Service', held at Wednesday Day Centre, offers on-the-spot help to sort out problematic issues with, for example, official correspondence, filling in forms, phone calls and internet shopping, with follow-up by Support Services staff throughout the week as necessary.

Outputs

- There were a total of 1,649 attendances at Day Centre, which attracted an average of 34 Deaf and Deafblind people each week.
- The varied Day Centre programme featured 15 talks, 18 outings and 27 other events, chosen in consultation with clients and attended by up to 30 people each time, with many people enjoying multiple activities, often on a weekly basis.
- 285 support interventions took place at Day Centre's *'At Your Service'* quick help facility.

Outcomes

- Regular participation in activities and outings **reduced isolation and exclusion** and kept clients **physically active and mentally stimulated**.
- Forum meetings enabled members to be **fully informed** and to influence services and activities.
- Jewish Deaf/Deafblind people continued to find pleasure and fulfilment through **active participation** in Jewish festivals, culture, customs and traditions from which they would otherwise be excluded.
- *'At Your Service'* telephone & translation continued to **relieve stress and anxiety** and avert problems on-the-spot by resolving practical issues that members were unable to cope with alone.
- Older members with impaired mobility and unable to travel independently were **able to get out** by means of door-to-door transport in the JDA's 16-seater minibus, taxis and with volunteer drivers.
- Continued provision of volunteering opportunities for deaf, deafened and hard of hearing people **improved their confidence and skills** whilst making a useful contribution to the community
- **Increased sense of joy and purpose** having something to look forward to and a place to belong.

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c) New 55+ Group

Thanks to the Big Lottery Fund grant, we had the resources to re-establish social and cultural activities for older, more able and independent **Deaf British Sign Language (BSL) users**, separate from existing provision for more frail and infirm, older people.

In June 2014 we recruited a new **Deaf Community Officer** who set up a 55+ Group, attracting more Jewish and non-Jewish BSL users. As a result, older Deaf people can now benefit from sharing new learning opportunities, together with their peers, beyond the very limited resources they had previously been used to. They also now enjoy choosing their own stimulating activities and visits to places of interest that they did not have access to before.

The Deaf Community Officer, along with the new group, **extends outreach and promotes/develops JDA services** for Deaf/Deafblind people, both within and beyond the Jewish community, in order to:

- **raise awareness and take up** of JDA's services amongst all age groups, *and*
- increase participation by **organising, promoting and delivering a lively and stimulating programme** of JDA social, cultural and educational activities that appeal to all abilities.

Outputs

There were a total of 255 attendances including 6 meetings and 9 successful activities/outings, all chosen and led by different members of the group and promoted/supported by the Deaf Community Officer. There was an average of 15 participants at each event, newcomers to JDA as well as lapsed members returning. All were attracted by being able to access new activities more appropriate for their needs.

Events included a Deaf culture afternoon with The British Deaf Association, healthy cookery class and demonstration and Mental Health training course. The year culminated in a Gala Dinner, organised by the Deaf Community Officer for all generations – to celebrate the valuable contribution that members had put in as volunteers over the JDA's 63-year existence.

Outcomes

The JDA 55+ Group gave participants a new and exciting perspective on life, when they had previously felt excluded from many activities that were freely available to hearing people. Even group members who had a partner reported on how much they benefited from being part of a group and being able to share experiences with more people with whom they could communicate.

86% of participants said that, thanks to the group, they were **happier and more positive**. They reported that the introduction into their lives of accessible events and outings - that they had themselves chosen – led to them being more **stimulated**, more physically, mentally and socially **active** and involved in community life. Involvement in the group **increased their social interaction** and **reduced their isolation**, thereby **improving their physical and mental health and wellbeing**.

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d) 'Happy Mondays' - partnership with Jewish Care, fortnightly at the Michael Sobell Community Centre

Using transport provided by the JDA, a small group of older Jewish Deaf and Deafblind people continued to benefit from being part of mainstream Jewish community life, in different surroundings which would otherwise be inaccessible to them. The group went to Jewish Care for 15 sessions in 2014.

Here they **develop skills** in creating arts and crafts which are then proudly displayed at JDA's Community Centre; **mental stimulation** is encouraged through current affairs discussion groups; they enjoy kosher lunch, shopping and hairdresser facilities.

The project is managed by our Community Centre Manager and run by JDA volunteers who consistently observe a **lifting of spirits** amongst members of the group, many of whom start the day quite withdrawn and who **visibly brighten through the stimulation of the interaction and activity**. Each of the three Deafblind clients who attend is able to participate fully, supported by their own "hands-on" communicator/guide, provided and paid for by the JDA. One loves creating her own work using tactile fabric samples while another manages pain and stress by accessing soothing massage treatments.

e) Independent Deaf Support Services (IDSS)

IDSS continues to meet the neglected support needs of Deaf/Deafblind British Sign Language (BSL) users age 18+, of all faiths and none. The weekly **BSL Tuesdays Drop-In** is consistently well-attended with several success stories and enables service users to deal with one-off problems on the spot, empowering them to cope better in the future, and by ensuring ongoing in-depth support and follow-ups as necessary. We also make sure that BSL interpreters are booked for medical, council and other appointments.

As before, the elements covered were as follows:

- **Information & Advice** - addressing issues of not understanding paperwork; help understanding and dealing with bills and demands; completion of official forms relating to benefits, tax credits, etc.
- **Telephone / Translation** - making important telephone calls, translating letters, emails, etc.
- **Barnet Social Services advice** – on-site assistance once a month with the Assessments Officer from London Borough of Barnet's Sensory Impairment Team, undertaking assessments for equipment, referrals to Social Services teams and signposting to other council services as necessary. Barnet Council continued to fund this role and that of the accompanying BSL interpreter.
- **BSL Tuesdays Coffee Mornings** – continues to be well-attended, 2 mornings a month, providing a welcoming and relaxing place in which to socialise with other signers, meet the staff and find out more about what other services JDA has to offer – and providing volunteering opportunities for service users who wish to be involved and improve their skills and employability.

With 2 years' valuable experience of running IDSS in partnership with other agencies, during 2014 we were able to put the learning into practice to create a more popular, efficient and effective service. IDSS became entirely run in-house by JDA staff and, now that we no longer need to pay outside agencies to supply staff, supervision and mentoring, we have cut costs and have total control over the quality and consistency of the work and further improved our outcomes.

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A suitably trained IDSS Support Worker incorporates advocacy into her role as and when required. This usually takes place, together with interpreters, at meetings and consultations in order to make sure clients' needs and concerns are effectively represented.

Having started the service with a focus on Barnet residents, we found that some Deaf/Deafblind people were turning up having found no help in their own boroughs. We continued to refer people wherever possible, and provided support to all those who had nowhere else to turn.

Outputs

During 2014 there were 268 interventions (including follow-up sessions). There were 43 clients in all, of whom 30 were non-Jewish. This included 24 newcomers to the service, 22 of whom were non-Jewish. While some clients only needed to visit once in order to address whatever problem they had to deal with, several required ongoing support and sometimes weekly visits.

Outcomes

The team's professional knowledge and interventions continued to lead to **improved physical/ mental health and wellbeing, improved living conditions/ financial circumstances and increased independence.**

The service has also:

- led to an increase in the involvement, skills acquisition and confidence of individuals who have joined our volunteer workforce, simultaneously benefiting themselves, JDA and our service users, and in some cases leading to employment.
- introduced Deaf and Deafblind people, including several newcomers, to JDA community life and to the full range of JDA services. Clients who came to us in dire need, with no support whatsoever, found that becoming a part of the JDA community has been literally life-changing; vulnerable people tell us that they now have a reason to get up in the morning and something to look forward to, knowing that JDA is there for them, whatever their needs.

f) Computer skills training for Deaf and Deafblind people

Deaf BSL users, of all faiths and none, continue to learn computer skills through weekly training courses and a monthly computer club, run in British Sign Language by a Deaf tutor. 15 – 18 people attend each time and the training **improves communication and access to information and enhances independence, social and employment opportunities.**

2) "Hearing Connect" - for all who are deafened, hard of hearing or experiencing tinnitus

Aims:

- To enable people coping with an acquired hearing loss to become more informed, more socially active, less isolated, more confident and more connected to those around them.
- To help service users towards greater independence and quality of life.

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Activities:

- **Technology & Information Centre** - for people who were born deaf, have become deaf, are hard of hearing or experience tinnitus – expert support and guidance, information and practical help, professional advice on and access to the latest specialist equipment.
- **Outreach work** whereby individuals at day centres can receive professional, one-to-one information and advice on specialised equipment and signposting to appropriate providers
- **Lipreading classes** – providing vital skills and information for people with acquired hearing loss

- **Impartial information on NHS and private sector audiology** with an independent hearing aid specialist – including technical advice and guidance on hearing aids.
- **‘Hear to Help’** * - weekly drop-in clinic providing a checking, cleaning and maintenance service for NHS hearing aids.
- **‘Hear to Meet’** * - social opportunities for people with acquired hearing loss
- **Discussion groups** - current affairs discussion group and book club
- **Forums** to provide deaf, deafened and hard of hearing people with an opportunity to discuss issues, learn from each other’s experiences and develop coping skills
- **Tinnitus Retraining Therapy** - to help minimise the intrusive perception of sounds.

* *Financed and managed by Action on Hearing Loss*

Outputs

- The Technology & Information Service benefited 205 clients in-house (including 90 new assessments)
- Outreach technology and hearing aid clinics at Jewish Care’s Sobell Day Centre benefited 36 individuals with hearing loss
- Hearing Loss Awareness training and/or equipment demonstrations benefited 114 people, including 58 Jewish Care managers
- Hearing Loss Awareness talks took place at three different community groups, benefiting 36 people.
- Discussion groups / book club - 39 attendances
- Lipreading classes – 3 x 10-weekly terms, 2 classes a week, morning and afternoon sessions
- ‘Hear to Help’ delivered 112 sessions (some people accessing support multiple times), enabling clients to optimise the quality and range of their hearing and get the best out of their hearing aids - supported by 10 volunteers
- ‘Hear to Meet’ – monthly meetings focusing on different topics - including speakers, discussions, games, quizzes; 77 attendances (22 of which were people new to JDA in 2014) - supported by 7 volunteers
- Meetings with and advice given to various organisations (e.g. regarding loop systems in their premises), to enable them to provide the best possible access to people with a hearing loss

Outcomes

People with a hearing loss were enabled to:

- improve communication, knowledge and confidence
- keep up-to-date with the technology available to make their lives easier – e.g. by being able to keep in touch by telephone, be alerted to the doorbell, baby and fire alarms, etc.
- become less reliant on others and improve their relationships
- feel less isolated and excluded
- become more socially active
- benefit from the opportunity to make friends, share and learn with others in similar situations
- develop practical coping strategies, improve independence and quality of life.

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3) JDA Family Services for parents of children with a hearing loss

The service continued to provide information, advice and guidance, emotional and practical support for hearing parents of deaf babies and deaf or deafened children being raised in mainstream society, throughout nursery, school and university life. Support was also provided to deaf families as needed.

Aims:

- To combat feelings of isolation
- To inform choice regarding everything from benefits, to schooling, to cochlear implants
- To improve communication and coping skills within families with a deaf child
- To enable deaf children to grow up as happy, confident individuals, able to fulfil their potential.

Activities:

- Intensive counselling for parents of newly diagnosed babies
- Personalised on-going support as and when needed
- Help in accessing geographically, financially and culturally appropriate statutory support and specialist services
- Introduction to other parents, social networking, etc.
- Impartial information and advice on how to assess and access suitable education, “deaf-friendly” nurseries, speech therapy, audiology services, new technology, cochlear implants, benefits, classroom acoustics, completing statement of education, signposting to therapists and other support agencies
- Liaison with voluntary and statutory bodies to keep up-to-date with services in the wider community
- Deaf Awareness Training in Jewish schools and for schools with Jewish deaf pupils

Outputs / Outcomes:

Working with Jewish families

- 36 families with deaf children benefited from regular telephone support and home visits, including:
 - on-going, very labour-intensive work with 5 new families through the difficult early days after diagnosis, one also with a 4 year-old, and one with a 10 year old boy who had lost his hearing
 - grandparents (whose daughters were not yet ready to seek help) benefited from support which increased their knowledge and understanding and reduced their anxiety by de-mystifying the situation and helping them gain a more optimistic perspective
- Parents were better informed about therapeutic options, procedures such as Cochlear Implants, schooling from nursery through to university, etc.
- Children benefited from suitable schooling, therapy, and other support as appropriate
- Families benefited from our support of their applications to schools of their choice. The current lack of places in Jewish schools is a particular problem for parents whose deaf children do not have access to mainstream religious classes and for whom being in a Jewish school offers them the only opportunity to be immersed in Jewish culture.
- Families benefited from useful information and emotional support which increased confidence, reduced stress and anxiety and gave them a more positive and hopeful outlook for the future.

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Education & Training

- 4-day Hearing Loss Awareness programme for 60 JFS Year 9 pupils (aged 14 – 15) increasing knowledge and understanding of issues such as different kinds of deafness, methods of communication, technology including cochlear implants and visits to the JDA to meet and learn from Deaf/Deafblind service users.
- Information and Panel evening organised and delivered to provide essential information on legislative changes regarding children with special educational needs. This was a joint venture with NLDCS (North London Deaf Children's Society) for professionals and parents (both deaf and hearing) of deaf children. Over 50 people benefited from this event, made fully accessible with a palantypist and British Sign Language (BSL) interpreters.

Social networking opportunities

Providing mutual support, the opportunity to discuss concerns, share experiences, information and ideas, bringing together families with deaf and hearing children, increasing their confidence, reducing isolation, and helping to build friendships for both children and parents:

- Informal gatherings and one-to-one chats
- Coffee Morning set up to introduce local families to each other
- Development of new social network for 6 families, all living in close proximity to each other – leading to additional mutual support and information sharing, strengthened focus and determination, a raised sense of unity and optimism in facing challenges, increased pride in their deaf children and enhanced opportunities for the children to socialise with other deaf children.

Keeping up-to-date with latest information

- Collaborative working with and referrals to National Deaf Children's Society (NDCS) and North London Deaf Children's Society (NLDCS)
- Liaison and regular meetings with education authorities, London Borough of Barnet's teacher for deaf children who provides additional support in schools, the Cochlear Implant Support Group, NDCS, Norwood and other relevant organisations.
- Information passed on so that families can access the latest facilities and technology and give positive parenting support to their deaf children.

4) Services for hearing people

Aims:

To improve inclusion, quality of life and understanding of people with a hearing loss by educating hearing people and breaking down communication barriers.

Activities:

Tailor-made 'Understanding Hearing Loss' training

- in Jewish mainstream schools with and without deaf children
- for staff in Jewish Care and other residential homes / sheltered accommodation
- in other community venues / clubs, voluntary and statutory organisations as required.

Volunteering opportunities within JDA to raise awareness and understanding of the particular needs of deaf and deafened people and increase and improve the use of British Sign Language

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Outputs / Outcomes

Through training courses and talks, 109 individuals were enabled to improve their understanding of hearing loss, resulting in:

- **improved communication** and **greater inclusion** for deaf and deafened adults and children
- a **happier, more positive environment / experience** for people with hearing loss
- staff members' **greater understanding** of the signs and practical and emotional impact of hearing loss, improving their ability to support the people in their care appropriately and effectively.

PERFORMANCE AND ACHIEVEMENTS DURING THE YEAR

1 *Extending our services to the wider Deaf and Deafblind community, of all faiths and none*

- a) **Independent Deaf Support Services (IDSS)** maintained its popularity and impact, continuing to benefit more Deaf/Deafblind sign language users, particularly non-Jewish newcomers to the JDA who had nowhere else to go for support. The indirect costs continued to underpin JDA's core services.
- b) The new **55+ Group** ran regular, well-attended outings and events, each decided on and run by members of the group themselves, alongside our Deaf Community Officer.

2 *Development of partnership work to increase our impact*

- a) In 2014 we established a collaborative relationship with **St John's Deaf Community Centre**, based in a deprived area of North London. It has a large membership including Deaf people aged 50+, but no money for outings, information events, transport or support, thus the need for joint working was identified.
- b) IDSS retained the once-monthly services of a Physical and Sensory Impairment Team specialist worker and BSL interpreter, both funded by the **London Borough of Barnet**.
- c) Hearing Connect continued to work closely with **Jewish Care**, training their managers in Hearing Loss Awareness as part of a campaign to improve and entrench, throughout the organisation, understanding, awareness, access and provision for Jewish people with hearing loss / dual sensory loss.

We provided active involvement/expert recommendations to Jewish Care in the audit of induction loop systems and also the planning of new residential units to ensure that acoustics, sound absorption, amplification and placement of loop systems are most appropriate.

3 *Maintaining intensive Support as older Deaf / Deafblind people's needs become more complex - including keeping clients out of care*

We continued to:

- a) Provide close involvement with, and **intensive personalised support** for our oldest, frailest and most vulnerable Jewish Deaf/Deafblind members, some with dementia, ensuring they had all the support they needed to maintain optimal physical and mental health and wellbeing.
- b) Set up and monitor appropriate **personal care packages** in order to maintain older Deaf and Deafblind people's independence in their own homes for as long as possible.
- c) Support clients when moving home and through the **transition from independent living to residential care**, settling them in and supporting them on an on-going basis thereafter.
- d) Train staff in residential homes in Deaf Awareness and British Sign Language in order to make Deaf residents' lives happier and less stressful by enabling staff to communicate with them, and understand and act upon their needs.
- e) Take on appointments as **next of kin** and/or **Power of Attorney** with all attendant tasks and responsibilities, taking the burden off those who are most alone in their later years.

THE JEWISH DEAF ASSOCIATION

REPORT OF THE DIRECTORS/TRUSTEES For the year ended 31 December 2014

4 Raising awareness of the JDA and the voice of deaf people in Barnet

Sue Cipin, JDA's Executive Director, sits on **Jewish Care's Disability Consultative Committee**, ensuring that hearing loss remains firmly on the agenda.

Through the JDA's active involvement on Barnet's Physical & Sensory Impairment Partnership Board, we kept the specialist needs of deaf and hard of hearing people firmly on the agenda.

PROMOTION

1. We maintained a profile on social media sites such as Facebook, Twitter and LinkedIn, raising awareness of JDA, its services and job vacancies.
2. We continued to produce regular newsletters, JDAtogether magazine, press releases, and other promotional materials. Our advertising increased via regular adverts in the Jewish Chronicle and inclusion in their charity promotions.
3. Our annual appeal featured the increased risk of dementia to older people who are Deaf.

FUNDING POSITION AS AT END 2014

Our heartfelt thanks go to the regular donors, various individuals, organisations and Charitable Trusts who supported us so generously.

Grant funding

i) General

We received voluntary income totalling £414,027 (2013: £507,667) during 2014. The main reason for the voluntary income being down is a very positive 60th Anniversary Fundraising Biennial Dinner held in 2013. This total includes Legacies to the value of £134,242 (2013: £28,898).

ii) Benefactors

Benefactors commit to making an annual donation of £5,000 or more towards the JDA's general funds. It is extremely helpful for the JDA to be able to depend on this income and we are very grateful to our Benefactors, who generously donated £25,189 - £20,000 towards Day Centre and Support Services and £5,189 for furnishings (down from £37,218 in 2013).

iii) Other major grants

The second year's grant of £10,000 (from a 3-year grant totalling £30,000) towards general operating costs was received from The Samuel Sebba Charitable Trust (now The Sam and Bella Sebba Charitable Trust).

iv) Independent Deaf Support Service (IDSS)

A further £20,000 was received from The Samuel Sebba Charitable Trust (now The Sam and Bella Sebba Charitable Trust) to ensure the continuation of IDSS through 2014.

THE JEWISH DEAF ASSOCIATION

REPORT OF THE DIRECTORS/TRUSTEES For the year ended 31 December 2014

v) Community fundraising

We received several small, but very welcome, donations from individuals, synagogues and community groups.

vi) Other sources of income

- Moderate charges to service users for certain events, classes and activities
- Small amounts of income generated by charging for '*Understanding Hearing Loss*' training, for example at Jewish Care and residential care homes
- Voluntary donations for training in schools and other community organisations
- Our Technology & Information Centre invites voluntary donations
- The Government's Access to Work payments covering the costs of interpreters to enable Deaf JDA employees to undertake their work on an equal footing with a hearing employee
- Direct Payments enabling vulnerable Deaf people below a set financial threshold to receive benefits to pay for the social care that JDA had previously made available to them at no charge.

THE JEWISH DEAF ASSOCIATION

REPORT OF THE DIRECTORS/TRUSTEES For the year ended 31 December 2014

PLANS FOR 2015

The combination of drastic cuts to services for people with hearing loss and the increase in numbers of people living longer (and therefore with age-related hearing loss), has left many more affected people with neither statutory nor voluntary service provision.

Having focused for the past few years on the priority needs of the Deaf community, our research during 2014 has identified that it is essential to address the unmet needs of older people with hearing loss living in residential care.

To enable more people with hearing loss to benefit from JDA expert provision, we will:

- Fundraise to establish a new Outreach Service to alleviate the isolation, loneliness and distress experienced by older people with hearing loss living in residential care – in both Jewish residential homes and the wider community.
- Continue to work with Jewish Care to get hearing loss awareness entrenched throughout the organisation and to increase access and provision in all their services for people with hearing loss.

To enable more older Deaf / Deafblind people to benefit from JDA services, we will:

- Increase outreach and build on our new partnership with St John's Deaf Community Centre enabling more Deaf/Deafblind people from the wider community to be actively involved in JDA community life and benefit from better health and wellbeing by being able to access the full range of JDA services.

To further enhance our reputation and diversify income, we will:

- Continue working towards launching a new website to reflect our growth and development and as an aid to more effective fundraising and marketing.

To manage the growth in demand for JDA services, we will:

- Strengthen JDA's infrastructure and recruit additional key staff in order to help improve systems and processes, manage the increased workload across the organisation and sustain on-going development.

THE JEWISH DEAF ASSOCIATION

REPORT OF THE DIRECTORS/TRUSTEES For the year ended 31 December 2014

2014 FINANCIAL REVIEW

The charity recorded an operating deficit for the year of £8,951 (2013 – surplus of £59,275).

Realised and unrealised losses in the value of investments totalling £21,838 (2013 – gains of £73,551) increased the net deficit in the value of funds carried forward to £30,789 (2013 – surplus of £132,826).

At the year end, the charity had unrestricted reserves of £639,035 (2013 – £605,471). Of this amount, £54,454 (2013 – £50,024) has been designated for the future repairs and maintenance of the property leaving unrestricted funds of £584,581 (2013 - £555,447).

Principal funding sources

Apart from the income generated by the operation of the Community Centre and the reclaim of expenditure from relevant government agencies, the principal sources of funding are income generated by the charitable company's fundraising activities, interest, grant awards and dividend income earned on its investment portfolio.

Investment policy

The Board has delegated responsibility for all investment decisions to the charity's investment advisers, J M Finn & Co. The charity's policy is to maximise the long-term return of its investment funds subject to the risks normally associated with a balanced approach to portfolio management. The investment advisers have been instructed to adopt a low risk strategy band and they have not been restricted to any particular investment categories.

Reserves policy

The Board has examined the charity's requirements for reserves in the light of the main risks to the organisation. It has established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets should be between 12 and 24 months of anticipated net expenditure.

The reserves are required to meet the working capital requirements of the charity. The Board has set the target range at a high level to ensure that a meaningful level of services could continue to be provided for an extended period even if the charity were to suffer a significant fall in income. This would then give the charity sufficient time to identify and develop alternative sources of funding whilst still maintaining much needed services to its clients.

The Board is aware that even though the charity the unrestricted funds position is improving, the level of unrestricted reserves remains around the minimum target level of 12 months of expenditure as a consequence of the operating deficits incurred in past financial years, coupled with the deficit in 2014. The charity's income and expenditure continues to be carefully monitored and everything is being done to ensure the level of unrestricted reserves continues to improve. The charity remains committed to achieving a significant increase in the level of income generated from its fundraising and grant funding activities.

THE JEWISH DEAF ASSOCIATION

REPORT OF THE DIRECTORS/TRUSTEES
For the year ended 31 December 2014

AUDITORS

The auditors, Simmons Gainsford LLP, will be proposed for reappointment in accordance with section 485 of the Companies Act 2006.

The report of the directors/trustees has been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (issued in March 2005) and in accordance with s417 of the Companies Act 2006.

This report was approved by the Board of Directors on September 2015 and signed on its behalf by:

Robert Coe FCA
Director and Trustee

Duncan Gee
Director and Trustee

THE JEWISH DEAF ASSOCIATION

STATEMENT OF DIRECTORS/TRUSTEES RESPONSIBILITIES For the year ended 31 December 2014

The charity's directors/trustees are responsible for preparing the Annual Report and financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and apply them consistently;
- observe methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements.
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company 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 enable them to ensure that the financial statements 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.

Statement of disclosure to auditors

(a) So far as the directors/trustees are aware, there is no relevant audit information of which the charitable company's auditors are unaware; and

(b) they have taken all the steps that they ought to have taken as directors in order to make themselves aware of any relevant audit information and to establish that the company's auditors are aware of that information.

THE JEWISH DEAF ASSOCIATION

INDEPENDENT AUDITORS' REPORT TO THE DIRECTORS/TRUSTEES OF THE JEWISH DEAF ASSOCIATION

We have audited the financial statements of The Jewish Deaf Association for the year ended 31 December 2014 on pages 23 to 32. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

This report is made solely to the charity'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 charity'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 charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

Respective responsibilities of the directors and auditors

As explained more fully in the Statement of Trustee's Responsibilities set out on page 20, the trustees (who are also 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.

Our responsibility is to audit and express an opinion on the financial statements in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Board's (APB's) Ethical Standards for Auditors.

Scope of the audit of the financial statements

An audit involves obtaining evidence about the amounts and disclosures in the financial statements sufficient to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of: whether the accounting policies are appropriate to the charitable company's circumstance and have been consistently applied and adequately disclosed; the reasonableness of significant accounting estimates made by the trustees; and the overall presentation of the financial statements. In addition, we read all the financial and non-financial information in the Report of the Trustees to identify material inconsistencies with the audited financial statements and to identify any information that is apparently materially incorrect based on, or materially inconsistent with, the knowledge acquired by us in the course of performing the audit. If we become aware of any apparent material misstatements or inconsistencies we consider the implications for our report.

Opinion on financial statements

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 December 2014 and of its incoming resources and application of resources, including 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.

THE JEWISH DEAF ASSOCIATION

**INDEPENDENT AUDITORS' REPORT TO THE DIRECTORS/TRUSTEES OF
THE JEWISH DEAF ASSOCIATION (CONTINUED)**

Opinion on other matter prescribed by the Companies Act 2006

In our opinion the information given in the Trustee's Annual Report for the financial year for which the financial statements are prepared is consistent with the financial statements.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where 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 required for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime

David Pumfrey FCA (Senior Statutory Auditor)
for and on behalf of:

Simmons Gainsford LLP
Chartered Accountants and Statutory Auditors
7/10 Chandos Street
London
W1G 9DQ

Date: September 2015

THE JEWISH DEAF ASSOCIATION

STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING THE INCOME AND EXPENDITURE ACCOUNT)
For the year ended 31 December 2014

	Notes	Unrestricted Funds 2014 £	Restricted Funds 2014 £	Endowment Fund 2014 £	Total Funds 2014 £	Total Funds 2013 £
Incoming resources						
Incoming resources from generated funds:						
<i>Voluntary income:</i>						
Legacies		134,242	-	-	134,242	28,898
Donations		152,680	127,105	-	279,785	344,868
Fundraising event		-	-	-	-	133,901
<i>Activities for generating funds:</i>						
Investment income		19,110	-	-	19,110	18,895
Incoming resources from charitable activities:						
Community centre receipts		15,706	-	-	15,706	16,506
Sundry income		35,715	-	-	35,715	33,604
Total incoming resources		357,453	127,105	-	484,558	576,672
Resources expended						
Costs of generating funds						
Fundraising and publicity	2	61,905	1,594	-	63,499	119,774
Charitable activities	2	203,224	186,194	-	389,418	365,691
Governance costs	2	39,740	852	-	40,592	31,932
Total resources expended		304,869	188,640	-	493,509	517,397
Net incoming / (outgoing) resources before transfers						
		52,584	(61,535)	-	(8,951)	59,275
Transfers between funds		2,818	(2,818)	-	-	-
Net incoming / (outgoing) resources before other recognised gains	3	55,402	(64,353)	-	(8,951)	59,275
Other recognised gains						
Realised gains/(losses) on investment assets		(3,419)	-	-	(3,419)	24,830
Unrealised gains/(losses) on investment assets		(18,419)	-	-	(18,419)	48,721
Net movement in funds		33,564	(64,353)	-	(30,789)	132,826
Reconciliation of funds						
Total funds brought forward		605,471	422,929	50,000	1,078,400	945,574
Total funds carried forward		639,035	358,576	50,000	1,047,611	1,078,400

The statement of financial activities includes all gains and losses in the year. All incoming resources and resources expended derive from continuing activities.

THE JEWISH DEAF ASSOCIATION

BALANCE SHEET
As at 31 December 2014

	Notes	£	2014 £	£	2013 £
Fixed Assets					
Tangible assets	7		354,918		370,287
Investments	8		<u>470,322</u>		<u>498,135</u>
			825,240		868,422
Current Assets					
Debtors	9	35,973		61,139	
Cash at bank and in hand		<u>260,423</u>		<u>212,641</u>	
		296,396		273,780	
Creditors: amounts falling due within one year	10	<u>(74,025)</u>		<u>(63,802)</u>	
Net Current Assets			222,371		209,978
Net Assets			<u>£1,047,611</u>		<u>£1,078,400</u>
Unrestricted funds					
Designated funds	12	54,454		50,024	
General funds		<u>584,581</u>		<u>555,447</u>	
			639,035		605,471
Restricted funds	12		358,576		422,929
Endowment fund	12		50,000		50,000
Total Funds			<u>£1,047,611</u>		<u>£1,078,400</u>

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime within part 15 of the Companies Act 2006.

Approved by the directors/trustees on and signed on their behalf by:

Robert Coe FCA
Director and Trustee

Duncan Gee
Director and Trustee

Company number: 04983830
Charity number: 1105845

THE JEWISH DEAF ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS For the year ended 31 December 2014

1. Accounting policies

a Basis of accounting

The financial statements have been prepared under the historical cost convention, as modified by the revaluation of investments to market value, and in accordance with the Companies Act 2006 and the Statement of Recommended Practice: Accounting and Reporting by Charities issued in March 2005.

b Fund accounting

Unrestricted funds are available for use at the discretion of the directors/trustees in furtherance of the general objectives of the charity. Unrestricted funds include a revaluation reserve representing the restatement of investment assets at market values.

Designated funds are unrestricted funds earmarked by the directors/trustees for particular purposes.

Restricted funds are subject to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

Endowment funds must be specifically used for investment purposes, with any income earned being available for use at the discretion of the directors/trustees in furtherance of the general objectives of the charity.

c Incoming resources

All incoming resources are included in the Statement of Financial Activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy.

Legacies and donations are accounted for on a receipts basis.

Dividends and bank interest are accounted for on a receipts basis.

d Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes VAT which cannot be recovered which is reported as part of the expenditure to which it relates.

Costs of generating funds comprise the costs associated with attracting voluntary income.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated to such activities and those costs of an indirect nature necessary to support them.

THE JEWISH DEAF ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2014

1. Accounting policies (continued)

d Resources expended (continued)

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategy management of the charity.

All costs are allocated between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly and others are apportioned on an appropriate basis as set out in note 2.

e Tangible fixed assets

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their useful lives on the following bases:

Freehold property	4% straight line
Computer equipment	25% straight line
Furniture and equipment	25% straight line
Motor vehicles	25% straight line

f Investments and investment gains and losses

Stocks and shares quoted on the London Stock Exchange are included in the Balance Sheet at market value. Gains or losses arising on these assets, both realised and unrealised, are included in the Statement of Financial Activities.

g Cash flow statement

The financial statements do not include a cash flow statement because the association, as a small reporting entity, is exempt from the requirement to prepare such a statement.

THE JEWISH DEAF ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2014

2. Total resources expended

	Basis of allocation	Community Centre and Day Centre activities	Supporting Activities	Social & Cultural Activities	Training Service Users and Deaf Awareness Training	Providing Access (including Communication Support and Transport)	Fundraising & publicity	Governance costs	2014 Total	2013 Total
		£	£	£	£	£	£	£	£	£
Costs directly allocated to activities										
Wages & salaries	Direct	54,601	75,051	7,795	6,072	-	3,125	3,182	149,826	128,841
Day centre expenses	Direct	26,312	5,480	-	-	-	-	-	31,792	23,187
Members activities	Direct	-	-	1,820	-	-	-	-	1,820	2,544
Communication support	Direct	-	-	-	-	43,977	-	-	43,977	34,481
Community transport (net)	Direct	-	-	-	-	17,101	-	-	17,101	16,357
Community education	Direct	-	-	-	7,439	-	-	-	7,439	8,439
Advertising & publicity	Direct	-	-	-	-	-	11,169	-	11,169	59,083
Professional fees	Direct	-	4,845	-	-	-	19,863	13,743	38,451	48,530
Other expenses	Direct	-	-	-	-	-	-	7,179	7,179	6,974
Costs apportioned to activities										
Wages & salaries	Staff time	19,574	55,972	7,388	6,093	-	23,607	13,013	125,647	133,754
Other staff costs	Staff time	1,405	2,482	288	230	-	506	307	5,218	1,896
Premises costs	Staff time	5,286	9,336	1,082	867	-	1,905	1,154	19,630	19,478
Communication costs	Staff time	3,153	5,570	645	517	-	1,136	688	11,709	11,747
Computer costs	Staff time	475	840	97	78	-	171	104	1,765	4,290
Other expenses	Staff time	635	1,122	130	104	-	229	139	2,359	1,083
Depreciation	Staff time	4,962	8,764	1,016	814	-	1,788	1,083	18,427	16,713
Total resources expended		116,403	169,462	20,261	22,214	61,078	63,499	40,592	493,509	517,397

3. Net (resources expended) for the year

This is stated after charging:

		2014 £	2013 £
Depreciation		18,425	16,713
Auditors' remuneration (including VAT)	- Audit services	6,000	6,000
	- Other services	2,012	2,012
		<u>26,437</u>	<u>24,725</u>

THE JEWISH DEAF ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS For the year ended 31 December 2014

4. Staff costs and numbers

Staff costs were as follows:	2014	2013
	£	£
Salaries and wages	256,620	244,053
Social security costs	18,852	18,541
	<u>275,472</u>	<u>262,594</u>

One employee received emoluments in the range of £60,000 - £70,000 (2013: one)

The average number of employees during the year was as follows:

	2014	2013
	Number	Number
Executive Director	1	1
Services to the community	11	10
Caretaker	1	1
Fundraising and publicity	2	2
Administration	2	2
	<u>17</u>	<u>16</u>

Of the above average number of employees 3 (2013: 3) were full time and 14 (2013: 13) were part-time.

The charity does not operate any pension scheme for its employees but has made available a stakeholder pension scheme for them. The charity makes no contributions to this scheme.

5. Directors/trustees remuneration and related party transactions

During the year the charity incurred professional fees of £4,845, (2013: £4,624) from M Goldberg, trustee. These were incurred on an arms length basis. No other director/trustee received any remuneration or reimbursement of expenses during the year.

6. Taxation

As a charity, The Jewish Deaf Association is exempt from tax on income and gains falling within Section 505 of the Taxes Act 1988 or s256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the charity.

THE JEWISH DEAF ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2014

7. Tangible fixed assets

	Freehold property £	Computer and office equipment £	Furniture and equipment £	Motor vehicles £	Total £
Cost/valuation					
At 1 January 2014	480,222	59,517	56,785	8,606	605,130
Additions	-	-	3,056	-	3,056
At 31 December 2014	<u>480,222</u>	<u>59,517</u>	<u>59,841</u>	<u>8,606</u>	<u>608,186</u>
Accumulated depreciation					
At 1 January 2014	124,208	50,474	51,555	8,606	234,843
Charge for the year	13,800	2,533	2,092	-	18,425
At 31 December 2014	<u>138,008</u>	<u>53,007</u>	<u>53,647</u>	<u>8,606</u>	<u>253,268</u>
Net book value					
At 31 December 2014	<u>342,214</u>	<u>6,510</u>	<u>6,194</u>	<u>-</u>	<u>354,918</u>
At 31 December 2013	<u>356,014</u>	<u>9,043</u>	<u>5,230</u>	<u>-</u>	<u>370,287</u>

Included in freehold property is land of £204,207 (2013: £204,207) which is not depreciated.

8. Investments

	2014		2013	
	Historic cost £	Market value £	Historic cost £	Market value £
Listed equities	435,565	414,719	438,863	473,128
Unit trusts	52,273	55,603	22,083	25,007
	<u>487,838</u>	<u>470,322</u>	<u>460,946</u>	<u>498,135</u>

The following holding represents greater than 5% of the overall investment portfolio valuation:

Aviva	23,837	5.07%
BNY Mellon Higher Income	31,424	5.56%
Prudential	25,364	5.39%
Marks & Spencer	25,855	5.50%

THE JEWISH DEAF ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2014

8. Investments (continued)

	2014	2013
	£	£
Market value at 1 January 2014	498,135	426,849
Additions	48,300	77,617
Disposals	(57,694)	(55,052)
Unrealised gains/(losses) on investments	(18,419)	48,721
Market value at 31 December 2014	470,322	498,135

9. Debtors

	2014	2013
	£	£
Income tax recoverable	7,657	16,273
Other debtors	16,109	35,348
Prepayments and accrued income	12,207	9,518
	35,973	61,139

10. Creditors: amounts falling due within one year

	2014	2013
	£	£
Trade creditors	17,299	14,726
Accruals	53,397	35,862
Other creditors	3,329	13,214
	74,025	63,802

11. Analysis of net assets between funds

	General funds	Designated funds	Restricted funds	Endowment funds	Total funds
	£	£	£	£	£
Tangible fixed assets	12,704	-	342,214	-	354,918
Investments	470,322	-	-	-	470,322
Debtors	35,973	-	-	-	35,973
Cash at bank and in hand	139,607	54,454	16,362	50,000	260,423
Current liabilities	(74,025)	-	-	-	(74,025)
	584,581	54,454	358,576	50,000	1,047,611

THE JEWISH DEAF ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2014

12. Movements in funds

	At 1 January 2014 £	Incoming resources (inc. gains) £	Outgoing resources (inc. losses) £	Transfers £	At 31 December 2014 £
<i>Unrestricted funds</i>					
Designated maintenance fund	50,024	-	(5,570)	10,000	54,454
General funds	555,447	357,453	(321,137)	(7,182)	584,581
<i>Total unrestricted funds</i>	<u>605,471</u>	<u>357,453</u>	<u>(326,707)</u>	<u>2,818</u>	<u>639,035</u>
<i>Restricted funds</i>					
Property fund	356,014	-	(13,800)	-	342,214
Independent Deaf Support Services	42,744	17,397	(60,141)	-	-
Other	24,171	109,708	(114,699)	(2,818)	16,362
	<u>422,929</u>	<u>127,105</u>	<u>(188,640)</u>	<u>(2,818)</u>	<u>358,576</u>
<i>Endowment fund</i>	<u>50,000</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>50,000</u>
Total funds	<u><u>1,078,400</u></u>	<u><u>484,558</u></u>	<u><u>(515,347)</u></u>	<u><u>-</u></u>	<u><u>1,047,611</u></u>

Purposes of designated funds

The designated maintenance fund represents amounts which have been designated by the directors/trustees to finance the future repairs and maintenance of the freehold property. It is planned to meet these costs from a rolling designation of £10,000 per annum.

Purposes of restricted funds

The restricted property fund represents amounts which have been received specifically for, and have been used to finance, the acquisition of freehold land and buildings.

Independent Deaf Support Services represents amounts received specifically for the new weekly drop-in and follow up service set up to provide information and advice, advocacy and telephone and translation for Deaf/Deafblind British Sign Language (BSL) users of all ages and faiths who live in the Borough of Barnet and who have nobody to advocate for them and inadequate professional communication support.

The other restricted funds represents numerous grants received which are being used to finance specific expenses to enable the charity to support and assist Deaf and Deafblind people.

THE JEWISH DEAF ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2014

12. Movements in funds (continued)

Purpose of endowment fund

This fund represents an amount received specifically to be used for investment purposes, with any income earned being available to fund general expenditure.

13. Limited by guarantee

The Jewish Deaf Association is a company limited by guarantee and does not have a share capital.