

# **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 2013**



# THE JEWISH DEAF ASSOCIATION

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## REPORT AND ACCOUNTS For the year ended 31 December 2013

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### Contents

	<b>Page No</b>
Report of the Directors/Trustees	1-17
Statement of Directors/Trustees responsibilities	18
Auditors' Report	19-20
Statement of Financial Activities	21
Balance Sheet	22
Notes to the accounts	25-30

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 and refers to everyone with a hearing loss.

## THE JEWISH DEAF ASSOCIATION

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### REPORT OF THE DIRECTORS/TRUSTEES For the year ended 31 December 2013

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The directors present their report together with the audited financial statements of the company for the year ended 31 December 2013.

#### 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 have served as directors and trustees since 1 January 2013:

Evelyn Gee	President	(Deceased 3 February 2013)
Trudy Kling	Chair	
Duncan Gee LLB	Vice Chair	
Robert Coe BA (Econ) FCA	Hon Treasurer	
Mira Goldberg		
Daniel Clements	Members' Representative	
David Rose		
Richard Hasseck		(Appointed 8 July 2013)

#### Management Team

Sue Cipin Executive Director

Auditors	Bankers	Investment Advisors
Simmons Gainsford LLP 7/10 Chandos Street London W1G 9DQ	HSBC Bank plc PO Box 1EZ 196 Oxford Street London W1A 1EZ	J M Finn & Co 4 Coleman Street London EC2R 5TA

## THE JEWISH DEAF ASSOCIATION

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### REPORT OF THE DIRECTORS/TRUSTEES For the year ended 31 December 2013

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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, they 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.

Trudy Kling and Duncan Gee retired by rotation and were re-elected to the Board. Daniel Clements continued on the Board, having been re-elected as Members' Representative.

##### **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, 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.

##### **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.

**REPORT OF THE DIRECTORS/TRUSTEES  
For the year ended 31 December 2013**

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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 seven members from a variety of backgrounds relevant to the work 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 a full-time equivalent of 3 full-time and 14 part-time workers (8.6 full-time equivalent, down from 8.7 in 2012). 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 are employed to ensure equal access for all.

The staff team was complemented by 50 volunteers whose contribution was, as always, integral to the work of the charity. Volunteers gave a total of 3,077 hours (up from 2,392 hours in 2012), fulfilling a wide range of roles across the organisation including welcoming visitors, working on specific projects directly with clients, serving meals, companionship, driving and wheelchair pushing as well as community fundraising and raising awareness.

**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 and independent lives
- Provide a culturally appropriate environment and activity programme for our Jewish clients

# THE JEWISH DEAF ASSOCIATION

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## REPORT OF THE DIRECTORS/TRUSTEES For the year ended 31 December 2013

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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 Charity has particular regard to the religious, cultural, social and physical needs of people who are of the Jewish faith, services are open to everyone.

#### 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 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.

#### 2013 – AN OVERVIEW

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

Since 2008, when the market crashed and the value of the JDA's investments fell drastically, we have worked tirelessly to restore the charity's financial stability and in 2012 and 2013 our fundraising efforts were rewarded. Following 2011's operational deficit of (£49,046) we achieved an operational surplus of £55,027 in 2012 due to grants of £95,500 to establish and maintain the new Independent Deaf Support Service. This money was received in 2012 to cover the service's expenses until June 2014.

## THE JEWISH DEAF ASSOCIATION

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### REPORT OF THE DIRECTORS/TRUSTEES For the year ended 31 December 2013

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In 2013, a one-off generous donation from a funder who wishes to remain anonymous and the Hear!Hear! committee's "Alleviating Isolation" fundraising dinner, which raised an unprecedented amount in excess of £100,000, resulted in an operational excess of £59,275 – our most successful financial year for a decade.

However, 2012 and 2013 were exceptional years. In 2013, several funding streams came to an end and two major funders, to whom we were hoping to re-apply, changed their grant making criteria so that we are no longer eligible for funding from 2014 onwards.

#### SERVICES AND ACTIVITIES

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

##### 1) JDA services for Deaf and 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 because of their very poor communication 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:

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

##### Activities:

##### a) Support Services

The JDA employs a team of skilled Support Workers, all fluent in British Sign Language (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.

## THE JEWISH DEAF ASSOCIATION

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### REPORT OF THE DIRECTORS/TRUSTEES For the year ended 31 December 2013

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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
- Liaison with social services and other agencies to arrange and monitor support and homecare packages to help clients stay independent and in their own homes for longer.

#### ***Increasing intensive support in 2013:***

As our oldest clients aged and became increasingly frail, we worked more intensively than ever before, providing all the support necessary to keep them out of hospital and out of care, helping to maintain their independence at home where they wish to remain for as long as possible. This included:

- more home visits
- setting up and monitoring of personal care packages
- taking on Power of Attorney and all essential tasks in the absence of family.

#### **Outputs**

- We serve approximately 200 older Deaf British Sign Language (BSL) users aged from their 60s to well into their 90s, 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.
- We recorded a total of 621 Support Services interventions in 2013, of which 197 were health-related sessions at the JDA, at home and in hospital, including accompaniment and interpreting at medical appointments, ensuring mutual understanding between staff and patient.

#### **Outcomes**

- Clients demonstrated and reported improved health and wellbeing, reduced stress and anxiety.
- Clients benefited from a greater sense of inclusion, safety and security, knowing we are there to help them cope with everyday life and crises.
- Clients benefited from having in place financial benefits, filing systems, care packages, wills and funeral arrangements.
- Day Centre & Support Services brought about positive changes in physical, mental and emotional health, lifestyle, attitude, confidence, and behaviour.

#### **b) Day Centre**

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



## THE JEWISH DEAF ASSOCIATION

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### REPORT OF THE DIRECTORS/TRUSTEES For the year ended 31 December 2013

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Supported with warmth and care by the JDA's dedicated staff and volunteers, including professional "hands-on" communicator/guides to ensure equal access for Deafblind people, participants can also enjoy traditional Jewish ceremonies, a hot kosher meal and refreshments throughout the day.

'*At Your Service*', held at Wednesday Day Centre, offers on-the-spot help with filling in forms, phone calls, internet shopping and official correspondence.

#### Outputs

- Wednesday Day Centre attracted an average of 30 Deaf and Deafblind people each week.
- 289 sessions took place at Day Centre's '*At Your Service*' quick help facility
- There were 76 attendances at our regular Jewish festival observances including our annual Seder, Rosh Hashanah and Chanukah celebrations, with an average 22 Deaf/Deafblind people attending each one.
- There were 184 attendances at 11 outings to places of interest, chosen in consultation with clients.

#### Outcomes

- Regular participation in activities and outings reduced isolation and exclusion and kept clients physically and mentally active.
- 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 who are 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, hard of hearing and hearing people, improved their confidence and skills whilst making a useful contribution to the community.

#### c) '**Happy Mondays**' - *partnership with Jewish Care, fortnightly at the Michael Sobell Community*

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. Here, the group develops skills in creating arts and crafts which are then proudly displayed at JDA's Community Centre, whilst also enjoying 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. Each Deafblind client is able to participate fully, supported by their own "hands-on" communicator/guide, provided and paid for by the JDA.

#### d) **Independent Deaf Support Services in Barnet (IDSS)**

IDSS was launched in November 2012 to fill an identified gap in provision for local Deaf/Deafblind British Sign Language (BSL) users age 18+ of all faiths or none. The 'BSL Tuesdays' weekly Drop-In continues to benefit service users both by dealing with one-off problems on the spot and ensuring ongoing in-depth support and follow-ups whenever necessary. We also made sure that BSL interpreters were booked for medical, council and other appointments. The following elements were covered:

**REPORT OF THE DIRECTORS/TRUSTEES**  
**For the year ended 31 December 2013**

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- **Information & Advice** - addressing issues of not understanding paper work; 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.
- **Advocacy** – helping deal with (for example) legal, housing, residential care, employment issues, and often requiring intense ongoing support/ accompaniment and interpreting at appointments.
- **Barnet Social Services advice** – on-site assistance once a month from the Assessments Officer from the Sensory Impairment Team, undertaking assessments for equipment, referrals to Social Services teams and signposting to other council services as necessary. On the Officer's recommendation, Barnet Council continued to fund this role and that of the accompanying BSL interpreter.
- **BSL Tuesdays Coffee Mornings** – (as requested by service users) - 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 also providing volunteering opportunities for service users who wish to be involved and improve their skills and employability.

### **Outputs**

There were 352 interventions (including follow-ups), the large majority being for Information & Advice and/or Telephone / Translation (294), with the remaining 58 being for Advocacy. 41 of the total 57 beneficiaries were our primary target audience of newcomers to the JDA (37 non-Jewish). While some only needed to visit once, several required more intensive 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. In addition, the service has introduced Deaf and Deafblind people to the full range of JDA Support Services, leading to more positive change, and also to an increase in the involvement and skills acquisition of individuals who have joined our volunteer workforce, thereby further benefiting our service users.

### **e) Computer skills training for Deaf and Deafblind people**

Educating Deaf BSL users of all faiths in computer skills through weekly training courses and a monthly computer club, run in British Sign Language by a Deaf tutor. The training improves communication and access to information and enhances independence, social and employment opportunities.

### **2) "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, more socially
- To help them towards greater independence and quality of life.

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REPORT OF THE DIRECTORS/TRUSTEES  
For the year ended 31 December 2013

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**Activities:**

- **Technology & Information Centre** - for people who were born deaf, have become deaf, are hard of hearing or experience tinnitus – professional advice on and access to the latest specialist equipment, expert support and guidance, information and practical help
- **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. Home visits are arranged for people who are unable to travel
- **'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 experience and develop coping skills
- **Tinnitus Retraining Therapy** - to help minimise the intrusive perception of sounds
- **2013 - Computer training** - in response to feedback from lipreading students, we ran an IT skills training course in the summer to combat the isolation felt at this time of year when most classes cease to run.

\* Financed and managed by Action on Hearing Loss

**Outputs**

- The Technology & Information Service benefited 164 clients in-house (including 91 new assessments).
- In addition, 55 individuals with hearing loss benefited from six weeks of outreach technology and hearing aid clinics at Jewish Care's Sobell Day Centre.
- 65 people attended equipment demonstrations at various venues - mostly individuals who would directly benefit from using the equipment, and some professionals working with people with hearing loss.
- Meetings with and advice given to various organisations to enable them to provide the best possible access to people with a hearing loss (for example, regarding loop systems in their premises).
- 60 attendances at discussion groups / book club
- 695 lipreading class attendances
- 'Hear to Help' delivered 830 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.

**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
- 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.

The South of England Account Development Manager at Action on Hearing Loss reported that JDA's Hearing Connect is: "*the most successful Resource Centre in London*".

REPORT OF THE DIRECTORS/TRUSTEES  
For the year ended 31 December 2013

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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 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 ongoing support as and when needed
- Help in accessing geographically, financially and culturally appropriate government 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**

- 35 families with deaf children benefited from regular telephone support and home visits - including ongoing, very labour-intensive work with the families of new-born deaf babies through the difficult early days after diagnosis, also with 2 families from overseas and 4 deaf couples with hearing children
- Children benefited from suitable schooling, therapy, and other support as appropriate
- Parents better informed and benefiting from increased confidence, reduced stress and anxiety.

**Hearing Loss Awareness Training**

- 4-day educational 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
- Presentation to Hertsmere Primary School – 30 Year 1 pupils (aged 5) improving their awareness of deafness and related issues

**REPORT OF THE DIRECTORS/TRUSTEES**  
**For the year ended 31 December 2013**

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**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
- Annual Family Fun Day at Belmont Children's Farm

**Keeping up-to-date with latest information**

Information passed on so that families can access the latest facilities and technology and give positive parenting support to their deaf children.

- Collaborative working with and referrals to National Deaf Children's Society (NDCS)
- Liaison and regular meetings with education authorities, NDCS, the Cochlear Implant Support Group, Norwood and other relevant organisations

**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 residential homes / sheltered accommodation
- in other community venues / voluntary and statutory organisations.

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

**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 practical and emotional impact of hearing loss, improving their ability to support the people in their care appropriately and effectively.

REPORT OF THE DIRECTORS/TRUSTEES  
For the year ended 31 December 2013

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PERFORMANCE AND ACHIEVEMENTS DURING THE YEAR

**1 *Intensive Support as older Deaf / Deafblind people's needs increase - including keeping clients out of care***

- a) The most significant change during 2013 was the growing need for close involvement with, and intensive personalised support for, our oldest and most vulnerable Jewish Deaf/Deafblind members who are now well into their 90s and becoming progressively frail and dependent. We kept a constant eye on a far greater number of clients than ever before, including those with dementia, ensuring they took proper care of themselves, followed medical instructions, and had all the support they needed on a daily basis.
- b) Deaf couples found that one partner was becoming a carer and so we supported the carer's extra needs as well as those of the dependent partner, ensuring that they never had to cope alone.
- c) We took on responsibility for setting up and monitoring appropriate personal care packages in order to maintain older Deaf and Deafblind people's independence in their own homes for as long as possible.
- d) When there was no option but to go into care, we made all the necessary arrangements and supported them through the transition from independent living to residential care and beyond. Our ongoing liaison and training in Deaf Awareness and British Sign Language in residential homes makes the Deaf residents' lives much happier and less stressful as staff are enabled to communicate with them and understand their needs.
- e) We took on appointment as next of kin and/or Power of Attorney with all attendant tasks, taking the burden off those who are most alone in their later years.

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

Independent Deaf Support Services (IDSS) maintained its popularity and impact throughout 2013, continuing to benefit more Deaf and Deafblind sign language users, particularly non-Jewish newcomers to the JDA who had nowhere else to turn for support. The indirect costs continued to underpin JDA's core services.

**3 *Development of partnership work***

- a) The ongoing work with our IDSS partners ensured local Deaf and Deafblind people continued to benefit from:
  - the knowledge and expertise of Advocacy in Barnet (AIB) and Disability in Camden (DISC)
  - the services of a funded Physical and Sensory Impairment Team specialist worker and BSL interpreter through our ongoing collaboration with the London Borough of Barnet.
- b) After many years of delivering Understanding Hearing Loss training to Jewish Care staff and volunteers, in 2013 we increased our collaboration with Jewish Care. It was agreed to work together on establishing a Sensory Loss campaign within Jewish Care in order to raise hearing loss on everyone's agenda and further improve Jewish Care staff's understanding of, and skilled response to, the particular needs of people with sensory loss.

## THE JEWISH DEAF ASSOCIATION

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### REPORT OF THE DIRECTORS/TRUSTEES For the year ended 31 December 2013

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#### **c) Raising awareness of the JDA and the voice of deaf people in Barnet**

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. For example, our contribution to the Review of Good Practice Guidance for GP Practices on access for people with disabilities ensured specific allowances were made for deaf people.

#### **PROMOTION**

1. A supporter funded a part-time PR Officer for the JDA for 6 months. One of the direct benefits of this was that our profile was raised, including a greatly enhanced presence on social media sites such as Facebook and Twitter which continued throughout the year, raising awareness of JDA and its services.
2. We continued to produce regular newsletters, JDA Together magazine, press releases, and other promotional materials.
3. A brochure and short promotional film were produced and widely circulated as part of the "Alleviating Isolation" campaign, to go alongside our Fundraising Dinner held in November 2013. The brochure and film focus on real life stories of how the JDA has alleviated the isolation experienced by deaf and deafblind people. The film can be seen here: <http://www.youtube.com/watch?v=6cljMNnYys>
4. We published a brochure highlighting real life stories of positive change for a range of clients through the new BSL Tuesdays Independent Deaf Support Services.

#### **FUNDING POSITION AS AT END 2013**

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 £507,667 (2012: £456,629) during 2013. This total includes legacies to the value of £28,898 (2012: £40,747), £20,877 (2012: £19,836) from the Rosh Hashanah appeal and £14,468 (2012: £16,173) from our Spring newsletter.

##### **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 £37,217.76 during 2013 - £30,000 towards Day Centre and Support Services and £7,217.76 for furnishings and life-saving equipment (up from £24,000 in 2012).

##### **iii) Other major grants for specific purposes**

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 in 2013.

A grant of £50,591 was received from a Charitable Foundation which has generously supported the JDA's work over the years and wishes to remain anonymous.

A new donor who wished to remain anonymous made a one-off donation of £50,000.

## THE JEWISH DEAF ASSOCIATION

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### REPORT OF THE DIRECTORS/TRUSTEES For the year ended 31 December 2013

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#### iv) NEW – Independent Deaf Support Service (IDSS)

During 2013 £12,000 was received from Lloyds TSB and £12,500 from The Samuel Sebba Charitable Trust to ensure the continuation of this service through to mid-2014.

#### v) Fundraising events

The Hear!Hear! and Men's Fundraising Committees organised the successful "Alleviating Isolation" Fundraising Dinner in November 2013 which raised £102,000 towards our work. The event was held in memory of past JDA Presidents Evelyn and George Gee and sponsored by their family.

#### vi) Other sources of income

- Moderate charges to service users for certain events and activities where appropriate
- 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 to receive benefits to pay for the social care that JDA had previously made available to them at no charge.



## THE JEWISH DEAF ASSOCIATION

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### REPORT OF THE DIRECTORS/TRUSTEES For the year ended 31 December 2013

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#### PLANS FOR 2014

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

- Recruit a Lottery-funded Deaf Community Officer to increase outreach and enable more Deaf/Deafblind people, including those from the wider community, to be actively involved in community life and have better health and wellbeing.
- Create and run new user-led activities to address the different needs of Deaf/Deafblind British Sign Language (BSL) users aged 55+, who are more able and independent.

With more people living longer, hearing loss through ageing is an ever-growing challenge for the community. To further alleviate the isolation experienced by people with acquired hearing loss, we will:

- Discuss ways of working with JW3 (the new Jewish Community Centre in London) to enable people with a hearing loss to access its provision
- Build on our existing collaborations by working closely with the management of Jewish Care and professionals from partner organisations to roll out a Sensory Loss Awareness campaign. The aim will be to entrench throughout Jewish Care understanding, awareness, access and provision for people with sensory loss.

The JDA's role will include:

- Combining our expertise with Sense charity for Deafblind people and other professional partners to provide joint Understanding Sensory Loss training for Jewish Care managers and staff
- Implementing hearing loss strategies and introducing sensory loss champions throughout Jewish Care, with more in depth training and ongoing support from JDA
- Assisting with conducting an audit of loop systems throughout Jewish Care's resources and making proposals for improving their function and effectiveness
- Active involvement / expert recommendations in planning building of new residential units to ensure that acoustics, sound absorption, amplification and placement of loop systems are most appropriate.

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

- Continue working towards launching a new website to reflect our growth and development.

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

- Strengthen JDA's infrastructure and if necessary recruit additional staff, in order to effectively manage the increased workload and sustain the organisation's development.

## THE JEWISH DEAF ASSOCIATION

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### REPORT OF THE DIRECTORS/TRUSTEES For the year ended 31 December 2013

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#### 2013 FINANCIAL REVIEW

The company recorded an operating surplus for the year of £59,275 (2012 – £55,027).

Realised and unrealised gains in the value of investments totalling £73,551 (2012 – £29,413) increased the net surplus in the value of funds carried forward to £132,826 (2012 – £84,440).

At the year end, the company had unrestricted reserves of £605,471 (2012 – £439,599). Of this amount, £50,024 (2012 – £45,634) has been designated for the future repairs and maintenance of the property leaving unrestricted funds of £555,447 (2012 - £393,965).

#### 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 company's investment advisers, J M Finn & Co. The company'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 company'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 company. 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 company were to suffer a significant fall in income. This would then give the company 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 company made a surplus in the current year and 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. The company'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 company remains committed to achieving a significant increase in the level of income generated from its fundraising and grant funding activities.

**THE JEWISH DEAF ASSOCIATION**

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**REPORT OF THE DIRECTORS/TRUSTEES**  
**For the year ended 31 December 2013**

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**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 18 September 2014 and signed on its behalf by:

**Robert Coe FCA**  
**Director and Trustee**

**Duncan Gee**  
**Director and Trustee**

## THE JEWISH DEAF ASSOCIATION

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### STATEMENT OF DIRECTORS/TRUSTEES RESPONSIBILITIES For the year ended 31 December 2013

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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

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

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We have audited the financial statements of The Jewish Deaf Association for the year ended 31 December 2013 on pages 22 to 31. 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 19, 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.

#### **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 2013 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

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

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**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:** 23 September 2014

THE JEWISH DEAF ASSOCIATION

STATEMENT OF FINANCIAL ACTIVITIES  
(INCLUDING THE INCOME AND EXPENDITURE ACCOUNT)  
For the year ended 31 December 2013

	Notes	Unrestricted Funds 2013 £	Restricted Funds 2013 £	Endowment Fund 2013 £	Total Funds 2013 £	Total Funds 2012 £
<b>Incoming resources</b>						
<b>Incoming resources from generated funds:</b>						
<i>Voluntary income:</i>						
Legacies and donations		300,567	73,199	-	373,766	432,833
Fundraising event		133,901			133,901	23,796
<i>Activities for generating funds:</i>						
Investment income		18,895	-	-	18,895	18,661
<b>Incoming resources from charitable activities:</b>						
Community centre receipts		16,506	-	-	16,506	16,356
Sundry income		33,604	-	-	33,604	34,719
<b>Total incoming resources</b>		<b>503,473</b>	<b>73,199</b>	<b>-</b>	<b>576,672</b>	<b>526,365</b>
<b>Resources expended</b>						
<b>Costs of generating funds</b>						
Fundraising and publicity	2	117,665	2,109	-	119,774	83,474
<b>Charitable activities</b>	2	262,682	103,009	-	365,691	352,956
<b>Governance costs</b>	2	30,805	1,127	-	31,932	34,908
<b>Total resources expended</b>		<b>411,152</b>	<b>106,245</b>	<b>-</b>	<b>517,397</b>	<b>471,338</b>
<b>Net incoming / (outgoing) resources before transfers</b>						
		92,321	(33,046)	-	59,275	55,027
Transfers between funds		-	-	-	-	-
<b>Net incoming / (outgoing) resources before other recognised gains</b>						
	3	92,321	(33,046)	-	59,275	55,027
<b>Other recognised gains</b>						
Realised gains/(losses) on investment assets		24,830	-	-	24,830	6,684
Unrealised gains/(losses) on investment assets		48,721	-	-	48,721	22,729
<b>Net movement in funds</b>		<b>165,872</b>	<b>(33,046)</b>	<b>-</b>	<b>132,826</b>	<b>84,440</b>
<b>Reconciliation of funds</b>						
Total funds brought forward		439,599	455,975	50,000	945,574	861,134
<b>Total funds carried forward</b>		<b>605,471</b>	<b>422,929</b>	<b>50,000</b>	<b>1,078,400</b>	<b>945,574</b>

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 2013

	Notes	2013		2012	
		£	£	£	£
<b>Fixed Assets</b>					
Tangible assets	7		370,287		372,524
Investments	8		498,135		426,849
			<u>868,422</u>		<u>799,373</u>
<b>Current Assets</b>					
Debtors	9	61,139		25,431	
Cash at bank and in hand		<u>212,641</u>		<u>185,720</u>	
		273,780		211,151	
Creditors: amounts falling due within one year	10	(63,802)		(64,950)	
<b>Net Current Assets</b>			209,978		146,201
<b>Net Assets</b>			<u><u>£1,078,400</u></u>		<u><u>£945,574</u></u>
<b>Unrestricted funds</b>					
Designated funds	12	50,024		45,634	
General funds		<u>555,447</u>		<u>393,965</u>	
			605,471		439,599
<b>Restricted funds</b>	12		422,929		455,975
<b>Endowment fund</b>	12		50,000		50,000
<b>Total Funds</b>			<u><u>£1,078,400</u></u>		<u><u>£945,574</u></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 18 September 2014 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

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### NOTES TO THE FINANCIAL STATEMENTS For the year ended 31 December 2013

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#### 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. The endowment fund includes a revaluation reserve representing the restatement of investment assets at market values.

##### **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

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### NOTES TO THE FINANCIAL STATEMENTS For the year ended 31 December 2013

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#### 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 2013

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	2013 Total	2012 Total
		£	£	£	£	£	£	£	£	£
<b>Costs directly allocated to activities</b>										
Wages & salaries	Direct	43,964	69,706	6,306	4,864	-	3,662	339	128,841	127,323
Day centre expenses	Direct	23,187	-	-	-	-	-	-	23,187	25,329
Members activities	Direct	-	-	2,544	-	-	-	-	2,544	2,885
Communication support	Direct	-	-	-	-	34,481	-	-	34,481	44,134
Community transport (net)	Direct	-	-	-	-	16,357	-	-	16,357	17,857
Community education	Direct	-	-	-	8,439	-	-	-	8,439	3,344
Advertising & publicity	Direct	-	-	-	-	-	59,083	-	59,083	12,644
Professional fees	Direct	-	16,624	-	-	-	25,665	6,241	48,530	35,051
Other expenses	Direct	-	-	-	-	-	-	6,974	6,974	6,416
<b>Costs apportioned to activities</b>										
Wages & salaries	Staff time	21,306	57,561	7,658	6,824	-	25,279	15,126	133,754	129,044
Other staff costs	Staff cost	471	919	101	84	-	209	112	1,896	379
Premises costs	Staff ratio	4,841	9,440	1,036	867	-	2,147	1,147	19,478	25,118
Communication costs	Staff ratio	2,919	5,693	625	523	-	1,295	692	11,747	14,558
Computer costs	Staff ratio	1,066	2,079	228	191	-	473	253	4,290	4,544
Other expenses	Staff ratio	269	525	58	48	-	119	64	1,083	4,373
Depreciation	Staff ratio	4,154	8,100	889	744	-	1,842	984	16,713	18,339
<b>Total resources expended</b>		<b>102,177</b>	<b>170,647</b>	<b>19,445</b>	<b>22,584</b>	<b>50,838</b>	<b>119,774</b>	<b>31,932</b>	<b>517,397</b>	<b>471,338</b>

3. Net (resources expended) for the year

This is stated after charging:

		2013 £	2012 £
Depreciation		16,713	18,339
Auditors' remuneration (including VAT)	- Audit services	6,000	6,000
	- Other services	2,012	2,005
		<u>24,725</u>	<u>26,344</u>

## THE JEWISH DEAF ASSOCIATION

### NOTES TO THE FINANCIAL STATEMENTS For the year ended 31 December 2013

#### 4. Staff costs and numbers

Staff costs were as follows:	<b>2013</b>	<b>2012</b>
	<b>£</b>	<b>£</b>
Salaries and wages	244,053	238,404
Social security costs	18,541	17,962
	<u>262,594</u>	<u>256,366</u>

One employee received emoluments in the range of £60,000 - £70,000 (2012: one)

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

	<b>2013</b>	<b>2012</b>
	<b>Number</b>	<b>Number</b>
Executive Director	1	1
Services to the community	10	10
Caretaker	1	1
Fundraising and publicity	2	2
Administration	2	2
	<u>16</u>	<u>16</u>

Of the above average number of employees 3 (2012: 3) were full time and 13 (2012: 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 £4,624 from M Goldberg, a trustee. 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 2013

**7. Tangible fixed assets**

	Freehold property £	Computer and office equipment £	Furniture and equipment £	Motor vehicles £	Total £
<b>Cost/valuation</b>					
At 1 January 2013	480,222	49,518	52,308	8,606	590,654
Additions	-	9,999	4,477	-	14,476
At 31 December 2013	<u>480,222</u>	<u>59,517</u>	<u>56,785</u>	<u>8,606</u>	<u>605,130</u>
<b>Accumulated depreciation</b>					
At 1 January 2013	110,407	48,085	51,032	8,606	218,130
Charge for the year	13,801	2,389	523	-	16,713
At 31 December 2013	<u>124,208</u>	<u>50,474</u>	<u>51,555</u>	<u>8,606</u>	<u>234,843</u>
<b>Net book value</b>					
At 31 December 2013	<u>356,014</u>	<u>9,043</u>	<u>5,230</u>	<u>-</u>	<u>370,287</u>
At 31 December 2012	<u>369,815</u>	<u>1,433</u>	<u>1,276</u>	<u>-</u>	<u>372,524</u>

Included in freehold property is land of £204,207 (2012: £204,207) which is not depreciated.

**8. Investments**

	2013		2012	
	Historic cost £	Market value £	Historic cost £	Market value £
Listed equities	438,863	473,128	399,632	371,396
Unit trusts	22,083	25,007	44,749	55,453
	<u>460,946</u>	<u>498,135</u>	<u>444,381</u>	<u>426,849</u>

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

M & G Investment Managers	25,006	5.02%
GlaxoSmithKline	31,424	6.31%
Prudential	32,160	6.46%
Vodafone Group	38,513	7.73%

**THE JEWISH DEAF ASSOCIATION**

**NOTES TO THE FINANCIAL STATEMENTS**  
For the year ended 31 December 2013

**8. Investments (continued)**

	<b>2013</b>	<b>2012</b>
	<b>£</b>	<b>£</b>
Market value at 1 January 2013	426,849	397,627
Additions	77,617	64,569
Disposals	(55,052)	(58,076)
Unrealised gains/(losses) on investments	48,721	22,729
Market value at 31 December 2013	498,135	426,849

**9. Debtors**

	<b>2013</b>	<b>2012</b>
	<b>£</b>	<b>£</b>
Income tax recoverable	16,273	3,526
Other debtors	35,348	6,669
Prepayments	9,518	15,236
	61,139	25,431

**10. Creditors: amounts falling due within one year**

	<b>2013</b>	<b>2012</b>
	<b>£</b>	<b>£</b>
Trade creditors	14,726	30,148
Accruals	35,862	21,371
Other creditors	13,214	13,431
	63,802	64,950

**11. Analysis of net assets between funds**

	<b>General funds</b>	<b>Designated funds</b>	<b>Restricted funds</b>	<b>Endowment funds</b>	<b>Total funds</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Tangible fixed assets	14,273	-	356,014	-	370,287
Investments	448,135	-	-	50,000	498,135
Debtors	61,139	-	-	-	61,139
Cash at bank and in hand	95,701	50,024	66,915	-	212,640
Current liabilities	(63,802)	-	-	-	(63,802)
	555,446	50,024	422,929	50,000	1,078,399

**THE JEWISH DEAF ASSOCIATION**

**NOTES TO THE FINANCIAL STATEMENTS**  
For the year ended 31 December 2013

**12. Movements in funds**

	At 1 January 2013 £	Incoming resources (inc. gains) £	Outgoing resources (inc. losses) £	Transfers £	At 31 December 2013 £
<i>Unrestricted funds</i>					
Designated maintenance fund	45,634	-	(5,610)	10,000	50,024
General funds	393,965	577,024	(405,542)	(10,000)	555,447
<i>Total unrestricted funds</i>	<u>439,599</u>	<u>577,024</u>	<u>(411,152)</u>	<u>-</u>	<u>605,471</u>
<i>Restricted funds</i>					
Property fund	369,815	-	(13,801)	-	356,014
Independent Deaf Support Services	64,982	41,693	(63,931)	-	42,744
Other	21,178	31,506	(28,513)	-	24,171
	<u>455,975</u>	<u>73,199</u>	<u>(106,245)</u>	<u>-</u>	<u>422,929</u>
<i>Endowment fund</i>	<u>50,000</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>50,000</u>
<b>Total funds</b>	<u><u>945,574</u></u>	<u><u>650,223</u></u>	<u><u>(517,397)</u></u>	<u><u>-</u></u>	<u><u>1,078,400</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.

The Independent Deaf Support Services represents amounts received specifically for the new weekly drop-in and follow up service set up during the prior year 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

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NOTES TO THE FINANCIAL STATEMENTS  
For the year ended 31 December 2013

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**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.