



UNITED JEWISH ISRAEL APPEAL

(A COMPANY LIMITED BY GUARANTEE)

FINANCIAL STATEMENTS | 30th September 2022



ujia

Registered Charity (England & Wales): No. 1060078. Registered Charity (Scotland): No. SC 039181

A company limited by guarantee and registered in England: 3295115

Haysmacintyre LLP, Chartered Accountants, 10 Queen Street Place, London EC4R 1AG



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REPORT OF THE TRUSTEES INCLUDING STRATEGIC REPORT

UNITED JEWISH ISRAEL APPEAL (“UJIA”) – OUR VISION AND MISSION

Our vision is “Every Jew in the UK feels a strong sense of belonging to the Jewish People” and our mission, UJIA’s role, is “to inspire young Jews to forge their own personal relationship with Israel past, present and future”.

Israel is a core part of the identity of the vast majority of British Jews. Facilitating a connection to the diverse peoples, languages, places, cultures and stories of Israel, and showing a commitment to Israel and Judaism through learning about, experiencing and giving to Israel, is what UJIA does. We work across the breadth of the Jewish community in the UK with Jews who identify in a whole spectrum of different ways. Whether it is through best-in-class educational programming, creating people-to-people connections between British Jews and Israelis, running training and leadership seminars and activities, organising exceptional, life-changing educational travel experiences (short, medium and long-term) in Israel or directing philanthropy to invest in improving the life-chances of some of the most disadvantaged Israelis, UJIA works in the UK and in Israel to fulfil our mission and bring about our vision. As an impact-led organisation, we believe that, in addition to aiming to reach more people with our programmes and raise more money through our fundraising campaign, we must also monitor and evaluate the change we are making, both in the UK and in Israel. Through a range of methodologies, we have embedded impact evaluation practices across UJIA and increasingly amongst our partners so that decisions around investment are driven by data and impact.

UJIA – OUR STRATEGY

UJIA’s work is spread across the UK and Israel, and within both countries in many localities. Our programme in the UK spans many dozens of projects, and in Israel we impact Israeli society through programmatic support, capital projects and a social impact investment portfolio. This work is underpinned by support functions such as fundraising, marketing, finance and human resource management.

2021-2022 was the second year within our revised post COVID three year organisational strategy. We continue to focus on the core concept of connection, articulating five clear values and giving details about how both our programming and our organisational ways of working and culture will change and adapt to meet the needs of the pandemic and post-pandemic world.

VOLUNTEERS AND STAFF

The activities of UJIA are supported by over two hundred volunteers around the UK and Israel and the Trustees thank them for their tremendous contributions to the ongoing development of the Charity. The Trustees also wish to extend their appreciation to the professional staff, without whose dedication and commitment, the results of the campaign and programme would not have been achieved.



PRINCIPAL OBJECTIVES AND ACTIVITIES OF THE UNITED JEWISH ISRAEL APPEAL

The objects of UJIA as defined in its Articles of Association are for the public benefit.

The Trustees have had due regard to the Charity Commission's guidance on public benefit when considering the Charity's objectives and activities.

UJIA Israel

UJIA Israel, formerly the British Olim Society Charitable Trust, is a charity registered in Israel, providing UJIA with services such as due diligence on projects undertaken in Israel under a formal agreement. Over the last few years, they have directly received substantial donations that will enable them to undertake a series of capital projects for schools and homes for youth at risk around Israel, including the Galil, which is a principal focus for and is co-funded by UJIA UK.

STRATEGIC REPORT

ACHIEVEMENTS, PERFORMANCE AND FUTURE PLANS

Financial Overview

Total income in 2021-22 was £6.73 million compared with £7.47 million in 2020-21. Total expenditure in 2021-22 was £7.32 million compared with £6.24 million in 2020-21.

1 – UK Programme

The past year has been one of transition out of Covid, with more activity becoming possible although significant risks have required mitigation, especially relating to Israel immersive educational experiences such as Israel Tour. We are delighted to have returned to in-person programming while also continuing with successful methodologies adopted during the height of the pandemic, in particular the creation of resources to be used flexibly at schools or in the home.

We have continued to focus on high quality Israel Engagement and experiences, increasingly doing so through the lens of Jewish Peoplehood and focusing on the diverse communities that make up Israel's society. We have also reinforced our approach of developing leaders who feel a sense of connection to and responsibility for the Jewish People, and who help to create a thriving, inclusive Jewish community.

Israel Journeys

High quality, immersive, experiential education in Israel continues to be a core methodology for UJIA. We believe that positive formative experiences in Israel have the power to act as entry points into the Jewish community, kickstart pathways into leadership and support young people to engage with Israel, their Jewish identities, and each other.

In 2021-22, we continued to increase the number of young people participating on long-term, immersive programmes in Israel. Over 500 UK participants took part in Masa programmes in Israel, including 262 on career development programmes and 96 on Gap Years following our increased investment in these programmes. In three years, we have increased numbers by 53% and these experiences are essential to generate the next generation of leaders for the British Jewish community, and for British Jewry to continue to make an outsized contribution to the wider society in which they live.



31 young adults took part in the UJIA Onward Israel programme in the summer – this is a relatively new programme for those who are 19+. Participants spend two months living in Tel Aviv and completing internships in diverse fields including Finance, Law, Politics, Hi-Tech and Start Ups.

We worked tirelessly to ensure Israel Tour could take place this summer, after careful consideration and mitigation of the risks associated with Covid. UJIA trained over 80 British Madrichim during seminars in the UK and Israel to ensure they gained the education, welfare support and other skills needed to lead the 1,337 Israel Tour participants, who took part in this rite of passage experience. This summer we had 29 Year 11 Tours and 5 Year 12 Tours in Israel. We awarded over £250,000 in bursaries to more than 170 Israel Tour participants and this was funded thanks to a community crowdfunding campaign that demonstrated the support these programmes have in the British Jewish community.

Through our exclusive partnership with Birthright Israel, we also provided young adults with a 10-day educational experience in Israel. Over 500 participants took part in Birthright Israel programmes, spread over 16 buses. We also extended eligibility to 18-year-olds (previously eligibility began at 19) to ensure those who missed Israel Tour in 2020 due to Covid would not miss out on transformative experiences in Israel. This policy will also extend into 2023.

Through our JAMS (Jewish Activities in Mainstream Schools) programme, approximately 500 Jewish students in non-Jewish secondary schools participated in sessions on Jewish and Israel-related content with speakers from UJS, various Youth Movements and other organisations.

Throughout the pandemic, as in-person activity was severely limited, we increased our focus on resource development and dissemination. We continued with this approach where we had seen success in the previous year. We introduced a new initiative called HaMoadon, which provides resources and activities to improve Israel Education in primary schools. In 2021-22 we provided 7 editions of HaMoadon starting out with 10 primary schools and growing our reach to 18 schools by the end of the year. The material is used by teachers and in informal education programmes delivered in Jewish primary schools.

In partnership with Norwood, we produced educational Yom Ha'atzma'ut resources adapted for children with learning difficulties. We also continued with our successful Matana Club project, providing resources and activities so that families in Scotland could learn about and commemorate Jewish festivals throughout the year.

Impact Via Grants

Our grant-making in the UK is a key mechanism for achieving our impact, enabling a greater quality and quantity of Israel engagement, Jewish education, and leadership development in the UK Jewish community whilst leveraging funds. In addition to increasing our reach, our portfolio of grants enables us to develop meaningful partnerships, leading to more creative and innovative programmes. Our application and reporting cycle also incentivise robust evaluation and intentional programme design, helping us to embed this culture within the UK Jewish community.

UJIA provides core funding for our community's Jewish Youth Movements. Our support for a diverse collection of movements spans the political and religious spectrum of the Jewish community in the UK and enables thousands of children and young people to engage in Jewish experiential education, learn about and experience Israel, and develop as leaders. Throughout July and August, over 1,700 children and young people took part in residential summer camps with youth movements supported by UJIA. Summer Camps catered for various ages, from Reception to Year 10 enabling participants and leaders to have fun, explore their identities, and develop holistically.

Our grant to the Jewish Agency supports three campus shlichim who educate and engage Jewish students on campus, and the provision of 13 Shinshinim based in London and Manchester. Shinshinim are Israeli 18-year-olds on a Gap Year in the UK. Each Shinshin is allocated to a number of different organisations, such as schools, synagogues and youth movements, providing a source of knowledge about Israel. In addition to our grant to the Jewish Agency, we also directly funded shinshinim in 8 schools in London, Manchester and Leeds. This direct application of grant-making is consistent with our approach to funding initiatives that have a proven impact, where we can clearly understand the added value of our support.

Israel Engagement is a key component of UJS's work and our funding supported them to collate up-to-date news and content on their Digital Israel Portal.

In addition to our grant to Maccabi GB for Israel Engagement, we provided additional support for the 'Jewish Identity Programme' for the Maccabiah Games in Israel. Over 300 athletes, coaches and managers took part in the 3-day programme in Israel ahead of the competition, which featured experiential education, along with mifgashim (cultural exchanges) at UJIA projects including The Equalizer and Carmiel Children's Village, showing the impact of the UK Jewish community's philanthropy in Israel.

A UK delegation of over 250 participants took part in March of the Living in Poland in April 2022. UJIA provides a grant to March of The Living UK to provide subsidies so that young people can connect to their heritage and continue their engagement with the Jewish community following other UJIA-supported programmes.

UK Community Development

UJIA plays a key role in the UK Jewish community and education ecosystem, and in addition to our direct programming and grant-making, we seek to facilitate important conversations and initiatives for the benefit of the wider sector.

UJIA worked with the London School of Jewish Studies to put on a Symposium for senior educators and communal professionals. The 'After Covid: Towards a Strong Recovery for Jewish Education' event focused on ways in which the sector could 'build back better' and provided a useful space for collaboration and sharing of best practice. This led to 5 working groups, who convened to set the agenda for Jewish education in the next 5 years focusing on:

1. The overarching aims of Jewish Education
2. Jewish Family Education
3. Collaboration between schools, synagogues and youth organisations
4. Resourcing the sector
5. Experiential education

After a highly productive series of collaborative meetings, the findings were shared at a reception and launch event in June 2022, and we are now implementing the strategic recommendations for the future of Jewish Education, including the following key principles:

- Develop and maintain a shared vision
- Put young people at the centre of all we do
- Understand the vital value of Jewish educators
- Create an inclusive community

- Improve recruitment and retention
- Address mental health and wellbeing
- Create a vibrant, culturally literate, and year-round community
- Promote a culture of learning and evaluation

Summary

Over the past year, we have successfully navigated the pandemic and supported our partners to re-establish vital programmes, including flagship experiences for our community's young people. After a period of transition back into in-person programming, rather than 'going back to normal', we have striven to learn from best practice, replicate impactful initiatives, and crucially, ensure we are adapting to the changing needs of our community and society.

2 – Israel Programme

UJIA strives to channel British Jewry's strengths and values by investing in work with some of Israel's least affluent citizens and communities, offering them diverse opportunities to achieve their potential and lead successful lives. By offering "fishing rods" that transform lives, rather than "fish" to tide people over to the next crisis, together we are empowering some of Israel's most vulnerable populations, thereby strengthening the people of Israel as a whole.

In 2021-22, the following activities took place to support this mission:

- Philanthropic support for organisations working to help children and youth at risk and social mobility for disadvantaged Israelis.
- Utilisation of the Si3 Impact Fund, investing in Key Social Enterprises.
- Building and Renovating Facilities.
- Selected highlights of activities from each area are noted below:

Children and Youth at Risk

Strategic Goal: Providing a supportive environment for children and youth at-risk, bolstering their life chances and providing them with a good chance at a successful future that would otherwise be unattainable.

UJIA continued to support the **Carmiel Children's Village** that offers a nurturing home for 200 children at risk of poverty, neglect and/or abuse in their family setting. UJIA supported provision of academic support and extra-curricular opportunities for children grappling with learning delays and gaps, setting them on a path to a brighter future. We also supported an exciting new culinary kitchen at the Village, offering enrichment and vocational training for older youth to learn baking and patisserie skills. UJIA also began process to support the renovation of one of the family houses where the children live with house parents and their biological children modelling a family environment.

UJIA began supporting the **Nirim Youth Village** that offers youth at extreme risk an opportunity - in many cases their last - to overcome harsh life circumstances, discover their strengths, and re-direct their life's trajectory. While the Village's running costs are primarily covered by the Israeli government, UJIA support Nirim's unique wilderness therapy programme. This is a key rehabilitative tool in which residents spend an average of 200 days in the wilderness (4-5 days at a time), in all weathers and all conditions. Hiking, survival skills, teamwork and outdoor challenges work as intensive therapy to strengthen participants' self-confidence, leadership abilities, and give a sense of self-empowerment that will guide them going forward.

UJIA concluded its final year of funding **Youth Futures** in the Druze town of Hurfeish. The programme provided early-intervention mentorship programmes for at-risk youth to develop personally, socially and academically. Local adults trained as mentors built customised plans for each child that included help within school as well as in the after-school hours, supporting the child's development while maintaining open lines of communication with the family, to ensure they are best placed to succeed in all areas of their life.

Social Mobility

Strategic Goal: UJIA supports initiatives that provide access to higher education, business support and training for disadvantaged adults as a pathway to quality employment.

UJIA helped support the launch of the **Moona Vocational Training** programme in Kfar Kaseem providing vocational training and apprenticeships for aspiring engineers and technicians from disadvantaged communities. UJIA supports Moona training centres located in two Arab towns adjacent to Jewish areas, thereby promoting Moona's shared society approach to developing the local workforce and economy alongside priceless opportunities for social mobility and job security in the 21st century workplace. Jews and Arabs work and study alongside each other building bridges and forging connections in addition to the employment skills they acquire.

Another new programme we began to support is **Tech Career Boot Camps** providing Ethiopian Israelis with the opportunity to leave blue collar jobs and enter hi-tech - one of the only Israeli sectors that guarantees high salaries and a track for advancement. Most participants do not have degrees and, without this programme, hi-tech would be out of their reach. By helping graduates surmount barriers, achieve career success and social mobility, Tech-Career helps change young lives while strengthening the Israeli economy. .

Si3 Impact Fund

UJIA's social impact investment initiative works towards closing socio-economic gaps and tackling Israel's most pressing social challenges sustainably. Si3 invests in enterprises that create high value social impact and have a financial return. Each pound invested in social ventures is returned to the fund, available to be recycled for further investments creating a perennial fund and achieving a sustained impact for Israel. By end of the 2021-22 year, Si3 had invested in 17 businesses (five in the past year), ranging from loan funds for small businesses struggling due to COVID-19 economic fallout, and employment initiatives for disadvantaged communities, to ventures promoting urban regeneration, and benefiting all of Israeli society, including women, Arab-Israelis, Haredim, single parents, young adults and children.

Capital Projects

In 2021-22, our capital programme continued with advancements in several projects. Of note, the school for nature and community in the Maale Yosef area of northern Israel was opened to new primary school students in September 2021. It has made high quality learning tools and resources accessible to all students, providing a high-level education to residents from small peripheral communities in the area. The Hand in Hand High School in Jerusalem also completed work on its facility and opened to its student body. Significant progress was made on other major projects including Tsfat School of Nursing and Tel Hai Migal Laboratory building that were both opened at the end of 2022.

Emergency Campaign

The May 2021 flare up with Gaza led to civil unrest and disquiet. UJIA ran an emergency campaign to support "day after" efforts following the conflict. Support was provided to **Shared Society Efforts** between Arabs and Jewish young adults through the following two initiatives:

English Language Programme in Akko: UJIA supported the Abraham Initiative's Shared Learning Initiative that pairs Arab and Jewish students to learn English together. Each class was co-taught by both teachers and meetings alternate between the two schools. Each school pair met 12 times, for double lessons of 2 hours of spoken English study, and to meet with each other. All teachers receive extensive training in the subject matter, as well as for navigating issues of identity that may arise in the classroom. Principals also receive training on how to support teachers, especially during times of social polarisation.

Arab-Jewish Gap Year Programme in Lod: UJIA supported AJEEC's Arab-Jewish Gap Year. This is a year of joint study, dialogue, and community service for Arab and Jewish youth in the Negev, Ramla, and Lod. The program provided alumni with the tools and motivation they need to build bridges between their two communities as future leaders. Participants volunteered for four days a week, tutoring in Arab and Jewish schools or conducting social initiatives in the community as a group. Once a week, participants had dialogue and educational trainings to allow them to explore important and controversial topics in a constructive setting.

In addition, UJIA supported **Trauma therapy support** for residents of Ashkelon and Sderot to assist in the increased need over the period.

UJIA RISK STATEMENT

The Trustees have undertaken procedures which are in line with best practice for charities. They have undertaken a detailed risk management process, which outlines all the key risks of the Charity, relevant control procedures, responsibilities, and future actions to be taken. Future monitoring of risk is embedded within the overall agreed procedures of the Charity.

The Trustees have established sub-committees. These include the Finance, Governance and Remuneration Committees whose role includes the identification of the business risks that the organisation faces.

Other risks are identified, assessed and controls established throughout the year. Key controls include:

- Formal agenda for Trustee activity
- Detailed terms of reference for sub-committees
- Comprehensive budgeting and management accounting
- Established organisational structures
- The ongoing development of formal written policies
- Hierarchical authorisation and approval levels

The Trustees are satisfied that all the major risks to which the Charity is exposed are being reviewed and systems of internal control are being established to manage those risks. It is recognised that systems can only provide reasonable but not absolute assurance that major risks have been adequately managed.

The major risk to the UJIA is having insufficient funds to support the medium- and long-term objectives of its Israel and UK programmes. The mitigation strategies are set out below.

MANAGING RISK

Programme Budget and Monitoring

UJIA's grant management system enables us to monitor spending and its impact. The process is as follows: Following informal discussions and shared development of ideas with UJIA staff, partner organisations are invited to apply in writing (including project narrative and financial information) for grants for specific charitable activities that are aligned with UJIA's goals. This enables us to support partners and to make strategic connections between grantees.

The professional staff work with Trustees and volunteers to develop and monitor the programme. Our Lay Leadership Committee structure works on the basis of delegated responsibility from the Trustees under which Committee recommendations are fed back to Trustees. The Lay Leadership and Trustees network provides an additional layer of accountability to the organisation's donors in the deployment of charitable funds.

Partner grants are monitored carefully for delivery in both financial and programme terms and checked for charitable activities and compliance. Payment is generally made in three instalments in January, May and October.

The programme budget has been continuously reviewed and discussions held with beneficiaries and partners. While it is impossible to provide certainty in the current situation, UJIA has taken steps to adjust its allocations to beneficiaries where appropriate and has encouraged them to run as many activities as possible during the recovery from Covid. The Trustees have approved a significant allocation from reserves in order to expand several Israel Experience activities including Gap Year programmes, as well as supporting and initiating new programmes in the UK to compensate for the impact of the pandemic.

FUNDRAISING APPROACH AND PERFORMANCE

UJIA has invested in securing a talented and experienced fundraising team. The fundraising strategy is reviewed on a regular basis and performance is monitored monthly by the Finance Committee and Trustees. This includes our strategy for generating income from legacies, which has its own steering group comprising professionals, Trustees and other lay people.

The charity undertakes fundraising activity to its supporters via direct mail, telephone, fundraising events, sponsored events, dinners and email in line with the Fundraising Code of Practice set by the Fundraising Regulator.

We have a Data Protection Policy, which together with our Legitimate Interest & Consent Policy governs how to identify and clarify who, when and how UJIA may contact its Participants under its Legitimate Interests or via consent. Careful consideration is given to the context of the data processing intended, in order to satisfy the balancing test of not putting UJIA interests ahead of the interests of the data subject in respect of relying on Legitimate Interest and, how and when consent is achieved when relying on consent.

This Policy is acted upon in accordance with UJIA's Data Protection Policy which sets out the obligations of UJIA regarding data protection and the rights of its Participants ("data subjects") in respect of their personal data under EU Regulation 2016/679 General Data Protection Regulation ("GDPR"). In addition, our website has a Privacy Policy detailing how information collected online is used.

We have a training programme for all our fundraising staff to regularly reinforce our fundraising ethics.

Charity supporters registered on the Telephone Preference Service were only called with an appeal if they have agreed to receive such calls. Callers are thoroughly trained and updated on the charity's work

We have an established complaints process. We have not received any complaints directly nor are we aware of any complaints which have been received by the ICO or Fundraising Regulator in the year.

SUBSIDIARY TRADING COMPANY

The Charity's trading company, UJ Events Plus Ltd, donated its profit of £3,000 (2021 £38,000) by way of gift to the Charity. The company's income is mainly derived from advertising and fundraising event income and sponsorship. The movement in income for the year and thus in profits is not a significant factor in measuring the success of the Charity in raising funds.

STRUCTURE, GOVERNANCE & MANAGEMENT

CONSTITUTION

UJIA is a registered Charity in England & Wales (no. 1060078) and in Scotland (SC 039181) and a Company limited by guarantee (no. 3295115) and is governed by its Articles of Association.

The Charity was established on 16 December 1996 and started operations in January 1997 as the Joint Jewish Charitable Trust. It changed its name to UJIA with effect from 26 June 2000.

MEMBERSHIP

The governing body of the Company is a Board of Directors whose members are elected by the Members of the Company. The Articles of Association enable the Board to determine membership criteria and admit new members at their discretion. Each member is entitled to vote at general meetings. Board members are also trustees of the Charity.

BOARD OF DIRECTORS

The Board of Directors, all of whom are Members of the Charity and are Trustees, is required to conduct the affairs and the general business of the Charity and meets a minimum of six times per year. Under Article 40 of its Articles of Association the Charity is required to have a minimum of three Board members, with no upper limit. Membership of the Board is currently as listed on page 15.

New members of the Board are co-opted by existing Trustees to maintain or augment the range of skills and experience appropriate to the needs and activities of the Charity and subsequently proposed for election by the Members at the next general meeting.

On appointment, new Trustees are provided with appropriate Charity Commission guides, training materials, a set of the Charity's policies, the current Strategic Plan, the latest Statutory Accounts and an outline of their duties and responsibilities. They also have access to a copy of the Articles of Association. New Trustees meet with the Chief Executive to undertake an induction process.

The Board delegates responsibility for the day-to-day management of the Charity to the Chief Executive and the Senior Management Team (SMT). The SMT reports to the Board on the performance of their respective departments against the Strategic Plan set out by the Trustees and financial and operational trends measured against the annually approved budget. Key performance indicators are in place to assist this process. The Charity is supported by a team of specialist professional advisors listed on page 15.

PAY POLICY FOR SENIOR STAFF

The Board considers that the Trustees and the Senior Leadership Team comprise the key management personnel of the charity in charge of directing and controlling, running and operating the charity on a day to day basis. All Trustees give of their time freely and no Trustee received remuneration in the year. The pay of the senior staff is reviewed annually by the Remuneration Committee in the light of market conditions and comparable sector pay.

INVESTMENT POLICY AND PERFORMANCE

The Charity has wide powers of investment and can delegate these powers to professional investment managers entitled to carry out such business under the Financial Services and Markets Act 2000.

The Charity holds funds for investment mainly in the form of restricted funds for projects awaiting completion and due diligence checks. These funds are held in a liquid format enabling ready access. In addition, the Charity has embarked on a series of social impact investments through loan and equity finance, details of which are shown in note 8.

UJIA GRANT MAKING POLICY

The Charity distributes funds in fulfilment of its aims as expressed in its Mission Statement. Funds are allocated towards a range of educational and welfare projects in Israel that serve the needs of all Israelis, especially those from disadvantaged communities. Funds in the UK are used to support a variety of innovative educational programmes and projects, particularly those oriented towards young people. All grants given are monitored closely and, when material, are subject to written reports and site visits.

CONNECTED CHARITIES

The Charity was established to act as a focal point for charities concerned with Jewish education in the United Kingdom and work in saving Jewish life in Israel and the Near & Middle East by providing assistance and support for refugees and new immigrants and making suitable provision for their education and welfare, in accordance with charity law in the UK.

On 31 March 1998, the Charity entered into an agreement with the connected charities, the Jewish Philanthropic Association for Israel & the Middle East ("JPAIME") (registered charity no: 256689), the JJCT Charity (registered charity no: 1043047 - which ceased operations in September 2002 and ceased to be a registered charity on 20 September 2006) and the Society of Friends of Jewish Refugees ("SFJR") (registered charity no: 227889), under which and over a period of time, the activities and funds of those charities would be transferred to the Charity. On 1 April 1998, this Charity became sole corporate trustee of the other charities. This amalgamation was pursued to streamline the administration of all these connected charities, to achieve economies of scale and to provide a clearer focus for fundraising efforts.

Although the activities transferred to date are being administered and accounted for as restricted funds of the Charity, this does not make the transferor charities themselves "special trusts" of the UJIA; nor are they considered to be "branches" of the Charity in the absence of any Uniting Direction by the Charity Commission. Separate accounts have therefore been prepared for them for the year to 30 September 2022.

RESERVES

The Trustees have considered the financial risks associated with the various income streams and expenditure types and wish to hold reserves sufficient to protect the ongoing programmes of the UJIA from unexpected variations in income. At the balance sheet date, general unrestricted reserves were £3,427,000 (2021: £4,053,000). The Trustees carried out a comprehensive review of programmes for the next few years and decided to allocate amounts from reserves to cover an increase demand for support in UK and Israel programmes, aiming to reduce combined general unrestricted reserves from UJIA and its connected charities to £3 million by September 2024. The Social Impact Investment portfolio, which is unrestricted, is not included in the 2024 target reserve

Our Trustees and Finance Committee continually review our finances and have concluded that the charity was in a position to enhance its programme with a responsible, partial release of funds from within its reserves.

In addition, the Trustees have designated a sum of £410,000 for a variety of projects in the UK and Israel. This is expected to be spent over a 3–4-year period.

In the opinion of the Trustees, the assets of the Charity are sufficient to meet its liabilities and consequently we have a reasonable expectation that we have adequate resources to continue in operational existence for the foreseeable future. The financial statements have therefore been prepared on the basis that the Charity is a going concern.

EQUAL OPPORTUNITIES POLICY

The Charity is committed to encouraging equality and diversity among our workforce and eliminating unlawful discrimination. The Charity, with its roots in the Jewish faith, believes that every individual is deserving of dignity, respect, and compassion.

- The Charity has a commitment to diversity, which focuses on:
- Recognising and valuing difference;
- Recognising and seeking to redress inequality and disadvantage;
- Treating all in a fair, open and honest manner;
- Recognising the rights of volunteers, employees, and service users to be treated with dignity, respect and compassion.

The Charity is committed to equality of opportunity, tackling discrimination and disadvantage and tackling harassment and intimidation. To do this the Charity will actively promote equal opportunities throughout the Charity through the application of employment policies and practices that will ensure that individuals will receive treatment that is fair, equitable and consistent with their relevant aptitudes, potential skills, experience, and abilities. The Charity is committed to avoiding all forms of unlawful discrimination on the basis of the Equality Act 2010 protected characteristics of age, disability (including mental and physical health), gender reassignment, marriage and civil partnership, pregnancy and maternity, race (including skin colour, nationality, and ethnic or national origin), religion or belief, sex, and sexual orientation. The Charity additionally recognises that it is subject to a duty to make reasonable adjustments to prevent members of the workforce being at a disadvantage on the grounds of these protected characteristics.

In regard to disability the Charity commits that every reasonable effort is made to ensure that, if a member of staff becomes disabled during their employment with the Charity, their employment continues, and additional training and support is provided. It is the policy of the Charity that members of staff receive equal treatment regardless of disability. Training, career development and promotion of disabled people will, as far as possible and with any reasonable adjustment, be identical to that of other employees.

The Charity recognises that it is the duty of it and all employees to accept their personal responsibility for fostering a fully integrated community at work by adhering to the principles of equal opportunity and maintaining a harmonious working environment. Further reference can be found in the Charity's Equality and Diversity Policy available on request.

TRUSTEES' RESPONSIBILITIES

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

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 charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company 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 in the Charities SORP;
- make judgments 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; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions, 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 Charities Act 2011, the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the provisions of the Charity's constitution. They are also responsible for safeguarding the assets of the charity and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

So far as each of the Trustees at the date of this report is aware, there is no relevant audit information of which the Charity's auditor is unaware. Each Trustee has taken all the steps that he/she ought to have taken as a Trustee in order to make himself/herself aware of any relevant audit information and to establish that the Charity's auditor is aware of that information.

AUDITORS

Haysmacintyre LLP have indicated their willingness to be reappointed as statutory auditor.

This report, which incorporates the Strategic Report, was approved by the Board of Trustees on 18 May 2023

Louise Jacobs, Chairman

**TRUSTEES:**

Louise Jacobs (Chairman)

Rafi Addlestone (resigned 19 January 2023)

Melvin Berwald

Karen Goodkind

Steven Kaye

Marc Lester

Brian May (Treasurer)

Hilton Nathanson

Steven Noe (appointed 13 December 2022)

David Pleiner KC

Miles Webber

Nici Wertheim

CHIEF EXECUTIVE:

Mandie Winston

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London ECV 9EX

Bank Igud - Union Bank of Israel
Diamond Centre Building
Rechov Jabotinsky 3
Ramat Gan
Israel

AUDITORS:

Haysmacintyre LLP
Chartered Accountants
10 Queen Street Place
London EC4R 1AG

REGISTERED OFFICE:

4th Floor, Amelie House
221 Golders Green Road
London NW11 9DQ



INCOME AND EXPENDITURE

| INCOME FROM: | Notes | Unrestricted Funds 2022 £'000 | Restricted Funds 2022 £'000 | Total 2022 £'000 | Total 2021 £'000 |
|--|-------|----------------------------------|--------------------------------|---------------------|---------------------|
| Voluntary Income | | | | | |
| Donations | | 3,137 | 2,817 | 5,954 | 6,318 |
| Tax refunds | | 243 | - | 243 | 229 |
| Legacy Income | | 438 | 5 | 443 | 821 |
| Investment Income | | | | | |
| Income from trading subsidiaries (net) | 2 | 3 | - | 3 | 38 |
| Bank interest received | | 87 | - | 87 | 58 |
| Other Income | | | | | |
| | | 3 | - | 3 | 5 |
| Total Income | | 3,911 | 2,822 | 6,733 | 7,469 |

| EXPENDITURE ON: | | | | | |
|--|----------|--------------|--------------|--------------|--------------|
| Raising Funds | | 1,208 | 10 | 1,218 | 1,100 |
| CHARITABLE EXPENDITURE ON ISRAEL PROGRAMMES | | | | | |
| Educational Infrastructure (Capital Projects) | 3 | 29 | 95 | 124 | 320 |
| Education programmes | 3 | 319 | 480 | 799 | 1,553 |
| Social Welfare & Medical programmes | 3 | 16 | 28 | 44 | 179 |
| Employment & Small Business programmes | 3 | 164 | 33 | 197 | 99 |
| Absorption & Victim Support | 3 | 160 | 514 | 674 | 120 |
| CHARITABLE EXPENDITURE ON UK PROGRAMMES | | | | | |
| Education programmes | 3 | 1,364 | 174 | 1,538 | 1,771 |
| Israel Experience | 3 | 562 | 568 | 1,130 | 123 |
| Research & Evaluation | 3 | 229 | - | 229 | 103 |
| Community Education & Awareness | 3 | 756 | 578 | 1,334 | 818 |
| Welfare | 3 | 35 | - | 35 | 58 |
| Total expenditure | 4 | 4,842 | 2,480 | 7,322 | 6,244 |

| | | | | | |
|---|--|--------------|--------------|--------------|--------------|
| NET INCOME/(EXPENDITURE) FOR THE YEAR | | (931) | 342 | (589) | 1,225 |
| Transfer between funds | | (16) | 16 | - | - |
| Net movement in funds | | (947) | 358 | (589) | 1,225 |
| Reconciliation of funds: | | | | | |
| Funds brought forward at 1 October 2021 | | 4,784 | 2,455 | 7,239 | 6,014 |
| Funds carried forward at 30 September 2022 | | 3,837 | 2,813 | 6,650 | 7,239 |

There are no gains or losses other than as shown above. All activities are continuing. Comparative figures for restricted and unrestricted income and expenditure for the Statement of Financial Activities are shown in note 16.

The notes on pages 19 to 31 form part of these financial statements.



| | Notes | £'000 | 30 Sept 2022 £'000 | £'000 | 30 Sept 2021 £'000 |
|--|-------|--------------|-----------------------|--------------|-----------------------|
| TANGIBLE FIXED ASSETS | 7 | | 159 | | 60 |
| Social Investments | 8 | | 1,764 | | 1,519 |
| CURRENT ASSETS | | | | | |
| Debtors | 10 | 798 | | 996 | |
| Cash at Bank and in hand | | 8,234 | | 8,010 | |
| | | 9,032 | | 9,006 | |
| CREDITORS amounts falling due within one year | 11 | 4,076 | | 3,042 | |
| NET CURRENT ASSETS | | | 4,956 | | 5,964 |
| TOTAL ASSETS LESS CURRENT LIABILITIES | | | 6,879 | | 7,543 |
| CREDITORS amounts falling due after more than one year | | | | | |
| Pension Deficit Reduction Contributions | 15 | | (229) | | (304) |
| TOTAL NET ASSETS | | | 6,650 | | 7,239 |
| FUNDS OF THE CHARITY | | | | | |
| Unrestricted funds | | | | | |
| - General | | 3,427 | | 4,053 | |
| - Designated | | 410 | | 731 | |
| | | | 3,837 | | 4,784 |
| Restricted funds | 12 | | 2,813 | | 2,455 |
| TOTAL CHARITY FUNDS | | | 6,650 | | 7,239 |

Approved and authorised for issue by the Trustees on 18 May 2023 and signed on their behalf:

Louise Jacobs

Brian May



| | 2022 £'000 | 2021 £'000 |
|--|---------------|----------------|
| Reconciliation of net outgoing resources to net cash outflow/inflow from operating activities | | |
| Net income/(expenditure) for the reporting period (as per the statement of financial activities) | (589) | 1,225 |
| Depreciation | 9 | 6 |
| Interest received | (87) | (58) |
| Decrease in debtors | 198 | 252 |
| Increase/(Decrease) in creditors | 1,034 | (615) |
| (Decrease) in long term liabilities | (75) | (152) |
| Net cash provided by operating activities | 490 | 658 |
| Cash flows from investing activities | | |
| Bank interest received | 87 | 58 |
| (Purchase) of fixed assets | (108) | 0 |
| Social Investments Movement | (245) | (1,065) |
| Net Cash flows from investing activities | (266) | (1,007) |
| Net change in cash and cash equivalents in the period | 224 | (349) |
| Cash and cash equivalents at the beginning of the period | 8,010 | 8,359 |
| Cash and cash equivalents at the end of the period | 8,234 | 8,010 |



1. ACCOUNTING POLICIES

(a) Statement of compliance and Basis of Accounting

The financial statements are prepared under the historical cost convention which is consistent with the prior year. The format of the financial statements has been presented to comply with the Companies Act 2006, Charities Act 2011, FRS102 *The Financial Reporting Standard applicable in the UK and Ireland* and the *Statement of Recommended Practice Accounting and Reporting by Charities* ("SORP 2019"). The Charity is a Public Benefit Entity as defined by FRS102.

In the opinion of the Trustees, the activities of the Charity's trading subsidiary company, UJ Events Plus Ltd, is immaterial to the group as a whole and therefore consolidated financial statements have not been prepared. The company's results and net asset position at 30 September 2022 are set out in note 2 below.

(b) Going concern

Having assessed the Charity's financial position, its plans for the foreseeable future, the Trustees are satisfied that it remains appropriate to prepare the financial statements on the going concern basis. This assessment has been based on the review of budgets and forecasts prepared to cover a period in excess of 12 months from the date the accounts are approved. This assessment has considered the risks and uncertainties faced by the charity.

(c) General information

The Charity is a company limited by guarantee, incorporated in England and Wales (company number: 3295115) and a charity registered in England and Wales (charity number: 1060078) and Scotland (charity number: SC 039181). The Charity's registered office address is 4th Floor, Amelie House, 221 Golders Green Road, London NW11 9DQ.

(d) Income

Income is included in the Statement of Financial Activities when the charity is legally entitled to the income, receipt is probable and the amount can be measured reliably

- i) Donation income is typically accounted for on a receipts basis.
- ii) Income from Gift Aid is recognised on an accruals basis, in line with the recognition of the underlying donation.
- iii) Pecuniary legacies are recognised once probate has been granted and notification of entitlement has been received. Residuary legacies are recognised when probate is granted and there is sufficient information to value them and any conditions attached to the legacy are either within the control of the charity or have been met.
- iv) Interest received is accounted for on an accruals basis.

(e) Expenditure

Expenditure is recognised as soon as the related liability is incurred and has been classified under headings that aggregate all costs relating to that category.

Liabilities are recognised as soon as there is a legal or constructive obligation committing the Charity to the expenditure.

Employment benefits, including holiday pay, are recognised in the period in which they are earned. Termination benefits are recognised in the period in which the decision is made and communicated to the relevant employee(s).

Expenditure on raising funds includes direct fundraising costs and a share of audit and legal fees and depreciation as well as finance costs such as credit card charges

Expenditure on charitable activities comprises:

- i) Charitable grants in respect of Israel programmes as set out in note 3;
- ii) UK Programmes implemented by the Charity as set out in note 3;
- iii) Education & Communal awareness programmes to raise awareness and inform the public about the work of the Charity.
- iv) Allocations to institutions participating in the Kol Nidre Appeal; and
- v) Sundry Welfare payments.

Restricted fund expenditure represents funds passed on to other organisations in satisfaction of the specific criteria under which they were raised.

Support costs represent indirect costs relating to raising funds and the Charity's charitable activities. Support costs, including governance costs, are allocated to activities on bases that represent the Trustees' best estimate of actual use. The bases used to allocate costs to the above categories of expenditure are set out in note 4

Governance costs comprise the costs of running the charity, including strategic planning for its future development, auditors' remuneration, certain legal costs and all costs of complying with constitutional and statutory requirements, such as costs of Board meetings and of preparing the statutory accounts. In accordance with the provisions of SORP 2019, governance costs are now included within support costs.

Staff costs are allocated according to the functions of staff as well as an estimate of the time spent by them in promoting the programmes of the Charity.

(f) Grants Payable Policy

Grants payable are charged when the offer is conveyed to the recipient and all the conditions attaching to these grants are fulfilled. In the case where grants payable are dependent on donations receivable, the grant payable does not become a commitment until the donation is received.

(g) Tangible Fixed Assets and Depreciation

Tangible fixed assets are initially recognised at cost. Items of furniture, apparatus and equipment, and desk or laptop computers, costing less than £2,000 are charged against income in the year of purchase. Assets with a cost of £2,000 or more are capitalised and stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset on a straight-line basis over its expected useful life as follows:

| | |
|----------------------------|-----------------------------|
| Freehold Premises | 2% |
| Leasehold Premises | over life of lease |
| Computer Equipment | between three and six years |
| Assets under Finance Lease | over life of lease |

The carrying values of tangible fixed assets are reviewed for impairment in accordance with the requirements of FRS102.

(h) Social Impact Investments

Social Impact Investments are programme related loan and equity investments which are initially recognised at the amount paid. The carrying amount of loans is adjusted in subsequent years to reflect repayments and any accrued interest and adjusted if necessary for any impairment. Likewise, equity investments are reviewed for any impairment

triggers and provisions made as appropriate.

(i) Investments

Investments are included at market value at the balance sheet date. The investments are considered to be fully impaired when they are received with sales restrictions or a reliable valuation cannot be obtained.

Any realised and unrealised gains and losses on revaluation or disposals are combined in the statement of financial activities. Income from investments is included in the year in which it is received.

(j) Financial Instruments

Basic financial instruments transactions that result in the recognition of financial assets and liabilities like trade and other accounts receivable and payable are accounted for on the following basis:

Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at banks, other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. Bank overdrafts, when applicable, are shown within current liabilities.

Debtors and creditors

Debtors and creditors are measured at the transaction price less any provision for impairment. Any losses arising from impairment are recognised as expenditure.

Bank borrowings

Liabilities for borrowings which are subject to a market rate of interest are measured at the value of the amount advanced, less capital repayments.

(k) Leasing

Assets obtained under finance leases and hire purchase contracts are capitalised in the balance sheet and depreciated over their estimated useful lives. The interest element of the rental obligations is charged to the Statement of Financial Activities over the period of the lease and represents a constant proportion of the balance of capital repayments outstanding. Rentals payable under operating leases are charged to the Statement of Financial Activities as incurred over the term of the lease.

(l) Pensions

Contributions to employees' personal pensions and to the Zionist Federation Staff Pension Scheme defined benefit pension scheme are recognised as expenditure when they fall due.

The Zionist Federation Staff Pension Scheme (ZFSPS) is a multi-employer defined benefit scheme for which the Charity's share of the underlying assets and liabilities cannot be separately identified. This scheme is therefore accounted for as a defined benefit scheme in accordance with section 28 of FRS102.

Service costs, curtailments, settlement gains and losses, net financial returns and rereasurement gains and losses are included in the Statement of Financial Activities in the year to which they relate.

Changes in the assets and liabilities of the scheme in the year are disclosed and allocated as follows:

- Changes relating to current or past service costs and gains and losses on settlements and curtailments and pension finance costs arising from changes in the net of the interest costs and expected return on assets, are allocated to the relevant activity heading based on staff costs of employees within the scheme.
- Pension finance charges arising from similar changes are recognised as outgoing resources.

- Remeasurement gains and losses arising are recognised as other recognised gains and losses.

The assets, liabilities and movements in the surplus or deficit of the scheme are calculated by qualified independent actuaries as an update to the latest full actuarial valuation.

Details of the scheme assets and liabilities and major assumptions are shown in note 15.

(m) Foreign Exchange

Exchange differences on US Dollar or Israeli Shekel balances held at the end of the financial year for projects pending transfer are accounted for within charitable expenditure, whether a gain or a loss.

(n) Taxation

As a registered charity within the definition of Sections 466 to 493 of the Corporation Tax Act 2010, the charity is exempt from taxation on the surpluses generated by its charitable activities. Irrecoverable VAT is not separately analysed and is charged to the Statement of Financial Activities when the expenditure to which it relates is incurred and is allocated as part of the expenditure to which it relates.

(o) Funds

General funds comprise the accumulated surplus or deficit from the Statement of Financial Activities which is not restricted nor designated funds. They are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity.

Designated funds comprise funds that have been set aside at the discretion of the Trustees for specific purposes. The purpose and use of the designated unrestricted funds are set out in the notes to the accounts.

Restricted income funds comprise unexpended balances of donations and grants held in trust to be applied for specific purposes.

2. INCOME FROM SUBSIDIARY COMPANY

The results of the Charity's subsidiary, UJ Events Plus Limited, which is not consolidated (see note 1(a)), are as follows:

| | 2022 £'000 | 2021 £'000 |
|---|---------------|---------------|
| Turnover | 59 | 71 |
| Less: Cost of sales | (52) | (1) |
| Net Operating income | 7 | 70 |
| Less: Administrative expenses | (4) | (32) |
| | 3 | 38 |
| Add: Other income | - | - |
| Operating profit | 3 | 38 |
| Deed of Covenant payments to UJIA | (3) | (38) |
| Retained profit for the year retained in subsidiary | - | - |
| Retained profit brought forward | - | - |
| Retained in subsidiary | - | - |

At the balance sheet date, the net assets of UJ Events Plus Limited amounted to £27.

3. ANALYSIS OF EXPENDITURE ON CHARITABLE ACTIVITIES

| | Grants £'000 | Other Charitable expenses £'000 | Support & Governance costs £'000 | Total 2022 £'000 | Total 2021 £'000 |
|---|-----------------|---------------------------------------|--|------------------------|------------------------|
| ISRAEL PROGRAMMES | | | | | |
| Educational Infrastructure (Capital Projects) | 158 | (45) | 11 | 124 | 320 |
| Educational Programmes | 945 | (198) | 51 | 798 | 1,553 |
| Social Welfare & Medical Programmes | 50 | (9) | 3 | 44 | 180 |
| Employment & Social Investment Programmes | 77 | 116 | 4 | 197 | 99 |
| Absorption & Victim Support | 853 | (236) | 57 | 674 | 120 |
| UK PROGRAMMES | | | | | |
| Education programmes | 953 | 325 | 260 | 1,538 | 1,771 |
| Israel Experience | 744 | 215 | 171 | 1,130 | 123 |
| Research & Evaluation | 0 | 128 | 102 | 229 | 103 |
| Community Education & Awareness | 720 | 614 | - | 1,334 | 818 |
| Welfare | 35 | - | - | 35 | 58 |
| | 4,535 | 910 | 658 | 6,103 | 5,144 |

All funds allocated by the Charity for expenditure in Israel are restricted to projects within its internationally recognised borders.

Exchange rate gains (2022) or losses (2021) in the years are accounted for within other charitable expenses.

Support costs mainly represent staff related expenditure. Comparative figures for 2021 as are as follows:

| | Grants £'000 | Other Charitable expenses £'000 | Support & Governance costs £'000 | Total 2021 £'000 |
|---|-----------------|------------------------------------|-------------------------------------|---------------------|
| ISRAEL PROGRAMMES | | | | |
| Educational Infrastructure (Capital Projects) | 287 | 16 | 17 | 320 |
| Educational Programmes | 1,422 | 66 | 65 | 1,553 |
| Social Welfare & Medical Programmes | 166 | 3 | 10 | 179 |
| Employment & Social Investment Programmes | 41 | 57 | 1 | 99 |
| Absorption & Victim Support | 119 | - | 1 | 120 |
| UK PROGRAMMES | | | | |
| Education programmes | 1,019 | 441 | 311 | 1,771 |
| Israel Experience | 87 | 21 | 15 | 123 |
| Research & Evaluation | - | 61 | 42 | 103 |
| Community Education & Awareness | 238 | 580 | - | 818 |
| Welfare | 58 | - | - | 58 |
| | 3,437 | 1,245 | 462 | 5,144 |

The number institutions receiving grants in the year was 114 (2021 – 125) and values were as follows:

| | 2022 £'000 | 2021 £'000 |
|---------------------------------------|---------------|---------------|
| Jewish Agency for Israel | 929 | 626 |
| Birthright Israel | 399 | - |
| UJIA Israel | 334 | 586 |
| Tel Hai College | 280 | 72 |
| B'nei Akiva | 214 | 102 |
| Tsfat Academic College Nursing school | 185 | - |
| Carmiel Youth Village | 110 | 216 |
| King David High School Manchester | 96 | 96 |
| Union of Jewish Students | 80 | 80 |
| Federation of Zionist Youth | 72 | 64 |
| Habonim Dror | 59 | 85 |
| LJY - Netzer | 56 | 55 |
| RSY Netzer | 55 | 69 |
| Noam | 51 | 50 |
| Tsfat Medical School | 43 | 43 |
| Unistream | 42 | 10 |
| Maccabi GB | 40 | 50 |
| Other grants and bursaries | 965 | 1,232 |
| | 4,010 | 3,436 |

A full list of grants made to institutions of £1,000 and above is available on request from the registered office of the Charity.

4. SUPPORT & GOVERNANCE COSTS

| | Support Costs 2022 £'000 | Governance Costs 2022 £'000 | Total Costs 2022 £'000 | Support Costs 2021 £'000 | Governance Costs 2021 £'000 | Total Costs 2021 £'000 |
|-------------------|--------------------------------|-----------------------------------|------------------------------|--------------------------------|-----------------------------------|------------------------------|
| Staff costs | 341 | 11 | 352 | 292 | 10 | 302 |
| Accommodation | 178 | - | 178 | 102 | - | 102 |
| Office & IT costs | 105 | - | 105 | 36 | - | 36 |
| Legal fees | - | 1 | 1 | - | 1 | 1 |
| Audit fees | - | 22 | 22 | - | 22 | 22 |
| | 624 | 34 | 658 | 430 | 33 | 463 |

Operating lease payments during the year were £227,000 (2021: £237,000). Foreign exchange gains during the year were £521,000 (2021: -£26,000).

5. STAFF COSTS AND NUMBERS & COSTS OF KEY MANAGEMENT PERSONNEL

| Staff costs comprise the following: | 2022 £'000 | 2021 £'000 |
|-------------------------------------|---------------|---------------|
| Salaries | 1,534 | 1,633 |
| National insurance | 176 | 160 |
| Pension scheme contributions* | 95 | (2) |
| | 1,805 | 1,791 |

*The Pension Contribution for the year was £95,000 (2021 £86,000) less deductions in respect of the Final salary Pension Scheme contributions of £0 (2021 £(88,000)). As a result of the most recent Scheme Revaluation, the amount due by UJIA to the Scheme deficit was reduced (see note 15).

Redundancy payments of £82,000 (2021 - £1,200) were made during the year. Staff related costs including recruitment were £54,000 (2021 £35,000).

The average total number of staff during the year, including those who worked part-time and maternity cover was 37 (full-time equivalent 31) (2021 was 38 - full time equivalent 32). No provision has been made for accrued holiday pay since the amounts involved were not material.

The number of employees whose earnings in the year in relation to time spent on the Charity's affairs exceed the equivalent of £60,000 p.a. excluding pension contributions was:

| | 2022 £'000 | 2021 £'000 |
|---------------------|---------------|---------------|
| £60,000 - £70,000 | - | - |
| £70,000 - £80,000 | 3 | 2 |
| £80,000 - £90,000 | - | 2 |
| £90,000 - £100,000 | - | - |
| £100,000- £110,000 | - | 1 |
| £110,000 - £120,000 | 1 | - |
| £140,000 - £150,000 | 1 | 1 |
| £170,000 - £180,000 | 1 | 1 |

The total pension contributions for those earning in excess of £60,000 in the year was as follows:

| | £'000 |
|--|-------|
| Under money purchase schemes (5 people): | 39 |
| Under final salary schemes: | - |
| | 39 |

Staff costs are allocated according to the functions of the staff and form part of UK Educational programmes, Fundraising and Support, as appropriate.

The Charity considers that its key Management personnel comprise its Trustees and Senior Management Team (SMT). The total employer benefits including employer NIC, and pension contributions paid to the SMT were £620,000 (2021 - £520,000). Number of SMT members increased from 4 members in 2021 to 5 members in 2022.

The Charity has an insurance policy that protects the Charity from losses arising from the negligence or default of its Trustees and Officers by indemnifying the charitable funds against the consequences of such neglect or default. The cost to the Charity of this insurance for the year was £19,665 (2021 - £15,882).

6. DIRECTORS' EMOLUMENTS

No remuneration or re-imburement of expenses were paid to the Trustees during the year (2021- £Nil).

7. TANGIBLE FIXED ASSETS

| | Freehold Property 2022 £'000 | Leasehold Property 2022 £'000 | Computer Equipment & Software 2022 £'000 | Total 2022 £'000 |
|---|---------------------------------------|--|---|------------------------|
| Cost | | | | |
| As at 1 October 2021 | 80 | 262 | 345 | 686 |
| Additions | - | 108 | - | 108 |
| Disposals | - | (262) | - | (262) |
| | 80 | 108 | 345 | 532 |
| Depreciation | | | | |
| As at 1 October 2021 | 35 | 262 | 329 | 626 |
| Charge for year | 1 | 3 | 5 | 8 |
| Disposals | - | (262) | - | (262) |
| | | | | |
| As at 30 September 2022 | 36 | 3 | 334 | 373 |
| | | | | |
| Net Book Value as at 30 September 2022 | 44 | 105 | 11 | 159 |
| | | | | |
| Net Book Value as at 1 October 2021 | 45 | - | 15 | 60 |

Freehold property represents the Charity's office in Leeds.

8. SOCIAL IMPACT INVESTMENTS

Detailed information about our Social Impact portfolio can be found on our website <https://si3.ujia.org>. While the portfolio mainly consists of loan investments, there are also equity investments (shown with asterisks). The Portfolio is as follows:

| | 2022 £'000 | 2021 £'000 |
|---|---------------|---------------|
| Ogen | 815 | 745 |
| KIEDF for Arab-Israeli Businesses | 126 | 115 |
| Hadarim (*) | 101 | 66 |
| Moona | 101 | - |
| Koret Economic Development Fund for Ethiopian Community | 101 | 92 |
| Ampersand (*) | 101 | 92 |
| Abraham Hostel (*) | 73 | 58 |
| Gvanim Shel Matok | 64 | - |
| Social Space offices | 55 | - |
| Social Space TLV | 54 | 69 |
| Lev 19 bookkeeping service | 39 | 38 |
| Siraj | 35 | 65 |
| Jump.in | 32 | 69 |
| Games for Peace | 26 | 19 |
| Enosh | 25 | 46 |
| Desert 19 bookkeeping service | 17 | 17 |
| Lotus Ussefiya | - | 29 |
| Total | 1,764 | 1,519 |

9. OPERATING LEASE COMMITMENTS

| | 2022 £'000 | 2021 £'000 |
|--|---------------|---------------|
| At 30 September 2022 the total of the future minimum lease payments are: | | |
| Land and buildings: | | |
| Not later than one year | 150 | 250 |
| Later than one year and not later than five years | 452 | 91 |
| Total | 557 | 341 |

10. DEBTORS

| | 2022 £'000 | 2021 £'000 |
|--|---------------|---------------|
| Accrued legacy income | 536 | 552 |
| Amount due from trading subsidiary companies | 3 | 38 |
| Other debtors & prepayments | 259 | 406 |
| Total | 798 | 996 |

11. CREDITORS: AMOUNTS DUE WITHIN ONE YEAR

| | 2022 £'000 | 2021 £'000 |
|---|---------------|---------------|
| Jewish Philanthropic Association for Israel and the Middle East | 2,636 | 2,024 |
| Amount due to trading subsidiary companies | 44 | - |
| Other creditors | 594 | 848 |
| Other taxation and social security | 45 | 2 |
| Pension deficit reduction contributions (see note 15) | 78 | 78 |
| Accruals and deferred income | 679 | 90 |
| Total | 4,076 | 3,042 |

12. ANALYSIS OF MOVEMENT IN RESTRICTED FUNDS

| PROJECT NAME | Balance B/F 1 Oct 2021 £'000 | Income during year £'000 | Expenditure during year £'000 | Transfers | Closing balance 30 Sept 2022 £'000 |
|---|------------------------------------|--------------------------------|-------------------------------------|-----------|--|
| Israel programmes | | | | | |
| Bell Scholarships (Tel Hai) | 454 | - | (285) | - | 169 |
| Zefat Nursing School | 367 | 75 | (185) | - | 257 |
| Western Galilee College | 212 | 32 | - | - | 244 |
| Legacy for forestry | 95 | - | (3) | - | 92 |
| Carmiel Children's Village | 197 | 116 | (114) | - | 199 |
| Legacy for engineering and drama scholarships | 120 | - | (40) | - | 80 |
| Social Investment - Ogen | 364 | 50 | - | - | 414 |
| Ukraine Emergency Appeal | - | 785 | (690) | - | 95 |
| Other Israel projects (including fundraising) | 148 | 331 | 157 | 16 | 652 |
| UK programmes | | | | | |
| Mamlock House Fund | 252 | - | (3) | - | 249 |
| Ashdown Fellows | 49 | - | (8) | - | 41 |
| Birthright Programme | 69 | 10 | (79) | - | - |
| Reshet | 25 | 53 | (78) | - | - |
| Israel Experience Bursaries | 100 | 620 | (412) | - | 308 |
| JAFI Youth Movement Support | - | 472 | (472) | - | - |
| Other UK programmes | 2 | 279 | (267) | - | 14 |
| | 2,455 | 2,822 | (2,480) | 16 | 2,813 |

Transfers between projects represent donor approved re-allocation of funds where projects have finished below initial budget.

12. ANALYSIS OF MOVEMENT IN RESTRICTED FUNDS FOR 2021

| PROJECT NAME | Balance B/F 1 Oct 2020 £'000 | Income during year £'000 | Expenditure during year £'000 | Re- allocations | Closing balance 30 Sept 2021 £'000 |
|--|------------------------------------|--------------------------------|-------------------------------------|--------------------|--|
| Israel programmes | | | | | |
| Bell Scholarships (Tel Hai) | 473 | 72 | (91) | - | 454 |
| Danciger High School | 73 | - | (19) | (54) | - |
| Neve Michael Youth Village | 84 | - | (84) | - | - |
| Zefat Nursing School | 322 | 84 | (39) | - | 367 |
| Western Galilee College | 107 | 88 | (2) | 19 | 212 |
| Legacy for forestry | 98 | - | (3) | - | 95 |
| Carmiel Children's Village | 98 | 278 | (214) | 35 | 197 |
| Legacy for engineering and drama scholarships | 155 | - | (35) | - | 120 |
| Social Investment - Ogen | - | 364 | - | - | 364 |
| Other Israel projects (including fundraising) | 149 | 330 | (467) | (31) | 148 |
| UK programmes | | | | | |
| Mamlock House Fund | 252 | - | - | - | 252 |
| Ashdown Fellows | 49 | - | - | - | 49 |
| Birthright Programme | 66 | 3 | - | - | 69 |
| Reshet | 21 | 131 | (127) | - | 25 |
| Israel Experience Bursaries | 34 | 108 | (42) | - | 100 |
| JAFI Youth Movement Support | - | 437 | (437) | - | - |
| Other UK programmes | 8 | 182 | (188) | - | 2 |
| | 2,101 | 2,133 | (1,748) | (31) | 2,455 |

13. ANALYSIS OF NET ASSETS BETWEEN FUNDS

| | Unrestricted Funds £'000 | Restricted Funds £'000 | Total Funds £'000 |
|------------------------------|-----------------------------|---------------------------|----------------------|
| Fixed Assets | 159 | - | 159 |
| Social Investments | 1,350 | 414 | 1,764 |
| Net current assets | 2,557 | 2,399 | 4,956 |
| Creditors due after one year | (229) | - | (229) |
| | 3,837 | 2,813 | 6,650 |

Comparative figures for 2021 are as follows:

| | Unrestricted Funds £'000 | Restricted Funds £'000 | Total Funds £'000 |
|------------------------------|-----------------------------|---------------------------|----------------------|
| Fixed Assets | 60 | - | 60 |
| Social Investments | 1,155 | 364 | 1,519 |
| Net current assets | 3,847 | 2,091 | 5,938 |
| Creditors due after one year | (278) | - | (278) |
| | 4,784 | 2,455 | 7,239 |

Restricted funds comprise funds provided by the donor for a specific purpose or in support of a specific project. Information about some of the projects currently being supported are provided in the Report of the Trustees and further information can be made available upon request from our Registered Office.

Unrestricted funds comprise of general donations which can be used at the discretion of the Trustees in accordance with the general aims and objectives of the Charity. These include funds which have been separately identified and designated by the Trustees for specific projects of £410,000. These include £88,000 earmarked for projects in Israel, the nature of which has yet to be determined. The balance is for specific projects that have been approved by the Trustees.

The movement in designated funds was as follows:

| | 2022 £'000 | 2021 £'000 |
|-----------------|---------------|---------------|
| Opening balance | 731 | 720 |
| Received | 301 | 619 |
| Remitted | (622) | (608) |
| Closing Balance | 410 | 731 |

14. RELATED PARTY TRANSACTIONS

Two Trustees of UJIA are Trustees of UJIA Israel, and UJIA staff act in a supervisory capacity as part of the financial control process in UJIA Israel. UJIA does not have control over UJIA Israel since UJIA acts in a supervisory capacity only. Some UJIA Israel staff act as agents of UJIA in monitoring the implementation of programmes in Israel. During the year, grants were made of £334,000 (2021 - £422,000) towards UJIA Israel's monitoring and core programme costs. At 30 September 2022, UJIA owed UJIA Israel £61,891 (2021: £0) in respect of operational costs.

No payments were made to Trustees in the year for professional services.

During the year, individual Trustees donated a total of £53,020 (2021 - £61,286) to the Charity.

15. PENSION SCHEME COSTS

The Charity participates in a multi-employer final salary pension scheme, the ZFSPS. As a result it is not possible to identify the assets and liabilities of the scheme that are attributable to the Charity. The Charity also provides pensions for other pensioners who are not covered by formal pension arrangements.

The last report by the actuary of the ZFSPS covered the period to 6 April 2022. The valuation report stated that the market value of the entire scheme's assets was £12,608,000 and that this represents 87% of the funding level required by the scheme. The report recommended a normal contribution rate of 44% for employers.

The Charity has recognised a provision in these financial statements, for additional special (deficit reduction) contributions to cover a potential deficit in the ZFSPS. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement relating to the deficit. The present value is calculated using a discount rate of 1%, which represents the interest rate available to the charity rounded up to the nearest whole per cent. The liability is shared with the Jewish Philanthropic Association for Israel & the Middle East ("JPAIME") which is responsible for funding the pensions of those pensioners who were deferred and did not become employees of UJIA when the Charity started operations in January 1997.

| | 2022 £'000 | 2021 £'000 |
|--|---------------|---------------|
| Provision at start of period | 382 | 560 |
| Deficit contributions paid | (78) | (91) |
| Unwinding of discount factor | 3 | 1 |
| Remeasurement due to change in contributions | - | (88) |
| | 307 | 382 |

Split as follows:

| | | |
|---------------------|------------|------------|
| Due within one year | 78 | 78 |
| Due after one year | 229 | 304 |
| | 307 | 382 |

The movements on the provision are:

Other organisations also contribute to the deficit funding agreement and the net present value of their contributions has been included in these accounts. The amounts for these included within other debtors and prepayments are £0 (2021: £120).

The UJIA also contributes to individual money purchase schemes for eligible staff members. The charge in the accounts represents normal contributions payable to the ZFSPS fund of £10,000 (2021: £10,000) and to the money purchase schemes of £85,200 (2021: £76,400).

16. COMPARATIVE FIGURES FOR PRIOR YEAR STATEMENT OF FINANCIAL ACTIVITIES

| INCOME AND EXPENDITURE | | | | |
|--|-------|----------------------------------|--------------------------------|---------------------|
| INCOME FROM: | Notes | Unrestricted Funds 2021 £'000 | Restricted Funds 2021 £'000 | Total 2021 £'000 |
| Donations and legacies | | | | |
| Donations | | 4,199 | 2,119 | 6,318 |
| Tax refunds | | 229 | - | 229 |
| Legacy Income | | 807 | 14 | 821 |
| Other trading activities | | | | |
| Income from trading subsidiaries (net) | | 38 | - | 38 |
| Investments - bank interest received | | 58 | - | 58 |
| Other | | 5 | - | 5 |
| Total Income | | 5,336 | 2,133 | 7,469 |
| EXPENDITURE ON: | | | | |
| Raising Funds | | 1,089 | 11 | 1,100 |
| CHARITABLE EXPENDITURE ON ISRAEL PROGRAMMES | | | | |
| Galil Initiatives | | | | |
| Educational Infrastructure | | 40 | 170 | 210 |
| Educational programmes | | 292 | 409 | 701 |
| Social Welfare & Medical programmes | | 32 | 71 | 103 |
| Employment & Small Business programmes | | 3 | 15 | 18 |
| Other Programmes in Israel | | | | |
| Educational Infrastructure | | 18 | 92 | 110 |
| Education programmes | | 329 | 523 | 852 |
| Social Welfare & Medical programmes | | 14 | 62 | 76 |
| Employment & Small Business programmes | | 81 | - | 81 |
| Absorption & Victim Support | | 103 | 17 | 120 |
| CHARITABLE EXPENDITURE ON UK PROGRAMMES | | | | |
| Education programmes | | 1,593 | 178 | 1,771 |
| Israel Experience | | 62 | 61 | 123 |
| Research & Evaluation | | 103 | - | 103 |
| Community Education & Awareness | | 722 | 96 | 818 |
| Welfare | | 15 | 43 | 58 |
| Total expenditure | | 4,496 | 1,748 | 6,244 |
| NET (EXPENDITURE)/INCOME FOR THE YEAR | | 840 | 385 | 1,225 |
| Reconciliation of funds: | | | | |
| Transfer between funds | | 31 | (31) | - |
| Net movement in funds | | 871 | 354 | 1,225 |
| Funds brought forward at 1 October 2020 | | 3,913 | 2,101 | 6,014 |
| Funds carried forward at 30 September 2021 | | 4,784 | 2,455 | 7,239 |

INDEPENDENT AUDITORS' REPORT

We have audited the financial statements of the United Jewish Israel Appeal for the year ended 30 September 2022 which comprise Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, 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 30 September 2022 and of the charitable company's net movement in funds, including the 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 and the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006.

BASIS FOR OPINION

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

CONCLUSIONS RELATING TO GOING CONCERN

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

OTHER INFORMATION

The trustees are responsible for the other information. The other information comprises the information included in the Report of the Trustees. 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.

In connection with our audit of the financial statements, 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 audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

OPINIONS ON OTHER MATTERS PRESCRIBED BY THE COMPANIES ACT 2006

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

- the information given in the Report of the Trustees (which incorporates the strategic report and the directors' report prepared for the purposes of Company Law) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the strategic report and the directors' report included within the Report of the Trustees has been prepared in accordance with applicable legal requirements.

MATTERS ON WHICH WE ARE REQUIRED TO REPORT BY EXCEPTION

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees (which incorporates the strategic report and the directors' report).

1.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 and the Charity Accounts (Scotland) Regulations (as amended) require us to report to you if, in our opinion:

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

RESPONSIBILITIES OF TRUSTEES FOR THE FINANCIAL STATEMENTS

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

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

AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF THE FINANCIAL STATEMENTS

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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

Based on our understanding of the charitable company and the environment in which it operates, we identified that

the principal risks of non-compliance with laws and regulations related to the legal and regulatory requirements pertaining to registered charities, and we considered the extent to which non-compliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Companies Act 2006 and the Charities Act 2011, and other factors such as payroll taxes.

We evaluated management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls), and determined that the principal risks were related to journal entries. Audit procedures performed by the engagement team included:

Audit procedures performed by the engagement team included:

- Inspecting correspondence with regulators and tax authorities;
- Discussions with management including consideration of known or suspected instances of non-compliance with laws and regulation and fraud;
- Evaluating management's controls designed to prevent and detect irregularities;
- Identifying and testing journals, in particular journal entries posted at the year-end or with unusual descriptions; and
- Challenging assumptions and judgements made by management in their critical accounting estimates.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

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 auditor's report.

USE OF OUR REPORT

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006, section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an Auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Adam Halsey (Senior Statutory Auditor)

For and on behalf of Haysmacintyre LLP, Statutory Auditors
1st June 2023

10 Queen Street Place
London
EC4R 1AG