

Registered number: 04983830
Charity number: 1105845

THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

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**REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS
FOR THE YEAR ENDED 31 DECEMBER 2022**

Trustees	Trudy King, Chair Duncan Gee LLB, Vice Chair Robert Coe BA (Econ) FCA, Hon Treasurer Richard Hasseck FCA, Trustee Caroline Janner, Trustee Mira Goldberg, Trustee/Members' Representative Bob Shemtob, Trustee Malcolm Cohen, Trustee
Company registered number	04983830
Charity registered number	1105845
Registered office	Julius Newman House Woodside Park Road North Finchley London N12 8RP
Chief executive officer	Sue Cipin
Independent auditors	BKL Audit LLP Chartered Accountants 35 Ballards Lane London N3 1XW
Bankers	HSBC Bank plc 196 Oxford Street London W1A 1EZ
Investment advisors	J M Finn & Co 4 Coleman Street London EC2R 5TA

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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.*

The Trustees present their annual report together with the audited financial statements of the charity for the year 1 January 2022 to 31 December 2022. The Annual report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the Annual report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) as amended by Update Bulletin 1 (effective January 2015).

Since the charity qualifies as small under section 382 of the Companies Act 2006, the Strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

STRUCTURE, GOVERNANCE & 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

JDA Trustees are relevant to the work and needs of the charity and 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 Chief Executive to enable them to familiarise themselves with the charity and the context within which it operates.

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Risk Management

After the Board conducted a risk review, appropriate controls were put in place to mitigate any significant or major risks the charity might face. Procedures are also in place to ensure compliance with the health and safety of staff, volunteers, clients and visitors to Julius Newman House. The controls and procedures are reviewed periodically to ensure they continue to meet the needs of the charity. *N.B. Extensive extra health, safety and hygiene measures were implemented during the pandemic and they remain in place.*

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.

Organisational Structure

The Board meets at least quarterly in accordance with the Articles of Association and is responsible for the charity's strategic direction and policy. Eight members served during 2022. One retired at the AGM. The Chief Executive attends board meetings on an ex-officio basis but has no voting rights.

The Chief Executive has operational responsibility for fundraising and service delivery and manages 4 full-time and 16 part-time workers including fully trained Support Workers, all fluent in British Sign Language, as well as a qualified hearing consultant. Professional interpreters, guides and lip-speakers are employed as and when required.

The staff team is complemented by 50 volunteers whose contribution is integral to the work of the charity.

Related Parties

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

VISION

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.

MISSION

By informing, supporting and educating, our mission is to improve access, independence, equality and inclusion for people with a hearing loss, thereby enabling every person with hearing loss to get the very best out of life.

AIMS

- To increase access to information and services
- To reduce social exclusion and isolation and increase participation in the community
- To improve physical and mental health and wellbeing
- To enable full, active, safe, happy and independent lives

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OBJECTIVES

The JDA's primary objective is to provide support to persons with all levels of hearing loss and related issues. Whilst the Company has particular expertise in meeting the religious, cultural and social needs of people who are of the Jewish faith, services are open to all, and are firmly established as such.

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

- Serving the wide-ranging information, advice, support, advocacy, social and care 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 deafness of a child or other family member
- Enabling more fulfilling lives at home, at work, in the community and in care homes
- Breaking down barriers by promoting respect, inclusion and equality
- Providing a culturally appropriate social environment and activity programme for our Jewish clients.

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 support extends across England, and occasionally overseas.

Fees and charges

In order to ensure equality with hearing people, who have free access to mainstream information and advice services, we keep our equivalent accessible services free of charge; we keep other charges low as the majority of our clients, particularly those aged 60+, are unemployed and on benefits.

Introduction

After another tough year post-pandemic, staff, volunteers, members and visitors were delighted to see JDA back in full operation in 2022 – as always, working efficiently and effectively together and doing what no other organisation can – enabling the deaf and hard of hearing people of our community to overcome the obstacles they face daily in our hearing world and to get the very best out of life.

Over the past year, JDA has enabled an estimated 2,410 Deaf, Deafblind and hard of hearing people to overcome their daily challenges and lead the very best life possible. 1,681 individuals living with hearing loss, 489 care home staff and 240 Deaf sign language users – plus, indirectly, their families, medical professionals and various other people working with them – have benefited from JDA's specialist services, which no other organisation can provide.

SERVICES / ACTIVITIES

JDA AT THE HEART OF THE DEAF COMMUNITY

A. SERVICES FOR OLDER DEAF / DEAFBLIND PEOPLE, MAINLY BRITISH SIGN LANGUAGE (BSL) USERS

Our older clients are multiply disadvantaged and extremely vulnerable. Excluded from mainstream day centre provision and support services, many turn to JDA as their sole source of support and companionship.

Aims:

- Alleviate isolation and exclusion by ensuring that clients receive the care, support and companionship they need

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- Improve equality of access by providing clear information and facilitating access to services
- Improve the quality and range of social/cultural/religious lives
- Facilitate optimum physical and emotional health, mental stimulation and sense of wellbeing
- Enable clients to cope better with everyday life and crises, thereby reducing stress and anxiety
- Increase active participation in community life by ensuring everyone has full access and can be 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 and out of care for as long as possible.

What we do:

1. Support Services – enabling Deaf people to cope with whatever challenges life brings

JDA's team of skilled Support Workers, all fluent in BSL, provide personalised emotional and practical support, accessible information, befriending, guidance, counselling, interpreting and advocacy in all aspects of life. Support is provided at JDA's Deaf-friendly, purpose built, welcoming community centre, in clients' own homes, in hospitals and hospices, out in the community and in care homes and includes:

- Official appointments e.g. banks, solicitors, council services, utilities companies, domestic matters
- Medical appointments, tests and procedures
- During illness/ crisis/ bereavement/ in hospital/ on discharge from hospital/ end-of-life care
- Monitoring management of medication/ dietary guidance
- At funerals and other religious occasions
- Liaison with social services/ assisted living facilities/ care homes and other agencies as needed
- Increasingly intensive support as older Deaf/Deafblind people's needs become more complex due to ageing, illness and/or dementia, including:
 - more home and hospital visits
 - taking on next of kin and/or Power of Attorney
 - supporting them when moving home and through the transition to residential care
 - enabling them to keep in touch with loved ones
 - ensuring their end-of-life wishes are met and that they are treated with dignity and respect
 - arranging funerals, tombstones and consecrations.

We continued to take care of all our clients' medical issues, ensuring they understood and were able to communicate effectively with doctors, liaising with medical professionals on their behalf and putting everything in place to enable them to remain in the best of health.

Several older Deaf members' needs have increased due to ageing, illness and/or dementia. Sadly, there are no local residential homes catering for older Deaf/Deafblind people - so we continue to do all we can to enable our older members to receive the care they need in their own homes, where they are happiest, for as long as possible. Working closely with the members' families and professional agencies Remark Living, Tonic Care and specialist freelance workers, our wonderful team of Support Workers manage and oversee every aspect of their care package, medical care, social and domestic life – keeping our members safe, well, thriving and enjoying a good life – secure in the knowledge that JDA is looking after them always.

In 2022, the Support Team carried out an unprecedented 5,637 support interventions (4,500 in 2021). Of these, 1,524 were medical interventions (accompaniment/ interpreting at hospital appointments/ support through illness, etc).

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2. Wednesday Club / Day Centre for older Deaf and Deafblind people who need support

Older Deaf and Deafblind people (supported by JDA staff, volunteers, professional "hands-on" communicator/guides and personal carers) enjoyed a lively, weekly, year-round programme of stimulating social/cultural/educational/religious events - with a hot, kosher 3-course meal and refreshments provided throughout the day.

Our very popular on-site activities included stimulating quizzes, games and discussions, speakers with interesting and diverse talks (on topics ranging from How to Protect yourself from Scams to Self-Care to Diwali), arts and crafts classes, brain exercises, keep fit sessions, celebrations of Jewish festivals and a wonderful Challah Bake during Shabbat UK Week when our Patron Chief Rabbi Sir Ephraim Mirvis KBE delighted us by making a surprise visit to JDA. The group also went on outings to places of interest including the Titanic Exhibition, London Transport Museum, Brighton, Hampton Court Palace and the Bank of England.

As always:

- Older people with impaired mobility and unable to travel independently were able to get out thanks to our volunteer drivers and by means of door-to-door transport in taxis when necessary.
- Forum meetings enabled members to be fully informed and to influence services and activities.
- Jewish Deaf/Deafblind people enjoyed active participation in JDA Jewish festival observances, culture and traditions from which they would otherwise be excluded.

Outcomes / Achievements

Deaf Services benefited 240 Deaf and Deafblind people with:

- improved physical, mental and emotional **health and wellbeing**
- reduced isolation and exclusion
- reduced stress and anxiety
- **continued access** to support, care and information, enabling them to make informed choices
- maintaining mental and physical **stimulation**
- a sense of joy and purpose, having something to look forward to and **a place to belong**
- a greater sense of **inclusion, safety and security**, knowing we are there to help them cope
- having their wishes honoured and being treated with **dignity, respect and compassion**
- having in place benefit entitlements, care packages, wills and funeral arrangements
- the **peace of mind** of knowing they are **cared for and not alone** in later life.

3. Dcafe and Dcafe Community - JDA's signing café, volunteer training scheme and community services

- **Dcafe** - Weekly kosher/dairy café for Deaf/Deafblind people, run by unemployed, young Deaf volunteers, trained intensively by JDA in customer service, cash handling, food & hygiene, health & safety, etc.
- **Dcafe Community** - A lively programme of activities takes place alongside Dcafe to encourage togetherness and provide stimulation for Deaf signers. This gives them every chance to broaden their minds through interesting and enjoyable discussions and activities, encouraging everyone's involvement, run enthusiastically by Brinthan (JDA's Deaf Community Officer), and including:
 - Dcafe News - updates and discussions on politics and world news
 - Modern Society - discussions on technology and advancements in the world today
 - Cultural celebrations - celebrating different cultures
 - Our Stories - sharing stories about Deaf culture and Deaf people's lives
 - Fun and Games - upbeat, interactive games.

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Outcomes / Achievements

Tuesdays at JDA are more popular than ever thanks to a wonderfully warm and inclusive atmosphere. Wednesday Club members who were independent enjoyed an additional day out to look forward to each week, socialising with Deaf people of all ages. Lots of newcomers have been introduced, enabling people who would otherwise be alone at home to socialise with friends and make new ones, eat well, enjoy a range of interesting discussions and interactive activities and be a part of the JDA community.

We held a Tiara Tea and Garden Party at the Glenlyn Hotel next door to celebrate Her Majesty the Queen's Platinum Jubilee, with traditional cream tea and croquet on the lawn. A wonderful sense of community and jubilation was shared by all.

Dcafe Volunteer Training Scheme

In 2022 the programme benefited 9 unemployed Deaf volunteers who gained new skills/ qualifications and improved their confidence and self-esteem - enabling them to work as members of a team whilst making a useful contribution to the community and increasing potential for future progression into paid jobs. Three of 2022's volunteers moved on into paid employment as a result of their newly acquired skills - including one as a self-employed cake baker.

4. Independent Deaf Support Services (IDSS) - Information and Advice and Telephone/Translation Drop-In

BSL Tuesdays weekly Drop-In (and follow-up support) was established in 2012 to give critically needed support to the increasing number of Deaf people turning up at JDA in crisis. This crucial service meets the neglected support needs of Deaf people of all ages, faiths and nationalities.

It supports Deaf people who lack the language and/or life skills to cope independently, cannot access mainstream support services and have nowhere else to turn for help with correspondence, paperwork, phone calls and official matters. We deal with complex issues and are a voice for clients in handling challenging bureaucratic errors and complications, some of which would have serious consequences including fines, court action, even eviction.

Throughout 2022 we worked hard to deal with benefits issues that arose during the pandemic, and the great backlog of PIP and DLA benefits issues, which left some people on the poverty line. In the ten months from January to October 2022, our staff carried out 992 interventions for 66 clients. As always, we made sure everyone received the help they needed with benefits, housing, medical issues, interpreters, communicating with utilities companies, complicated paperwork and issues relating to domestic life.

Our monitoring records show that, as a result of this service, Deaf people who would otherwise be unsupported have improved health, wellbeing, living conditions and financial circumstances and access to the information, support and services they need to live life as they wish, to remain mentally stable and to be a part of our social and supportive signing community.

We succeeded in securing more Direct Payments income and we will continue to build on this, so we can sustain IDSS and keep providing Deaf people with the appropriate level of support for their needs.

Some clients' needs increased to such a degree that they were transferred to Support Services for more intensive support.

Outcomes / Achievements

Vulnerable, desperate people found that becoming a part of the JDA community, and accessing our specialist support, has been life changing. The team's professional knowledge helped to achieve:

- improved health/ wellbeing
- improved living conditions/ financial circumstances
- increased independence and ability to make informed choices
- reduced stress and anxiety and improved mental health
- prevention of crises
- improved access to information and services
- reduced isolation and exclusion
- enhanced physical and mental stimulation
- greater activity and regular involvement in community life
- a sense of purpose and belonging
- a greater sense of safety and security, knowing we are there to help them cope
- increased involvement, confidence and skills of individuals joining our volunteer workforce, potentially as a stepping stone towards paid employment

5. JDA Computer Club – IT training led in BSL by a Deaf tutor

Computer Club continued on Zoom until December 2022 when it once again took place on site at JDA. These training sessions enable Deaf people to improve their computer skills and discuss issues relating to hardware, software, smart phones, iPhones, iPads. Approximately 20 Deaf people benefited from improved IT skills, enhanced independence and increased access to information.

B. JDA FAMILY SERVICES

As always, we offered families the individualised, confidential support, information, advice and guidance they need to give their child the best start in life - including out-of-hours work as necessary. We worked with (mostly) hearing parents of deaf/deafened babies and children right through to university - in response to individual need, focusing on the best interests of the child.

Aims:

- To facilitate acceptance and improve coping and positive parenting skills
- To enable deaf children to grow up as happy, confident individuals, able to fulfil their potential
- To combat feelings of isolation and exclusion
- To inform choice regarding all aspects of the deaf child's life

Activities:

- Counselling for parents of newly diagnosed babies and ongoing practical/emotional support as needed
- Telephone support and/or home visits, visits to schools, crisis intervention as necessary
- Help in accessing geographically, financially and culturally appropriate statutory support/services
- Impartial information and advice on how to assess and access suitable education from nursery onward, therapeutic services, the latest facilities and technology, surgical options, benefits, etc.
- Social networking/ building friendships and peer support
- Liaison with voluntary/ statutory bodies such as The National Deaf Children's Society (NDCS), The Cochlear Implant Support Group and education authorities.

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Outcomes / Achievements

30 families were actively supported, 4 of whom have 2 deaf children each. The ages range from 5 months to 19 years old. As a result of JDA's support, the families were able to gain **better coping skills and a more positive outlook, increased confidence and understanding, reduced stress and anxiety**. In addition:

- Parents were **better informed** about benefit entitlements, educational and therapeutic options and so able to make the best choices for their individual circumstances
- Families continued to benefit from **reduced isolation** and exclusion due to their strong peer support network facilitated by JDA
- JDA families raised awareness of JDA's services, issues relating to deafness and substantial funds by:
 - Their involvement in October's crowd funding campaign
 - Gaining sponsorship for their participation in the Maccabi Fun Run
 - A deaf child and her family did a Big Walk in aid of JDA to celebrate her Batmitzvah.

JDA's Hear to Learn Campaign – improving the learning environment for deaf pupils

In 2022 we raised the funds to acoustically treat Immanuel Primary School. As with previous schools treated, the panels installed improved the learning environment for deaf pupils, putting them on a more equal footing with their hearing classmates. The panels work by reducing the echoes constantly bouncing around, making it far easier for deaf children to hear, join in and focus – resulting in them being far less tired and stressed and doing much better at school, both educationally and socially – and, indeed, benefiting all pupils and teachers.

C. "HEARING CONNECT" SERVICES - 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, less isolated, more confident, more independent and socially active, and more connected to those around them.

What we do:

- **Technology & Information Centre** - information and access to the latest specialist equipment such as amplified telephones, personal amplification kits, TV listeners and vibrating doorbells, alarms and pager systems
- **Advice and consultations** - professional guidance on coping with hearing loss and improving communication
- **Mobile technology and hearing aid services** for people who cannot get out and about easily
- **Impartial information, technical advice and guidance** on NHS and private sector audiology – demonstrating equipment and vital skills for people with acquired hearing loss
- **Lipreading classes** – enabling people with hearing loss to improve their communication skills, confidence and assertiveness and belong to a network of people with shared experiences
- **Tinnitus Retraining Therapy** – personalised retraining and guidance to help minimise the intrusive perception of sounds
- **Tinnitus Support Group** – support, information and guidance for people living with tinnitus

Referrals came from all over the country and our expert staff carried out 779 interventions supporting 329 people during 2022. This included telephone/ email consultations and client visits for Information and Technology advice/ demonstrations as well as guidance under Hearing Aid Maintenance, in people's own homes when necessary - reducing their isolation and loneliness, relieving their stress and anxiety.

Lipreading classes

JDA continued to run two classes each Monday - one Zoom class and one onsite class - so that our learners can choose which is more convenient to attend. In 2022 there were 32 lipreading students. As always, students gained a lot from the classes, and saw their isolation reduced as they were able to exchange views and experiences with other people with hearing loss.

Outcomes / Achievements

People with hearing loss and/or living with Tinnitus were enabled to:

- improve communication, knowledge and confidence
- keep up to date with the technology available to make their lives easier
- optimise the quality and range of their hearing and get the best out of their hearing aids
- increase independence and become less reliant on others
- become more socially active and feel less isolated and excluded
- benefit from the opportunity to make friends, share and learn with others in similar situations
- develop practical coping strategies, improve independence, relationships, and quality of life.

D. "HEARING MATTERS IN CARE" – SPECIALIST TRAINING, CONSULTANCY AND SUPPORT FOR CARE HOMES enabling older care home residents who are isolated by their hearing loss to lead a fuller, more engaged and stimulating life

Aims:

- To alleviate the isolation and exclusion of older people who are housebound or living in care with hearing loss
- To improve practices within residential homes so that the needs of people with hearing loss are identified and addressed from admission onwards
- To improve awareness and understanding of how hearing loss affects older people in care, practically and emotionally, and enable staff to respond appropriately
- To increase access and provision for older people with hearing loss who are living in care
- To empower older people with hearing loss, and the people working with them or caring for them, to know where to turn for specialist advice
- To help formulate formal hearing loss policies and procedures in care homes, thereby changing the culture and facilitating long-term impact.

Activities:

Hearing Matters in Care is **JDA's pioneering hearing support service for care homes**, now in its 7th year. It remains the only service of its kind in England.

As hearing loss is age related, more than 80% of people living in care homes have significant hearing loss. And yet, until JDA set up this service, care homes had no protocols in place for meeting their needs.

Our overarching purpose is to ensure residents with hearing loss have the best possible chance of being able to understand and communicate with their families, the people who care for them and the people around them, to be included in the social life around them, to stay connected with others and, by so doing, have increased overall wellbeing.

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We observe and assess, train staff, management and Hearing Loss Champions (see *Outcomes below*) within each home, create action plans, support residents directly, provide specialist equipment and support care home management in introducing new policies and working practices.

In 2022, we delivered **62 training courses to care homes in the Jewish community. We trained 522 staff in 15 homes** - 9 Jewish Care homes, 3 Heathlands Village (The Fed) homes in Manchester, Nightingale House and Nightingale Hammerson - **benefiting an estimated 1388 residents and indirectly many more relatives. Since the service started until December 2023, it has trained 1454 staff in 32 care homes.**

Nightingale Hammerson asked us to create a **30-minute online induction course for all their staff**, which is now up and running and available to all the care homes we support.

Thanks to a grant from The Wolfson Family Charitable Trust, we provided £25,000 worth of **free equipment** to homes including personal amplifier kits to enable individuals to hear more clearly, microphones, loop systems, phones and devices for listening to the TV without disturbing others.

Outcomes

This year we made significant progress, and **all the organisations we work with have improved their protocols and approaches towards supporting residents with hearing loss.** For example, daily electronic care records now include information on regularly checking people's hearing aids and details of when each resident likes to wear them or not wear them – a game-changer for those residents.

Through our training and support, there are now Hearing Loss Champions in each home, able to ensure that residents' hearing aids are working effectively as they are regularly maintained, well fitted, clean and without blockages. This means that staff can take ownership, issues can be addressed promptly, and the JDA team members are freed to focus on our professional training.

Although there is still much to be done, it is heart-warming to see how, with the right support and equipment in place, the older people in these care homes can emerge from their isolation, interact better with the people around them, have meaningful conversations with family and staff and enjoy a more social, inclusive life.

"HEARING MATTERS AT HOME" - support for individuals living in their own homes

North London areas

Thanks to our wonderful volunteers, our mobile hearing aid maintenance service continues to support people who are unable to get out and about themselves. In 2022, 7 volunteers supported 127 clients.

Redbridge and surrounding areas

In 2022, 2 volunteers supported 51 clients.

JDA NEWS, TV AND SOCIAL MEDIA

Our new Marketing Manager, recruited in November 2022, helped to kick start an increasingly high profile in the press and on social media, notably Facebook and Instagram, raising awareness of JDA and its services and inclusivity. We continued to promote opportunities to fundraise such as with *easyfundraising*.

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****STOP PRESS****

2022 closed with the wonderful news that JDA's Chief Executive, Sue Cipin, had been awarded the honour of Officer of the Order of the British Empire (OBE) in the 2023 New Year Honours List for services to charity and to people with sensory impairments.

Staffing

In 2022 we were at last able to fill staff positions that had been left vacant to save money during the pandemic. We recruited two new staff members, Administrator and Marketing Manager. This will allow us to re-establish the infrastructure and capacity to maintain and develop services (*see more under Sustainability and Fundraising*).

Investment Policy and Performance

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 fund 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.

FUNDING POSITION AT END 2022

As always, our heartfelt thanks go to the regular donors, benefactors, individuals, organisations and charitable Trusts – old and new - who supported us so generously throughout 2022. Their ongoing loyalty as we navigated a post-pandemic world meant that JDA could keep serving the many hundreds that need us, without having to make cutbacks.

i) General fundraising income

- We received £932,104 total voluntary income (2021: £513,477).
- We received £27,544 from our annual direct mail appeal (£37,633 in 2021).
- We raised £17,255 from our Spring newsletter (2021: £15,344).
- We received legacies totalling £23,755 (2021: £61,147)

ii) Major / extraordinary grants of £10,000+ received included:

- The second year's grant of £60,000 (from a 3-year grant totalling £240,000) towards the Hearing Matters in Care from The Maurice Wohl Charitable Foundation. The Trust has authorised that this funding may be used over a 4-year period because of setbacks during the pandemic)
- The third year's grant of £10,000 (from a 10-year grant totalling £100,000) from The Cecily Rosen Foundation
- £40,000 from the K C Shasha Charitable Foundation to be used over two years
- £20,000 from Garfield Weston Foundation
- £20,000 from The Jane Goodman Charitable Trust
- A grant of £9,940.15 from The Locker Foundation for vital equipment for the community centre
- Specific grants to develop Hearing Matters in Care, DCafe and pay for sign language interpreters

iii) Benefactors

We greatly appreciate our regular Benefactors' commitment to make an annual contribution of at least £5,000 towards general funds. In 2022 their donations totalled £30,000 (£10,000 included carried over from 2021). (2021: £45,000 included a donation of £20,000 over two years).

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iv) Fundraising events

As we had been unable to hold a fundraising event since 2019, it was a crucial time financially. We held our first crowdfunding campaign in October 2022 and, thanks to our generous match funders, champions and supporters, raised £373,000 nett to keep running all our 40 services at current levels throughout 2022 and 2023.

The majority of this sum was expended in 2022 but, **as was explained to our generous match funders, £172,000 was raised to help sustain our services throughout 2023.** Under the mandatory SORPs, despite this £172,000 being expended in 2023, we are required to show this income in 2022, which results in a surplus. **If we had carried forward this income to 2023, the overall surplus for 2022 would have been £22,692.** We are working hard to raise the additional funds needed to end 2023 with a balanced budget.

v) Other sources of income

- Moderate charges to service users for certain events, classes and activities
- Our Technology & Information Centre invites and receives voluntary donations
- The Government's Access to Work payments covers the costs of interpreters for Deaf staff
- Direct Payments enable vulnerable Deaf people below a set financial threshold to receive benefits to pay for community access and the social care that JDA had previously made available to them at no charge
- Those clients who are above the financial threshold pay for JDA's management of every aspect of their lives, including care, legal and financial matters
- Income from care homes for **Hearing Matters in Care** training and support.

PLANS FOR 2023

1. Secure the funding to sustain the necessary levels of staffing and services
2. Increase staffing to develop fundraising potential and ensure sustainability for the future
3. Further develop **Hearing Matters in Care** to alleviate the isolation and exclusion of older people with hearing loss living in care:
 - Develop services into more care homes and train more management and staff
 - Entrench hearing loss awareness more deeply into the culture of our community's not-for-profit care homes
 - Focus more on coaching and mentoring Hearing Loss Champions in care homes - to develop skills and knowledge and get them more established, respected and supported.
 - Continue to work on increasing income by offering our training and consultancy services to private care homes at market rates.
4. **NEW!** Introduce British Sign Language training courses for hearing care workers and professionals working with vulnerable Deaf clients

SUSTAINABILITY AND FUNDRAISING

Having appropriate staff in place is crucial to the sustainability of JDA's services. Having postponed recruitment for so long due to covid, in 2022 we employed additional temporary staff to manage our October crowdfunding campaign, in order to raise our profile and generate more income.

In November 2022, we recruited our first Marketing Manager to build on the crowdfunding campaign's success and increase community engagement, support and funding for JDA.

THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)

RESERVES POLICY

The definition of reserves in the SORP is 'that part of a charity's income funds that is freely available for its general purposes'. This definition of reserves therefore normally excludes:

- permanent endowment funds
- expendable endowment funds
- restricted income funds
- any part of unrestricted funds not readily available for spending, specifically income funds which could only be realised by disposing of fixed assets held for charitable use

'Reserves' are therefore the resources the Charity has or can make available to spend for any or all of the Charity's purposes once it has met its commitments and covered its other planned expenditure.

More specifically, 'reserves' are income which becomes available to the Charity and is to be spent at the Trustees' discretion in furtherance of any of the Charity's objects (sometimes referred to as 'general purpose' income) but which is not yet spent, committed or designated (i.e. is 'free').

The level of reserves held takes into account the nature of income and expenditure streams, the need to match them with commitments, including future capital projects, and the nature of reserves. The Trustees will keep this level of reserves under review at each Board Meeting to ensure that it is at the optimum level to facilitate the effective operations and running of the charity.

The Trustees consider maintaining a reserve balance of £500,000 (being approximately 6 months' worth of expenditure) to be prudent in the current climate. Any funds held in excess of this balance will only be spent in furtherance of the Charity's objectives, as agreed by the senior leadership team in conjunction with the Trustees.

Total reserves at the 31 December 2022 amounted to £1,306,172 (2021: £1,191,040) which includes the cost (shown in restricted funds) of Julius Newman House, JDA's community centre, purpose built to meet the specialised needs of people with hearing loss and without which the Deaf community, who cannot access mainstream facilities elsewhere, would suffer.

We ended 2022 with unrestricted reserves of £822,444, thanks to the income from our first crowdfunding campaign held in October 2022. This raised £373,000 nett, which was critically needed to keep running all our 40 services at current levels throughout 2022 and 2023.

Restricted reserves increased by £22,860 to £433,728 (2021: £410,868) as some grants made for specific purposes have been carried forward to be used in future years, by agreement with those who made these grants.

A further £320,000 has been earmarked from the total reserves to cover wind-down costs in the event of the dissolution of the charity.

This means that the unrestricted reserves available for immediate usage by the charity reduces to £502,444.

Our reserves will drop in 2023 as £172,000 raised by the 2022 Crowdfunding campaign will be expended to keep our services running at current levels throughout 2023. Additionally, expenditure is likely to increase by 20% in light of inflation.

THE JEWISH DEAF ASSOCIATION
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The charity traditionally holds fundraising dinners every two years, but during Covid-19 pandemic we were unable to do so. Unrestricted reserves may be needed to sustain service levels during 2023 and beyond.

The above figures are calculated as follows:

	2022	2021
Property and other restricted funds	£433,728	£410,868
Endowment Funds	£50,000	£ 50,000
Estimated costs of the dissolution of the charity should they ever be needed	£320,000	£320,000
Unrestricted available funds	£502,444	£410,182
TOTAL FUNDS	£1,306,172	£1,191,040

The amount of specific designations made in relation to the unrestricted reserves totals to ENIL.

Going Concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

Disclosure of information to auditors

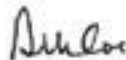
Each of the persons who are Trustees at the time when this Trustees' report is approved has confirmed:

- that so far as that Trustee is aware, there is no relevant audit information of which the charity's auditors are unaware, and
- that Trustee has taken all the steps that ought to have been taken as a Trustee in order to be aware of any relevant audit information and to establish that the charity's auditors are aware of that information.

Auditors

The auditors, Landau Baker Limited, have indicated their willingness to continue in office. The designated Trustees will propose a motion reappointing the auditors at a meeting of the Trustees.

Approved by order of the members of the board of Trustees on 27 October and signed on their behalf by:



Robert Coe BA (Econ) FCA
Trustee



Duncan Gee LLB
Trustee

THE JEWISH DEAF ASSOCIATION
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STATEMENT OF TRUSTEES' RESPONSIBILITIES
FOR THE YEAR ENDED 31 DECEMBER 2022

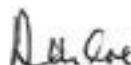
The Trustees (who are also the directors of the charity for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements 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 charity and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) 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 charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity 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 charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the board of Trustees on 27 October 2023 and signed on its behalf by:



Robert Coe
Trustee

THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF THE JEWISH DEAF ASSOCIATION

Opinion

We have audited the financial statements of The Jewish Deaf Association (the 'charitable company') for the year ended 31 December 2022 which comprise the Statement of financial activities, the Balance sheet, the Statement of cash flows and the related notes, including a summary of significant accounting policies. 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 31 December 2022 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 Charities Act 2011.

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 Auditors' 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 United Kingdom, including the Financial Reporting Council'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.

THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF THE JEWISH DEAF ASSOCIATION
(CONTINUED)

Other information

The other information comprises the information included in the Annual report other than the financial statements and our Auditors' 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. 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.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Trustees' report is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; 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.

THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF THE JEWISH DEAF ASSOCIATION
(CONTINUED)

Auditors' responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditors' 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:

We considered the nature of the industry and its control environment, and reviewed the academy's documentation of their policies and procedures relating to fraud and compliance with laws and regulations. We also enquired of management about their own identification and assessment of the risks of irregularities.

We obtained an understanding of the legal and regulatory framework that the academy's operates in, and identified the key laws and regulations that:

- had a direct effect on the determination of material amounts and disclosures in the financial statements. These included the UK Companies Act and tax legislation; and
- do not have a direct effect on the financial statements but compliance with which may be fundamental to the charitable company's ability to operate or to avoid a material penalty.

We discussed among the audit engagement team regarding the opportunities and incentives that may exist within the organisation for fraud and how and where fraud might occur in the financial statements.

In common with all audits under ISAs (UK), we are also required to perform specific procedures to respond to the risk of management override. In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments; assessed whether the judgements made in making accounting estimates are indicative of a potential bias; and evaluated the business rationale of any significant transactions that are unusual or outside the normal course of business.

In addition to the above, our procedures to respond to the risks identified included the following:

- reviewing financial statement disclosures by testing to supporting documentation to assess compliance with provisions of relevant laws and regulations described as having a direct effect on the financial statements;
- performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud;
- enquiring of management, and external legal counsel concerning actual and potential litigation and claims, and instances of non-compliance with laws and regulations; and
- reading minutes of meetings of those charged with governance.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our Auditors' report.

THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF THE JEWISH DEAF ASSOCIATION
(CONTINUED)

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's trustees those matters we are required to state to them in an Auditors' 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 its members, as a body, for our audit work, for this report, or for the opinions we have formed.

BKL Audit LLP

BKL Audit LLP

Chartered Accountants
Statutory Auditor

35 Ballards Lane

London

N3 1XW

27 October 2023

BKL Audit LLP are eligible to act as auditors in terms of section 1212 of the Companies Act 2006.

THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)

**STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 DECEMBER 2022**

	Unrestricted funds 2022 £	Restricted funds 2022 £	Endowment funds 2022 £	Total funds 2022 £	Total funds 2021 £
Income and endowments from:					
Donations and legacies	806,244	125,860	-	932,104	513,477
Charitable activities	147,097	-	-	147,097	202,803
Investments	25,954	-	-	25,954	21,117
Total income and endowments	979,295	125,860	-	1,105,155	737,397
Expenditure on:					
Charitable activities	807,463	103,000	-	910,463	745,536
Total expenditure	807,463	103,000	-	910,463	745,536
Net income/(expenditure) before net (losses)/gains on investments	171,832	22,860	-	194,692	(8,139)
Net (losses)/gains on investments	(79,570)	-	-	(79,570)	53,073
Net movement in funds	92,262	22,860	-	115,122	44,934
Reconciliation of funds:					
Total funds brought forward	730,182	410,868	50,000	1,191,050	1,146,116
Net movement in funds	92,262	22,860	-	115,122	44,934
Total funds carried forward	822,444	433,728	50,000	1,306,172	1,191,050

The Statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 24 to 35 form part of these financial statements.

THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)
REGISTERED NUMBER: 04983830

BALANCE SHEET
AS AT 31 DECEMBER 2022

	Note	2022 £	2021 £
Fixed assets			
Tangible assets	8	275,583	284,692
Investments	9	690,861	770,431
		966,444	1,055,123
Current assets			
Debtors	10	133,060	53,664
Cash at bank and in hand		325,341	205,096
		458,401	258,760
Creditors: amounts falling due within one year	11	(118,673)	(122,833)
Net current assets		339,728	135,927
Total assets less current liabilities		1,306,172	1,191,050
Net assets excluding pension asset		1,306,172	1,191,050
Total net assets		1,306,172	1,191,050
Charity funds			
Endowment funds	12	50,000	50,000
Restricted funds	12	433,728	410,868
Unrestricted funds	12	822,444	730,182
Total funds		1,306,172	1,191,050

The entity was entitled to exemption from audit under section 477 of the Companies Act 2006.

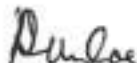
The members have not required the entity to obtain an audit for the year in question in accordance with section 476 of the Companies Act 2006.

However, an audit is required in accordance with section 144 of the Charities Act 2011.

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

The financial statements were approved and authorised for issue by the Trustees on 27 October 2023 and signed on their behalf by:

Robert Coe
Trustee 

The notes on pages 24 to 35 form part of these financial statements.

THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 DECEMBER 2022

	2022 £	2021 £
Cash flows from operating activities		
Net cash used in operating activities	230,731	(18,844)
	<hr/>	<hr/>
Cash flows from investing activities		
Dividends, interests and rents from investments	25,954	21,117
Proceeds from sale of investments	110,589	29,759
Purchase of investments	(238,653)	(36,725)
Purchase of fixed assets	(8,376)	-
	<hr/>	<hr/>
Net cash (used in)/provided by investing activities	(110,486)	14,151
	<hr/>	<hr/>
Cash flows from financing activities		
	<hr/>	<hr/>
Net cash provided by financing activities	-	-
	<hr/>	<hr/>
Change in cash and cash equivalents in the year	120,245	(4,693)
Cash and cash equivalents at the beginning of the year	205,096	209,789
	<hr/>	<hr/>
Cash and cash equivalents at the end of the year	325,341	205,096
	<hr/> <hr/>	<hr/> <hr/>

The notes on pages 24 to 35 form part of these financial statements

THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

1. General information

The Jewish Deaf Association is a company limited by guarantee, registered in England and Wales (Company No. 04983830). It is also a registered charity with the Charity Commission (Charity No. 1105845).

The financial statements are presented in £ sterling which is the functional currency of this company.

In the event of the company being wound up, the liability in respect of the guarantee is limited to £1 per member of the company.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements 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 2015), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The Jewish Deaf Association meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

2.2 Income

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

The recognition of income from legacies is dependent on establishing entitlement, the probability of receipt and the ability to estimate with sufficient accuracy the amount receivable. Evidence of entitlement to a legacy exists when the charity has sufficient evidence that a gift has been left to them (through knowledge of the existence of a valid will and the death of the benefactor) and the executor is satisfied that the property in question will not be required to satisfy claims in the estate. Receipt of a legacy must be recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the charity, can be reliably measured.

Grants are included in the Statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

THE JEWISH DEAF ASSOCIATION
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

2. Accounting policies (continued)

2.3 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit 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 is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the charity's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

2.4 Tangible fixed assets and depreciation

Tangible fixed assets costing £250 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, using the straight-line method.

Depreciation is provided on the following basis:

Freehold property	-	4%
Motor vehicles	-	25%
Fixtures and fittings	-	25%
Office equipment	-	25%

2.5 Investments

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the Balance sheet date, unless the value cannot be measured reliably in which case it is measured at cost less impairment. Investment gains and losses, whether realised or unrealised, are combined and presented as 'Gains/(Losses) on investments' in the Statement of financial activities.

2.6 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

2.7 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022**

2. Accounting policies (continued)

2.8 Liabilities and provisions

Liabilities 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.

Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

2.9 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

3. Income from donations and legacies

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Donations	384,519	125,860	510,379	441,430
Legacies	19,255	-	19,255	61,147
Fundraising events	402,470	-	402,470	10,900
	<u>806,244</u>	<u>125,860</u>	<u>932,104</u>	<u>513,477</u>
<i>Total 2021</i>	<u>385,163</u>	<u>128,314</u>	<u>513,477</u>	

In October 2022, the charity undertook a successful matched funding Crowd Funding campaign. This raised a total of £382,770. The majority of this sum was expended in 2022 but, as was explained to our generous match funders, £172,000 was raised to help sustain our services throughout 2023. Under the mandatory SORPs, despite this £172,000 being expended in 2023, we are required to show this income in 2022, which results in a surplus. If we had carried forward this income to 2023, the overall surplus for 2022 would have been £22,692. We are working hard to raise the additional funds needed to end 2023 with a balanced budget.

THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022**

4. Investment income

	Unrestricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Investment income	25,954	25,954	21,117
<i>Total 2021</i>	<u>21,117</u>	<u>21,117</u>	

5. Analysis of expenditure by activities

	Activities undertaken directly 2022 £	Support costs 2022 £	Total funds 2022 £	Total funds 2021 £
Charitable activities	729,932	180,531	910,463	745,536
<i>Total 2021</i>	<u>568,678</u>	<u>176,858</u>	<u>745,536</u>	

Analysis of direct costs

	Activities 2022 £	Total funds 2022 £	Total funds 2021 £
Staff costs	394,632	394,632	335,865
Day centre expenses	123,341	123,341	58,237
Members activities	58,432	58,432	9,054
Communication support	30,008	30,008	30,913
Communication transport	19,036	19,036	12,137
Community education	23,019	23,019	10,308
Advertising and publicity	11,194	11,194	6,749
Professional fees	61,541	61,541	99,113
Other expenses	8,729	8,729	6,302
	<u>729,932</u>	<u>729,932</u>	<u>568,678</u>
<i>Total 2021</i>	<u>568,678</u>	<u>568,678</u>	

THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022**

5. Analysis of expenditure by activities (continued)

Analysis of direct costs (continued)

Analysis of support costs

	Activities 2022 £	Total funds 2022 £	Total funds 2021 £
Staff costs	80,074	80,074	92,051
Depreciation	17,485	17,485	17,485
Other staff costs	587	587	177
Premises costs	28,011	28,011	29,749
Communication costs	40,881	40,881	23,159
Computer costs	13,493	13,493	14,237
	<u>180,531</u>	<u>180,531</u>	<u>176,858</u>
<i>Total 2021</i>	<u>176,858</u>	<u>176,858</u>	

6. Staff costs

	2022 £	2021 £
Wages and salaries	474,706	427,916
	<u>474,706</u>	<u>427,916</u>

The average number of persons employed by the charity during the year was as follows:

	2022 No.	2021 No.
Chief Executive	1	1
Services to the community	13	12
Caretaker/Cleaner	1	1
Fundraising and publicity	1	2
Administration	3	1
	<u>19</u>	<u>17</u>

THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022**

6. Staff costs (continued)

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

	2022 No.	2021 No.
In the band £60,001 - £70,000	-	1
In the band £70,001 - £80,000	1	-

7. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2021 - *ENIL*).

During the year ended 31 December 2022, no Trustee expenses have been incurred (2021 - *ENIL*).

8. Tangible fixed assets

	Freehold property £	Fixtures and fittings £	Office equipment £	Total £
Cost or valuation				
At 1 January 2022	480,222	96,906	94,080	671,208
Additions	-	1,800	6,576	8,376
At 31 December 2022	480,222	98,706	100,656	679,584
Depreciation				
At 1 January 2022	231,742	75,783	78,991	386,516
Charge for the year	11,041	3,269	3,175	17,485
At 31 December 2022	242,783	79,052	82,166	404,001
Net book value				
At 31 December 2022	237,439	19,654	18,490	275,583
At 31 December 2021	248,480	21,123	15,089	284,692

Included in the Freehold Property cost is land of £204,267 that is not being depreciated.

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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022**

9. Fixed asset investments

	Listed investments £
Cost or valuation	
At 1 January 2022	770,431
Additions	46,953
Disposals	(110,589)
Revaluations	(15,934)
	690,861
At 31 December 2022	690,861
 Net book value	
At 31 December 2022	690,861
At 31 December 2021	770,431

10. Debtors

	2022 £	2021 £
Due within one year		
Other debtors	8,449	10,891
Prepayments and accrued income	124,611	42,773
	133,060	53,664
	133,060	53,664

11. Creditors: Amounts falling due within one year

	2022 £	2021 £
Trade creditors	33,709	27,449
Other taxation and social security	23,899	5,000
Other creditors	1,744	-
Accruals and deferred income	59,321	90,384
	118,673	122,833
	118,673	122,833

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NOTES TO THE FINANCIAL STATEMENTS
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12. Statement of funds

Statement of funds - current year

	Balance at 1 January 2022 £	Income £	Expenditure £	Gains/ (Losses) £	Balance at 31 December 2022 £
Unrestricted funds					
General Funds - all funds	730,182	979,295	(807,463)	(79,570)	822,444
Endowment funds					
Endowment Funds - all funds	50,000	-	-	-	50,000
Restricted funds					
Restricted Funds - all funds	410,868	125,860	(103,000)	-	433,728
Total of funds	1,191,050	1,105,155	(910,463)	(79,570)	1,306,172

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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022**

12. Statement of funds (continued)

Statement of funds - prior year

	<i>Balance at 1 January 2021 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Gains/ (Losses) £</i>	<i>Balance at 31 December 2021 £</i>
Unrestricted funds					
General Funds - all funds	696,015	609,083	(627,989)	53,073	730,182
Endowment funds					
Endowment Funds - all funds	50,000	-	-	-	50,000
Restricted funds					
Restricted Funds - all funds	400,101	128,314	(117,547)	-	410,868
Total of funds	1,146,116	737,397	(745,536)	53,073	1,191,050

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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022**

13. Summary of funds

Summary of funds - current year

	Balance at 1 January 2022 £	Income £	Expenditure £	Gains/ (Losses) £	Balance at 31 December 2022 £
General funds	730,182	979,295	(807,463)	(79,570)	822,444
Endowment funds	50,000	-	-	-	50,000
Restricted funds	410,868	125,860	(103,000)	-	433,728
	<u>1,191,050</u>	<u>1,105,155</u>	<u>(910,463)</u>	<u>(79,570)</u>	<u>1,306,172</u>

Summary of funds - prior year

	Balance at 1 January 2021 £	Income £	Expenditure £	Gains/ (Losses) £	Balance at 31 December 2021 £
General funds	696,015	609,083	(627,989)	53,073	730,182
Endowment funds	50,000	-	-	-	50,000
Restricted funds	400,101	128,314	(117,547)	-	410,868
	<u>1,146,116</u>	<u>737,397</u>	<u>(745,536)</u>	<u>53,073</u>	<u>1,191,050</u>

The general 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 designation of £10,000 per annum and to fund any large one off projected expenditure.

The general fund includes all donation for which a donor has not expressed any preference as to how the funds shall be spent and the unrestricted income accruing to the charity. These funds are applied for any charitable purpose to the benefit of the users of JDA at the absolute discretion of the trustees.

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 represent numerous grants received which are being used to finance specific expenses to enable the charity to support and assist Deaf and Deafblind people.

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

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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022**

14. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2022 £	Restricted funds 2022 £	Endowment funds 2022 £	Total funds 2022 £
Tangible fixed assets	-	275,583	-	275,583
Fixed asset investments	482,716	158,145	50,000	690,861
Current assets	458,401	-	-	458,401
Creditors due within one year	(118,673)	-	-	(118,673)
Total	822,444	433,728	50,000	1,306,172

Analysis of net assets between funds - prior year

	Unrestricted funds 2021 £	Restricted funds 2021 £	Endowment funds 2021 £	Total funds 2021 £
Tangible fixed assets	-	284,692	-	284,692
Fixed asset investments	594,255	126,176	50,000	770,431
Current assets	258,760	-	-	258,760
Creditors due within one year	(122,833)	-	-	(122,833)
Total	730,182	410,868	50,000	1,191,050

15. Reconciliation of net movement in funds to net cash flow from operating activities

	2022 £	2021 £
Net income for the year (as per Statement of Financial Activities)	115,122	44,934
Adjustments for:		
Depreciation charges	17,485	17,485
Gains/(losses) on investments	15,934	(53,073)
Dividends, interests and rents from investments	(25,954)	(21,117)
Decrease/(increase) in debtors	(79,396)	32,430
Increase/(decrease) in creditors	187,540	(39,503)
Net cash provided by/(used in) operating activities	230,731	(18,844)

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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022**

16. Analysis of cash and cash equivalents

	2022 £	2021 £
Cash in hand	325,341	205,096
Total cash and cash equivalents	325,341	205,096

17. Analysis of changes in net debt

	At 1 January 2022 £	Cash flows £	At 31 December 2022 £
Cash at bank and in hand	205,096	120,245	325,341
	205,096	120,245	325,341

18. Related party transactions

During the year, the charity incurred professional fees of £6,094 (2021: £5,544) from M Goldberg, a trustee. These were included on an arms length basis.

During the year, the trustees' made aggregate donations of £64,140 (2021: £5,076).

No other director or trustee received any remuneration or reimbursement of expenses during the year.

19. Limited by guarantee

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