



UNITED JEWISH ISRAEL APPEAL

(A company limited by guarantee)

ANNUAL REPORT AND CONSOLIDATED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30TH SEPTEMBER 2024



ujia

LIVE THE HISTORY. CREATE THE FUTURE.

Registered Charity (England & Wales): No. 1060078

Registered Charity (Scotland): No. SC 039181

A company limited by guarantee and registered in England: 3295115



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

UJIA is dedicated to inspiring young Jewish people in the UK to forge their own personal relationship with Israel – with its past, present and future. We do this so that they will have a strong sense of belonging to the Jewish people.

Israel is a core part of the identity – whether cultural, religious or ethnic – of most British Jews. UJIA aims to inspire young Jews through experiences that build a connection to the people, history and culture of Israel.

Young Jews aged between 14 and 24 are the primary audience for our work. Research shows that this is the age when young people begin to form their own identities. Older peer role models (madrichim) can play a crucial part in helping to shape those identities.

UJIA's strategic focus is therefore on empowering young people in the informal education sector, facilitating and creating meaningful educational experiences in Israel, and deepening the connection between the UK Jewish community and Israel. UJIA works across the political, religious, geographic and cultural spectrum of the UK Jewish community, creating cross-communal environments for engagement.

UJIA – STRATEGY

The strategy for the five years 2023-2028 is a clear continuation from the previous 3-year strategy, focused on the result of our understanding of programmatic impact, precious financial resources and the need for discipline around our brand promise. The revised strategy has streamlined areas of activity and delves deeper into our existing work.

There are three pillars around which we organise our programmatic work:

- 1. Empowering Young People**
- 2. Experiencing Israel**
- 3. Deepening Israel Connections**

We are dedicated to empowering young Jews by removing barriers to help them form strong connections with Israel and by cultivating future leaders who can inspire their peers. We want to empower young Jews to choose to engage with Israel by participating in an educational experience

in Israel. We do this through developing a thriving informal Jewish education sector with the Youth Movements and the Union of Jewish Students.

We have decades of experience in sending young Jews in the UK to Israel on rite of passage programmes, such as Israel Tour, Gap Years and Birthright Israel. These experiences in Israel offer firsthand encounters, peer connections, and educational settings that are instrumental in strengthening a relationship with Israel.

We also emphasise the importance of deepening this connection with Israel through support for initiatives aimed at combating inequality and enhancing social mobility within Israel's most disadvantaged communities. Our efforts ensure that young people and their families are not only connected to Israel but are also active participants in its progress and development.

Within these three pillars, UJIA's most significant activity at the moment is organising Israel experiences for young people in the UK Jewish community. We want these Israel trips to be safe, to offer enriching educational content and to open the door to sustained engagement with the Jewish community and with Israel. We've increased our financial investment in these trips and are also working with our partners to train group leaders, with the aim of enhancing the educational content. It is vital that we continue to maintain the highest standards possible, while ensuring that the trips remain affordable to participants. We also want to work on increasing the opportunities for post-trip engagement.

The new strategic plan intended to allocate more funds to organisations in the UK, rather than in Israel. This reflects our commitment to fostering a strong Jewish identity among all members, as well as ensuring that they feel a strong affiliation with the Jewish people. We hope to give the young people we work with an enduring sense of personal connection to Israel's past, present and future – a connection that is vital if the Jewish community is to continue to flourish.

THE IMPACT OF THE EVENTS OF 7TH OCTOBER 2023 ON OUR STRATEGY

We were committed to implementing our new strategy from 1st October 2023 but one week later, everything changed. The situation in Israel altered dramatically after Hamas attacked communities in the south of Israel, leading to the widescale evacuation of communities in the South and the north of the country, as Hezbollah attacked that region.

UJIA was in a unique position to meet the huge need for humanitarian support. So, while our overall 5-year strategy remained unchanged, we launched an emergency fundraising campaign one week into our new financial reporting period. At the time of writing, more than £8 million has been raised, funding projects that will help meet the immediate and medium-term needs of Israelis affected by the terrorist attacks and displaced by the war.

Therefore, a fourth pillar was added to our strategic plan – responding during times of crisis in Israel, and assistance in recovery and rebuilding. UJIA has always stood as a rallying point for the British Jewish community during times of crisis and by mobilising our vast philanthropic efforts and utilising the strong partnerships on the ground, we are well placed to provide support when Israel faces challenges.

Israel experiences were affected by the situation, and significant additional effort was required to ensure they could go ahead safely. Furthermore, a new type of experience was created: volunteering trips. Many young people were searching for meaningful ways to support the people in Israel – and volunteering directly with them for 10 days to several months was an effective way to do so. This was facilitated through Masa, Birthright and Onward volunteering programs.

VOLUNTEERS AND STAFF

UJIA's operations are made possible thanks to the unwavering support of more than 200 volunteers in the UK and Israel. Without them, we would not be able to have the impact we do, nor would UJIA have been able to grow in the way we have. The Trustees are profoundly grateful to these volunteers for their tireless efforts, which have been invaluable in helping us to advance our mission.

Volunteers are the lifeblood of our organisation, bringing a range of skills and perspectives – as well as passion – to our work. Their commitment not only amplifies what we're doing, but also creates a sense of community and shared purpose. In our volunteers, we witness first hand the power of collective action to make positive change.

In particular, during this challenging year, UJIA's volunteers stepped up in many ways. From picking up phones during emergency telethons, travelling to Israel to offer assistance to those in need, to putting on events to raise thousands of much needed emergency funds, the impact felt was immense.

The Trustees would also like to express our heartfelt appreciation to our hardworking professional staff. Their expertise, diligence and unwavering commitment are pivotal in ensuring that we achieve our aims. Together, volunteers and staff form a cohesive team, driving forward our work with unfaltering enthusiasm.

We remain committed to fostering a culture of collaboration, appreciation and mutual support within UJIA. Our staff and volunteers demonstrate how much can be achieved when people work together in pursuit of a common cause.

PRINCIPAL OBJECTIVES AND ACTIVITIES OF UJIA

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. It provides UJIA with services, such as due diligence on projects undertaken in Israel, under a formal agreement.

Over the last few years, UJIA Israel has directly received substantial donations that will enable it to undertake a series of capital and programme-based projects. These, projects, many co-funded by UJIA UK, will seek to improve outcomes for youth at risk, and to provide employment and education for vulnerable populations around Israel.

STRATEGIC REPORT

ACHIEVEMENTS, PERFORMANCE AND FUTURE PLANS

Financial Overview

Total income in 2024 was £12.8 million compared with £6.4 million in 2023. This large increase was due to the emergency campaign launched in the aftermath of the October 7th attacks which resonated with donors who wanted to support UJIA's efforts to help those affected. Unrestricted income was not adversely affected by this increased level of restricted support.

Total expenditure in 2024 was £11.3 million compared with £8.3 million in 2023. UK spend continued as planned but spend in Israel which was budgeted to decrease on the year in line with the amended strategy, instead increased through our emergency work with partners.

The increase in net current assets on the balance sheet is mainly driven by the restricted funds related to the emergency for which the timeframe for spend will span multiple reporting periods.

1 - UK Programme

We have continued to focus on high quality Israel Engagement and experiences, 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.

Experiencing Israel, Empowering Jewish Youth and Deepening Israel Connections

Offering high-quality, immersive, experiential education in Israel for UK Jewish Youth continues to be a core part of UJIA's work. We believe that positive experiences in Israel will not only provide an entry point into the Jewish community, but will also open up pathways into leadership. These experiences help young people across the community to engage with Israel, their Jewish identity and each other.

Israel Experiences in 2023-2024 took on additional significance and challenges as a result of the terrorist attacks of 7th October 2023, and the resulting regional conflict. Staff at UJIA undertook a detailed risk analysis of the Israel programming it supports, and worked with partners both in the UK and Israel to manage that risk and adapt programming as required.

Masa engaged 476 British young adults on long-term Israel programmes for the academic year 2023/2024, through a number of different youth movements and providers. Work began to plan a new UJIA initiative to be rolled out in January 2025 to enrich high calibre content for the participants on Gap Year Programmes in Israel; the Gap Year Scholarship Programme will offer educational coaching as well as financial support to young people.

The UJIA **Onward** Israel programme – a multi-week programme for young people over the age of 18, saw 15 participants enrol, spending 8 weeks in Tel Aviv taking part in high level internship in diverse fields, including finance, law, politics, technology and startups. This was down on the 48 participants joining in 2023.

Our work with **Birthright** pivoted to enable increasing number of those wishing to volunteer to pick fruit and vegetables, supporting the agricultural infrastructure in Israel. 355 volunteers contributed 516 weeks of volunteering. Despite programmatic numbers being significantly reduced by the war, training programmes were delivered, giving young leaders the essential tools they needed to deliver a reduced number of Israel Tours and Birthright programmes.

We worked tirelessly to ensure that **Israel Tour** – a rite-of-passage experience for British Jewish teens – could take place in summer 2024. UJIA trained more than 30 British madrichim during seminars in the UK and Israel, to make sure they were given the education, welfare support and other training necessary to lead Israel Tours. This also included additional training in security protocols, and mental health training focused on responding to anxiety around sirens and conflict. 489 young people participated in Israel Tour, across 6 youth movements and 14 Tour Groups. We awarded over £110,000 in means-tested bursaries to more than 70 Israel Tour participants. We also continued to offer interest-free loans as a form of financial assistance for the ‘squeezed middle’ – families who are not eligible for a bursary but are still struggling to meet the full cost of the programme. This was made possible thanks to the ongoing community fundraising campaign – demonstrating the widespread support Israel Tour has among the British-Jewish community. Israel Tours in summer 2024 all included additional social impact activities and engagement, including volunteering at food packaging warehouses, nurseries, and farms, to support Israeli civil society.

During this challenging period, UJIA in the UK continued to create physical and online spaces and resources for partners grappling with the aftermath of the horrific attacks on Israel. In addition to regular educational updates, UJIA worked with new partners, creating resources for leaders to support increased stress and anxiety levels in the young people they work with as well as addressing increased levels of antisemitism in mainstream environments.

While some work streams pivoted, we also continued with a ‘business as usual’ approach in other aspects of our work. Sharing a menu of training for **summer and winter camps** in the UK, all grantees received appropriate training and support for their leaders and participants. Training sessions were delivered to 6 youth movements, impacting over 4,000 young people.

In response to the displacement of so many Israeli young people from partner communities affected by the events of 7th October, UJIA worked with other agencies to bring 42 Israeli young people to UK informal education experiences at three separate youth movement summer camps. UJIA also arranged additional respite days after camp in London for each group of young Israelis before they returned to Israel. Additional training was put into place to ensure the Israeli youth integrated into camp life as smoothly as possible.

UJIA delivered its first **Kenes** conference, a dynamic day of reflection and dialogue, open to all educators and leaders from across the community. Kenes welcomed over 100 participants and explored the theme of ‘Narratives’ which was highly relevant to the target audience. There was an opportunity to engage with thought-provoking speakers, participate in interactive workshops, and gain practical insights to strengthen our shared identity and its impact on our work.

UJIA’s **Chazon** induction programme for 25 youth movement and UJS sabbatical leaders was delivered in Israel, with participants expressing how meaningful the experience was for them in their leadership development.

As part of our partnership with the **Shalom Hartman Institute**, over 100 lay and professional colleagues attended a breakfast and live podcast recording with R Donniel Hartman and Yossi Klein Halevi, discussing the delicate balance between the deterrence of despair and the arrogance of power. A short opportunity for questions followed the podcast recording. The recording, *Israel at War, After Nasrallah*, was released on 2 October. In addition, in June, UJIA also sent seven community leaders on a week-long intensive seminar taught by senior faculty of the Shalom Hartman Institute, to further expand their horizons, enabling them to respond more meaningfully to the issues and challenges facing Jewish life in the UK today.

UJIA increased its UK programmatic work, adding capacity by employing an Israeli emissary educator to further our work with grantees and develop work with the young adult target audience.

Young UJIA ran a number of professional/networking content led speaker or “in conversation” events.

A CPD accredited **Coaching and Mentoring Course** was developed and rolled out to 17 participants (senior leaders from grantee organisations) as well as some UJIA staff. This course was aimed at middle and senior leadership colleagues and gave colleagues techniques which will aid the supervision and support of the staff and volunteers they lead.

Grantmaking in the UK is vital to our impact. We use our funds to improve the quality and quantity of engagement with Israel, as well as enhancing Jewish education and leadership development in the UK. Our portfolio of grants also enables us to develop meaningful partnerships, leading to more creative and innovative programmes. Our application and reporting cycle incentivises robust evaluation and thoughtful programme design, helping us create a culture of impact evaluation within the UK Jewish community.

UJIA provides core funding for our community’s Jewish youth movements and for the Union of Jewish Students (UJS) that span the political and religious spectrum of the UK Jewish community. This ensures that thousands of children and young people are able to learn about and experience Israel and develop as leaders. Throughout July and August 2024, more than 4,000 children and young people took part in residential summer camps run by youth movements and supported by UJIA. These summer camps allowed participants and leaders to have fun, explore their identities and develop holistically.

Our grant to the Jewish Agency supports two campus shlichim (educators from Israel), who educate and engage Jewish university students. It also supports the provision of 10 shinshinim: Israeli 18 year olds on a gap year in the UK. These shinshinim are based in London, Manchester and Leeds. Each is allocated to a number of different organisations, such as schools, synagogues and youth movements, serving as an educational resource about Israel. This direct grant-making reflects our emphasis on funding initiatives that have a proven impact, where we clearly understand the added value that our support offers.

2 - Israel Programme

UJIA works with some of Israel’s least affluent citizens and communities. We provide a range of opportunities to help them realise their potential and lead successful lives. Rather than simply tiding people over from one crisis to the next, we aim to teach skills and provide resources that will ultimately transform lives. By empowering some of Israel’s most vulnerable populations, we are strengthening the people of Israel collectively.

Prior to the beginning of the 2023-24 programme year, UJIA Trustees decided to continue to pursue this goal (using the strategies set out below), however, in a more limited scope, with greater focus on our social impact fund.

The impact of the events of 7th October 2023 on the Israel programme

On the night of 7th October 2023, following the Hamas terrorist attack on Israel, UJIA launched an emergency campaign within 24 hours that led to a significant amount of funds being raised to address the needs that arose as a result of the attack and the subsequent events.

While our overall 5-year strategy remained unchanged, with a deepening of focus on UJIA’s UK-focused Israel experiences for teenagers and young adults, we could not ignore the immediate humanitarian need in Israel which the fundraising and subsequent grant giving action plan aimed to address. Our plan for the first year of the new strategy was quickly revised to account for the new reality and a significant emergency grant making programme underpinned the need for our new fourth strategic pillar - responding during times of crisis.

Thanks to our longstanding strong connections to partners on the ground, we were able to identify immediate needs and send funds swiftly to verified organisations. After a quick series of immediate response emergency grants, the emergency campaign gained momentum, and an emergency allocations committee was formed to assess new proposals for projects. The following categories of support were identified:

- Financial Support
- Basic Needs: Food, Shelter and Hygiene Supplies for Displaced Israelis
- Trauma and Psychosocial Support
- Educational Support for Displaced Israeli Children
- Response for those evacuated from the North
- Volunteering
- Longer term recovery

In almost all cases, funding has been made through partnerships which are seen as key to achieving goals. Previous experience has shown that by working with reliable partners we know impact can be made effectively and swiftly. At the start of the campaign, the committee met weekly, bringing to the process their years of experience in grant making. Together they challenged, questioned and fed back in detail on all of the filtered and pre vetted proposals presented to them.

At the time of writing, over 70 projects have been given support, across all the categories of support we are funding, with a mixture of both small and large grants. In some cases, further support for existing grantees through additional grants, has allowed them to expand their reach as needs continue to grow.

With such a dynamic situation, it was decided early on to address immediate needs. However, as it became clear the depth of need, and the longer time frame than initially envisaged, a focus on more medium- and longer-term goals was also needed. A second campaign phase for recovery and reconstruction was planned, and a further fundraising campaign to help specific recovery efforts. For this longer term rebuild and capital project work, robust diligence, focus and care is paramount, and the timeframe for delivery of funds is contingent on physical milestones being met. As such, not all amounts raised in the year have been remitted, rather this will take place in line with the timeframes of the rebuild projects.

In the second year of the campaign, we will focus on how we can best support recovery and reconstruction efforts in both the North and South of Israel, while continuing to monitor the impact of our current grants, and to provide impact evaluation reports.

Core Israel Programme

Alongside the emergency work undertaken in the year, UJIA continued its core work in Israel specialising on two focus areas - Children and Youth at Risk and Social Mobility.

The Strategic Goal for supporting **Children and Youth at Risk** is “Providing a supportive environment for at-risk children and youth, increasing their chances of a successful, fulfilling future”.

UJIA continued to support **Carmiel Children’s Village**, which offers a nurturing home for approximately 200 children at risk of poverty, neglect or abuse in their family setting. UJIA helped to provide academic support and extracurricular opportunities for children with learning delays or gaps in their education. UJIA helped to fund an exciting new kitchen at the village, so that older youth can learn baking and patisserie skills. UJIA also began the process to support the renovation of one of the family houses. Carmiel residents live in these houses with “house parents” and the house parents’ families, providing a model of the family environment.

UJIA continued to support the **Nirim Youth Village**, which offers youth at extreme risk an opportunity – in many cases their last – to overcome harsh life circumstances, discover their strengths and change direction. While the village’s running costs are primarily covered by the government, UJIA supports Nirim’s unique wilderness-therapy programme. Residents spend an average of 200 days in the wilderness – four or five days at a time – in all weather conditions. Hiking, working as a team, learning survival skills and coping with outdoor challenges serve as intensive therapy, strengthening participants’ self-confidence and leadership abilities, empowering them in life beyond the wilderness.

UJIA supported the **Heartbeats** early-childhood initiative in Hatzor Hagalilit. Heartbeats focuses on families with one or two children up to the age of three. The programme offers guidance and support to parents – especially first-time parents – who have limited access to resources and often lack a support network or parenting role models. Heartbeats mentors work with parents, giving them the tools, knowledge and confidence they need as parents. This ultimately contributes to the healthy development of their children.

The Strategic Goal for supporting **Social Mobility** is “Providing access to higher education, training and business support for disadvantaged adults, as a route to quality employment.

UJIA concluded its final year of funding **Tech Career Boot Camps**, providing Ethiopian-Israelis with the opportunity to leave blue-collar jobs and enter the technology sector – 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, a career in technology would be impossible. Tech Career Boot Camps break down barriers, helping young adults to achieve career success – improving their own lives, while at the same time strengthening the Israeli economy.

In addition, UJIA made a commitment to Tech Career to support the building of its new training campus that should be completed in 2026.

Si3 Impact Fund

Si3 is UJIA’s social impact investment initiative. Its aim is to close socio-economic gaps in Israel, and to tackle Israel’s most pressing social challenges in a sustainable way. Si3 invests in enterprises that create high-value social impact and provide a financial return. Each pound invested in social ventures is eventually returned to the fund, where it can then be used for further investment. This creates a perennial fund – which, in turn, has a sustained impact for Israel. Si3 invests in initiatives in the themes of education, employment and community development.

By end of 2023-24, Si3 had invested in 25 businesses and NGOs (five being repaid during the year). The recipients vary widely: some are small businesses struggling as a result of ongoing economic inequality, that has been further expanded by the war. Recipient organisations work with all of Israeli society, including Arab citizens of Israel, Haredim, single parents, young adults and children.

Specific fundraising for the Si3 impact fund included an inaugural Si3 dinner in June, which not only raised vital funds, but increased awareness of current and future initiatives, and the social impact investment space. In addition to the dinner, a fundraising strategy to target corporates as well as individuals was launched, and in the year the CVC Foundation granted specific monies to Si3.

Capital Projects

Despite the war, work continued in the year to build the student village at the Western Galilee College, and good progress was made. As anticipated due to the war, the construction completion date was

delayed and an opening ceremony date will take place once the students have moved in Autumn 2025.

UJIA also committed support to Kibbutz Be'eri to help rebuild part of its educational complex that was destroyed as a result of the Hamas attack. This is the kibbutz's priority area as part of their broader strategy to encourage young families to move back to the kibbutz. This project was the focus of the 2024 Kol Nidre appeal as well as the June 30th fundraising event ("Letters, Light Love"). Building is expected to begin in late 2025.

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 UJIA is having insufficient funds to support the medium- and long-term objectives of its Israel and UK programmes. It should be noted that the UK sanctions on Russia have not impacted UJIA. A further major risk identified is from potential cyber threats including malicious unauthorised access to data causing reputational damage and loss of income. UJIA have invested in a strong IT security environment and conduct regular training.

MANAGING RISK

UK Programme Budget and Monitoring

The programme budget is continuously reviewed and discussions held with beneficiaries and partners. 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 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. Grant awards are approved by the senior leadership team and Trustees which 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 programmatic terms and checked for charitable activities and compliance.

Israel Programme Budget and Monitoring

Whilst the Israel Programme budget and monitoring process is similar to that in the UK, the speed and volume of the emergency programme led Trustees to commission an independent impact survey of UJIA's October 7th Emergency Response. The report found that "the lay and professional leadership of UJIA embraced the urgency of the moment, demonstrating a fierce commitment to easing the suffering of all Israelis affected by the events of October 7th" and the success of UJIA's efforts was directly based on the fact that this commitment was backed by key critical factors:

- **Leadership** - UJIA's lay and professional leadership in the UK and in Israel managed well the various chaotic challenges of the crisis. Recognising the need to act immediately and despite the fog of war, UJIA's lay and professional leadership mobilised its communal networks within the UK and its professional networks throughout Israel from the onset of hostilities on the first day.
- **Strength of Relationships and Networks in Israel** - Given the demanding circumstances post October 7th, characterized as they were by extreme uncertainty, UJIA's Israel-based network of relationships with experts, funders, various forums of funders and a broad range of institutions it has funded in the past, enabled it to achieve an early and growing situational awareness; assess needs within multiple geographical and programmatic arenas; support proven organisations with the capacities effectively and quickly to translate funding into impactful services; and identify and vet new organisations and initiatives utilising robust due-diligence.
- **Historically Central Role within the UK Jewish Community** - While the primary focus of this survey is UJIA's impact within Israel, it is essential to note that this impact was only possible due to the strength of UJIA's role as a historically trusted, unifying actor within the UK Jewish community. This enabled Jews throughout the UK - prominent philanthropists alongside more modest yet concerned community members - to translate their shock and pain from the events of October 7th into action. In UJIA's own positioning as expressed on its website, "UJIA is here, standing together with Israel and its people, as we always have."
- **Responsible, Impactful and Balanced Portfolio** - The critical success factors noted above - responsive leadership in the UK and Israel; the strength of its existing relationships with on-the-ground actors and networks in Israel; and UJIA's historically unifying position within the UK Jewish community - all enabled UJIA to deploy with great speed a responsible, impactful and balanced portfolio of interventions. UJIA's portfolio responds both to immediate and long-term needs. It also supported the essential, speedy scaling of interventions by trusted partners as well as those by established organisations with which UJIA had not previously worked. It also supported the emergence of new, entrepreneurial initiatives that were launched in response to the 7th October crisis. This balanced approach is the core of a responsible effort to enable solid, respected organisations to scale quickly while also encouraging innovation and new initiatives.

UJIA continues to engage in internal, facilitated discussions involving lay and professional leadership from the UK and Israel to ensure first class impact driven programming. The discussions are being guided by data from partner organisations (those being supported by UJIA along with those partners UJIA is working alongside), insights from Israeli experts in trauma response, education and social services, including both leading academics and policy experts, and a sampling of affected, needy beneficiaries.

UJIA has also committed to a longer, three-year assessment and learning process. Its purpose is forward looking: to ensure the integrity of UJIA's response to October 7th and, as needed, to enhance

that response to ensure that the communities we support in Israel emerge from the destruction of October 7th even stronger and more resilient. It is also directed at ensuring that the UK Jewish community is able in times of crisis to demonstrate both solidarity with needy, vulnerable communities in Israel and an effective, tangible response to communal distress. With this learning process, UJIA is modelling best-in-class practice in program evaluation and institutional learning.

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.

In the year, a number of solidarity and fundraising missions took place to see the important emergency work taking place on the ground. These visits acted as important tools to deepen donor engagement and generate interest from new or lapsed donors. Other specific emergency related fundraising and engagement events and initiatives took place in the year, including:

- A rebuild challenge, which raised over £150,000 for the recovery part of our campaign.
- A specific volunteer led fundraising initiative to bring young adults over to the UK for respite trips from one of the worst affected Kibbutzim - Kfar Aza.
- A concert evening of "Letters, light & love" which raised over £960,000 for the rebuild of Kibbutz Be'eri.

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. The policy 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.

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.

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 19.

New members of the Board are appointed 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. Existing Trustees receive updated training if there are any changes to legislation or charity commission guidance.

The Board delegates responsibility for the day-to-day management of the Charity to the Chief Executive and the Executive Team. Together with the Senior Leadership team, the Executive Team 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 19.

Trustees who served during the year and following the year-end, including those whose terms of service have ended, and those who have joined the Board:

Steven Noé (Chairman, as of 6 April 2024)

Simon Wagman (Treasurer)

David Pliener KC

Nicola Wertheim

Brian May (resigned 22 May 2025)

Alexandra Lewy

Nicholas Laitner (appointed 30 March 2024)
Gila Sacks (appointed 30 March 2024)
Edward Isaacs (appointed 26 September 2024)
Hilda Worth (appointed 30 January 2025)
Hilton Nathanson (resigned 22 February 2024)
Louise Jacobs (resigned 6 April 2024)
Melvin Berwald (resigned 27 January 2024)
Karen Goodkind (resigned 23 May 2024)
Steven Kaye (resigned 30 January 2025)
Miles Webber (resigned 1 December 2023)

PAY POLICY FOR SENIOR STAFF

The Board considers that the Trustees and the Executive together with 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 CHARITY

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 a connected charity, the Society of Friends of Jewish Refugees ("SFJR") (registered charity no: 227889), under which and over a period of time, the activities and funds would be transferred to the Charity. On 1 April 1998, this Charity became sole corporate trustee of SFJR. Although the funds transferred to date are being administered and

accounted for as restricted funds of the Charity, this does not make the transferor charity itself a “special trust” of the UJIA; nor is it considered to be a “branch” of the Charity in the absence of any Uniting Direction by the Charity Commission.

SUBSIDIARY COMPANIES

The Charity’s trading company, UJ Events Plus Ltd, made trading losses of £56,100 (2023 profit of £8,000). 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.

In the year, the trading company secured £85k of sponsorship income, much of which related to fundraising dinners. £96k of ticket income was received in the year, for a variety of events including Business Breakfasts, Women’s events, an inaugural Si3 dinner and Young UJIA events.

In order to return to profit in future years, UJIA will revisit its strategy to publish a once a year business related publication, for which significant advertising income is generated.

JPAIME activities in the year were limited to the receipt and granting to UJIA of legacy income, and accounting for an element of the historical pension scheme.

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 for the group were £3.7m (2023: £4.6m) and £0.4m (2023: £2.1m) for the charity. The Trustees aim to keep combined general unrestricted reserves from UJIA and its connected charities to no less than £3 million.

The Social Impact Investment portfolio, which is unrestricted, is not included in the target reserve and is held in a mixture of restricted and designated funds.

At the balance sheet date, designated reserves for the group and charity were £1.7m (2023: £0.2m) for projects and activities where Trustees have chosen to designate specific funds, and this comprises mainly Social Impact Investments and Fixed Assets.

At the balance sheet date, restricted reserves for the group and charity were £3.9m (2023: £2.2m) for projects and activities where donors have specifically restricted their gifts. The larger carried forward balance relates mainly to restricted emergency funds that have been allocated but not yet remitted, as they are for longer term recovery and rebuild projects that will take place in years 2 and 3 of the emergency campaign.

The Trustees and Finance Committee continually review the group 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 over the period of the current strategy as needed.

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

Buzzacott Audit LLP were appointed as auditors in the year after a robust tender exercise, and have indicated their willingness to be appointed as statutory auditor. This report, which incorporates the Strategic Report, was approved by the Board of Trustees.

Steven Noé
Trustee
25 June 2025

**TRUSTEES:**

Steven Noé (Chairman)
Simon Wagman (Treasurer)
Hilda Worth
David Pliener K.C.
Nicola Wertheim
Alexandra Lewy
Gila Sacks
Nicholas Laitner
Edward Isaacs

CHIEF EXECUTIVE:

Amanda Winston

SOLICITORS:

Farrer & Co
66 Lincoln's Inn Fields
London WC2A 3LH

BANKERS:

Barclays Bank Plc
54 Lombard Street
London ECV 9EX

Mizrahi Tefahot Bank
Heleni Hamalka Street 9
Jerusalem
9422105
Israel

AUDITORS:

Buzzacott Audit LLP
Chartered Accountants
130 Wood Street, London,
London EC2V 6DL

REGISTERED OFFICE:

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



INCOME AND EXPENDITURE					
INCOME FROM:	Notes	Unrestricted Funds 2024 £'000	Restricted Funds 2024 £'000	Total 2024 £'000	Total 2023 £'000
Voluntary Income					
Donations		2,936	8,411	11,347	5,074
Legacy income		807	22	829	919
Trading income	2	187	-	187	174
Investment Income		441	-	441	221
Total income		4,371	8,433	12,804	6,388
EXPENDITURE ON:					
Raising Funds		1,136	445	1,581	1,237
CHARITABLE EXPENDITURE ON ISRAEL PROGRAMMES 3					
- Educational Infrastructure (Capital Projects)		46	422	468	562
- Education programmes		983	782	1,765	1,642
- Social Welfare & Medical programmes		5	42	47	25
- Employment & Small Business programmes		103	65	168	285
- Absorption & Victim Support		1	13	14	84
- Response to October 7th - Emergency		-	3,657	3,657	-
- Response to October 7th - Recovery		-	412	412	-
CHARITABLE EXPENDITURE ON UK PROGRAMMES 3					
- Education programmes		1,115	112	1,227	1,542
- Israel Experience		565	299	864	1,165
- Research & Evaluation		74	-	74	161
- Community Education & Awareness		368	647	1,015	1,565
- Welfare		5	20	25	24
Total expenditure		4,401	6,916	11,317	8,292
NET (EXPENDITURE)/INCOME FOR THE YEAR		(30)	1,517	1,487	(1,904)
Transfer between funds					
Actuarial gains - ZF Pension scheme	17	743	-	743	-
NET MOVEMENT IN FUNDS		552	1,678	2,230	(1,904)
Reconciliation of funds:					
Funds brought forward at 1 October 2023		4,800	2,218	7,018	8,922
Funds carried forward at 30 September 2024		5,352	3,896	9,248	7,018

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 20.

The notes on pages 24 to 40 form part of these financial statements

Company registration number 3295115 (England and Wales)



	Notes	£'000	30 Sept 2024 £'000	£'000	Restated 30 Sept 2023 £'000
TANGIBLE FIXED ASSETS	7		167		142
SOCIAL INVESTMENTS	8		1,497		1,474
LONG TERM INVESTMENTS	9		1,552		750
CURRENT ASSETS					
Debtors	11	1,260		1,572	
Short term Investments	9	2,509		3,283	
Cash at Bank and in Hand		3,580		1,875	
		7,349		6,730	
CREDITORS due within one year	12	(1,317)		(1,522)	
NET CURRENT ASSETS			6,032		5,208
TOTAL ASSETS LESS CURRENT LIABILITIES			9,248		7,574
CREDITORS due after one year					
Pension Deficit Reduction Contributions	17		-		(556)
TOTAL NET ASSETS			9,248		7,018
REPRESENTED BY					
Unrestricted funds					
- General		3,679		4,575	
- Designated	15	1,673		225	
			5,352		4,800
Restricted funds	13		3,896		2,218
TOTAL CHARITY FUNDS			9,248		7,018

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

Steven Noé
25 June 2025

Simon Wagman
25 June 2025

The notes on pages 24 to 40 form part of these financial statements

Company registration number 3295115 (England and Wales)



	Notes	£'000	30 Sept 2024 £'000	£'000	Restated 30 Sept 2023 £'000
TANGIBLE FIXED ASSETS	7		167		142
SOCIAL INVESTMENTS	8		1,497		1,474
LONG TERM INVESTMENTS	9		1,552		750
CURRENT ASSETS					
Debtors	11	1,130		1,556	
Short term Investments	9	2,509		3,283	
Cash at Bank and in Hand		3,490		1,834	
		7,129		6,673	
CREDITORS due within one year	12	(4,377)		(4,332)	
NET CURRENT ASSETS			2,752		2,341
TOTAL ASSETS LESS CURRENT LIABILITIES			5,968		4,707
CREDITORS due after one year					
Pension Deficit Reduction Contributions	17		-		(154)
TOTAL NET ASSETS			5,968		4,553
REPRESENTED BY					
Unrestricted funds					
- General		399		2,110	
- Designated	15	1,673		225	
			2,072		2,335
Restricted funds	13		3,896		2,218
TOTAL CHARITY FUNDS			5,968		4,553

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

Steven Noé
25 June 2025

Simon Wagman
25 June 2025

The notes on pages 24 to 40 form part of these financial statements



	2024 £'000	Restated 2023 £'000
Reconciliation of net expenditure to net cash outflow/inflow from operating activities		
Net income/(expenditure) for the reporting period (as per the statement of financial activities)	2,230	(1,904)
Depreciation	18	18
Interest received	(441)	(221)
Decrease/(Increase) in debtors	312	(337)
(Decrease) in creditors	(205)	(142)
(Decrease) in long term liabilities	(556)	(275)
Net cash provided by operating activities	1,359	(2,862)
Cash flow from investing activities		
Bank interest received	441	221
Purchase of fixed assets	(43)	-
Movement in short and long-term investments	(28)	-
Social Investments movement	(23)	290
Net Cash flows from investing activities	346	511
Net change in cash and cash equivalents in the period	1,705	(2,351)
Cash and cash equivalents at the beginning of the period	1,875	4,226
Cash and cash equivalents at the end of the period	3,580	1,875

	At 1 October 2023 £'000	Cash flows £'000	At 30 September 2024 £'000
Analysis of changes in net debt			
Cash	1,875	1,705	3,580
Short-term cash investments	3,283	(774)	2,509
Long-term cash investments	750	802	1,552
Total	5,908	1,733	7,641

The notes on pages 24 to 40 form part of these financial statements



1. ACCOUNTING POLICIES

Accounting Policies for the Charity have also been applied to the Group.

(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 and the unincorporated charity, The Jewish Philanthropic Association for Israel and the Middle East (JPAIME) for which it is a Corporate Trustee are considered to be a group and therefore consolidated financial statements have been prepared. The consolidation has been carried out on a line-by-line basis.

(b) Going concern

Having assessed the Charity's financial position, its plans for the foreseeable future, the Trustees are satisfied that the financial statements have been prepared on a 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 on the basis that the Charity does not consider entitlement to be demonstrated until such point that amounts have been received. Pledges received from individuals, where receipt remains outstanding are disclosed as contingent assets.
- ii. Grant income is recognised in the period in which the charity is entitled to receipt and the amount can be measured with reasonable certainty. Income from grants is deferred when the donor has

imposed restrictions on the use of funds which amount to pre-conditions which have not been met at the balance sheet date. Such grants are accounted for under the performance model.

- iii. Income from Gift Aid is recognised on an accruals basis, in line with the recognition of the underlying donation.
- iv. 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.
- v. 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 and marketing costs.

Expenditure on charitable activities comprises charitable grant giving and programmes implemented by the Charity as set out in note 3 in Israel and the UK.

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.

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.

(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 seven 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 recognised 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 and deposits held at banks. Bank overdrafts, when applicable, are shown within current liabilities.

Short term investments

Short term investments comprise of short-term liquid investments with original maturities greater than three months, but less than twelve months.

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 contribution scheme in accordance with section 28 of FRS102. Amounts payable in respect of agreed deficit reduction plans are recognised as a liability at the discounted value of expected future payments. As at 30 September 2024, the scheme has indicated that no deficit reduction contributions are due.

Service costs, curtailments, settlement gains and losses, net financial returns and remeasurement 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 17.

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

(p) Contingent assets

The Charity recognises donations pledged but not yet received at the balance sheet date as a contingent asset. Such amounts are considered to be possible future assets which could materialise following the balance sheet date, where receipt is not virtually certain at the accounting reference date.

(q) Critical accounting estimates and areas of judgement

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

The Trustees make estimates and assumptions concerning the future. The resulting accounting estimates and assumptions will, by nature, seldom equal the related actual results.

The estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the financial year are noted below:

- i. Assumptions made with respect to the determination that the individual employers share of assets and liabilities within the defined benefit pension liability are not individually identifiable.
- ii. The net book value of tangible fixed assets is based on the original cost net of provision for depreciation. The depreciation provision to date is based on the Trustees' assessment of the estimated useful economic lives of such assets.
- iii. The Trustees' are required to consider any provisions required in respect of social investments on an annual basis, the value stated in the financial statements reflects investments net of estimated provision.
- iv. In determining the recognition of income, judgement is required in determining whether a materially accurate valuation can be determined, the probability of receipt, and the point at which the Charity has entitlement to the associated income. These judgements are further detailed within the income recognition accounting policy.

(r) Restatement of comparative information

The balance sheet for the prior period has been restated to include fixed term cash deposits within short and long term investments in accordance with (j) above and detailed within Note 9. There has been no impact on the overall level of funds of the charity as a result of this restatement.

2. SUBSIDIARY ENTITIES**A) UJ EVENTS PLUS LIMITED**

The results of the Charity's subsidiary, UJ Events Plus Limited, Company registration in England as a private company limited by shares number: 02194244 which is included in the group accounts (see note 1a), are as follows:

	2024 £'000	2023 £'000
Turnover	187	174
Less: Cost of sales	(239)	(161)
Net Operating income	(52)	13
Less: Administrative expenses	(4)	(5)
Operating (loss)/profit	(56)	8
Deed of Covenant payments to UJIA	-	(8)
Loss for the year	(56)	-

2. SUBSIDIARY ENTITIES (CONTINUED)

CURRENT ASSETS	Total 2024 £'000	Total 2023 £'000
Debtors	43	23
Cash at bank and in hand	75	31
	118	54
CREDITORS DUE WITHIN ONE YEAR	(174)	(54)
NET CURRENT LIABILITIES	(56)	-
NET LIABILITIES	(56)	-
CAPITAL AND RESERVES		
Called up share capital	-	-
Profit and loss account	(56)	-
	(56)	-

B) THE JEWISH PHILANTHROPIC ASSOCIATION FOR ISRAEL AND THE MIDDLE EAST (JPAIME)

The results of the Charity's subsidiary, JPAIME an unincorporated charity, registration number: 256689, which is included in the group accounts (see note 1a), are as follows:

INCOME AND EXPENDITURE			
INCOME FROM:	Unrestricted Funds £'000	Total 2024 £'000	Total 2023 £'000
Voluntary income – donations & tax refunds	8	8	8
Voluntary income – legacies	200	200	102
Investment income	130	130	91
Total income	338	338	201
EXPENDITURE ON:			
Fundraising	-	-	6
Charitable activities	5	5	2
Total expenditure	5	5	8
NET INCOME FOR THE YEAR	333	333	193
Actuarial gains - ZF Pension scheme	538	538	-
Funds brought forward at 1 October 2023	2,465	2,465	2,272
Funds carried forward at 30 September 2024	3,336	3,336	2,465

	£'000	30 Sept 2024 £'000	£'000	30 Sept 2023 £'000
CURRENT ASSETS				
Debtors	3,323		3,064	
Cash at Bank and in hand	15		10	
	3,338		3,074	
CREDITORS due within one year	(2)		(207)	
NET CURRENT ASSETS		3,336		2,867
CREDITORS: Amounts falling due after one year – pension accrual		-		(402)
TOTAL NET ASSETS		3,336		2,465
REPRESENTED BY				
Unrestricted funds		3,336		2,465
		3,336		2,465

3. ANALYSIS OF EXPENDITURE ON CHARITABLE ACTIVITIES

	Grants £'000	Other Charitable expenses £'000	Support & Governance costs £'000	Total 2024 £'000	Total 2023 £'000
ISRAEL PROGRAMMES					
Educational Infrastructure (Capital Projects)	364	58	46	468	562
Educational Programmes - Israel	987	217	561	1,765	1,642
Social Welfare & Medical Programmes	36	6	5	47	25
Employment & Social Investment Programmes	81	80	7	168	285
Absorption & Victim Support	11	2	1	14	84
Response to October 7th - Emergency	3,364	293	-	3,657	-
Response to October 7th - Recovery	412	-	-	412	-
UK PROGRAMMES					
Education Programmes - UK	741	477	9	1,227	1,542
Israel Experience	525	302	37	864	1,165
Research & Evaluation	-	74	-	74	161
Community Education & Awareness	684	249	82	1,015	1,565
Welfare	20	2	3	25	24
Total	7,225	1,760	751	9,736	7,055

All funds allocated by the Charity for expenditure in Israel are restricted to projects within its internationally recognised borders. Exchange rate movements in the years are accounted for within other charitable expenses and apportioned based on grant size. Comparative figures for 2023 are as follows:

	Grants £'000	Other Charitable expenses £'000	Support & Governance costs £'000	Total 2023 £'000
ISRAEL PROGRAMMES				
Educational Infrastructure (Capital Projects)	313	124	125	562
Educational Programmes - Israel	1,003	373	266	1,642
Social Welfare & Medical Programmes	14	5	6	25
Employment & Social Investment	93	155	37	285
Absorption & Victim Support	47	18	19	84
UK PROGRAMMES				
Education Programmes - UK	987	540	15	1,542
Israel Experience	814	279	72	1,165
Research & Evaluation	15	140	6	161
Community Education & Awareness	948	380	237	1,565
Welfare	24	-	-	24
Total	4,258	2,014	783	7,055

The number of institutions receiving grants in the year was 131 (2023 – 108). Note within the non-emergency figures there are amounts paid in the financial year which may encompass grants, bursaries and subsidies awarded in multiple years and across multiple programme cycles.

CHARITABLE EXPENDITURE ON ISRAEL PROGRAMMES	2024 £'000	2023 £'000
Educational Infrastructure (Capital Projects)	364	203
Education programmes	987	1,113
Social Welfare & Medical programmes	36	14
Employment & Small Business programmes	81	93
Absorption & Victim Support	11	47
Response to October 7th - Emergency	3,364	-
Response to October 7th - Recovery	412	-
CHARITABLE EXPENDITURE ON UK PROGRAMMES		
Education programmes	741	987
Israel Experience	525	814
Research & Evaluation	-	15
Community Education & Awareness	684	948
Welfare	20	24
Total	7,225	4,258

4. SUPPORT & GOVERNANCE COSTS

	Support Costs 2024 £'000	Governance Costs 2024 £'000	Total Costs 2024 £'000	Support Costs 2023 £'000	Governance Costs 2023 £'000	Total Costs 2023 £'000
Finance and Insurance	10	-	10	67	-	67
Staff	342	58	400	411	43	454
Office and IT	290	-	290	212	-	212
Legal fees	9	9	18	-	24	24
Audit fees	-	33	33	-	26	26
	651	100	751	690	93	783

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

	2024 £'000	2023 £'000
Staff costs comprise the following:		
Salaries	1,589	1,745
National insurance	159	177
Pension scheme contributions	91	95
	1,839	2,017
Split by:		
Raising funds	460	522
Charitable Activities	979	1,041
Support and Governance	400	454
Total	1,839	2,017

The Pension Contribution for the year was £91,000 (2023 £94,994). As a result of the most recent Scheme Revaluation, the amount due by UJIA to the Scheme deficit was reduced (see note 17).

No redundancy payments were made during the year (2023 £39,178). Staff related costs including recruitment were £46,000 (2023 £54,000).

The average total number of staff during the year, including those who worked part-time was 26 (full-time equivalent 24) (2023 was 35 – full time equivalent 31). 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:

	2024 £'000	2023 £'000
£60,000 - £70,000	1	1
£70,000 - £80,000	3	5
£80,000 - £90,000	1	-
£110,000 - £120,000	-	1
£120,000 - £130,000	1	-
£140,000 - £150,000	-	1
£150,000 - £160,000	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:

Under money purchase schemes (2024:7 people, 2023:7 people):	49	50
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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 Executive Team. The total employer benefits including employer NIC, and pension contributions paid in respect of the Executive Team were £663,000 (2023 - £620,000).

6. TRUSTEES' EMOLUMENTS

No remuneration or re-imbusement of expenses were paid to the Trustees in either 2024 or 2023.

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 £15,816 (2023 - £13,959), offering £5m of insurance cover (2023 - £3m).

7. TANGIBLE FIXED ASSETS - GROUP AND COMPANY

	Freehold Property 2024 £'000	Leasehold Property 2024 £'000	Computer Equipment & Software 2024 £'000	Total 2024 £'000
Cost				
As at 1 October 2023	80	108	345	533
Additions	-	-	43	43
Disposals	-	-	(8)	(8)
Cost as at 30 September 2024	80	108	380	568
Depreciation				
As at 1 October 2023	38	15	338	391
Charge for year	2	12	4	18
Disposals	-	-	(8)	(8)
Depreciation as at 30 September 2024	40	27	334	401
Net Book Value as at 30 September 2024	40	81	46	167
Net Book Value as at 1 October 2023	42	93	7	142

8. SOCIAL IMPACT INVESTMENTS - GROUP AND CHARITY

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:

	2024 £'000	2023 £'000
Ogen	655	697
Aluma	160	-
KIEDF for Arab-Israel Businesses	100	108
Youth of Light	100	108
Hadarim*	97	101
Ampersand*	80	86
Abraham Hostel*	58	62
Enosh	54	-
National Organisation for Victims of Terror (Emergency loan)	48	-
Jump.in	48	62
Gvanim Shel Matok	27	27
Siraj	26	23
Desert 19 bookkeeping service	22	15
Koret 2	13	-
Lev19 bookkeeping service	9	4
Social space Allenby	-	22
Moona	-	43
Social Space TLV	-	26
Koret Economic development Fund for Ethiopian Community	-	85
Games for Peace	-	5
Total	1,497	1,474

9. SHORT TERM AND LONG TERM INVESTMENTS

	Group 2024 £'000	Charity 2024 £'000	Restated Group 2023 £'000	Restated Charity 2023 £'000
Long term investments	1,552	1,552	750	750
Short term Investments	2,509	2,509	3,283	3,283

Investments are held in Sterling Bonds and savings accounts. Prior period comparative information has been restated to identify balances previously included within cash and cash equivalents.

10. OPERATING LEASE COMMITMENTS – GROUP AND CHARITY

	2024 £'000	2023 £'000
At 30 September 2024 the total of the future minimum lease payment are:		
Land and buildings:		
Not later than one year	105	103
Later than one year and not later than five years	443	434
Total	548	537

11. DEBTORS

	Group 2024 £'000	Charity 2024 £'000	Restated Group 2023 £'000	Charity 2023 £'000
Accrued legacy income	643	443	958	958
Amount due from trading subsidiary companies	-	-	-	8
Other debtors & prepayments	617	687	614	590
Total	1,260	1,130	1,572	1,556

12. CREDITORS: AMOUNTS DUE WITHIN ONE YEAR

	Group 2024 £'000	Charity 2024 £'000	Group 2023 £'000	Charity 2023 £'000
Jewish Philanthropic Association for Israel and the Middle East	-	3,123	-	3,064
Other creditors	411	411	517	465
Other taxation and social security	45	45	55	55
Pension deficit reduction contributions (see note 17)	-	-	280	78
Accruals and deferred income	861	798	670	670
Total	1,317	4,377	1,522	4,332

13. ANALYSIS OF MOVEMENT IN RESTRICTED FUNDS

PROJECT NAME	Balance B/F 01-Oct-23	Income during Year	Expenditure during year	Transfers	Balance C/F 30-Sep-24
Israel programmes					
Oct 7th Emergency Programme	-	5,982	(4,102)	-	1,880
Oct 7th Recovery Programme	-	578	(412)	-	166
Bell Scholarships (Tel Hai)	92	-	(9)	-	83
Zefat Nursing School	201	-	(117)	-	84
Western Galilee College	359	269	(315)	-	313
Legacy for forestry	85	-	-	-	85
Carmiel Children's Village	112	21	(109)	-	24
Legacy for engineering and drama scholarships	46	-	(10)	-	36
Social Investment - Ogen	469	55	-	-	524
Ukraine Emergency Appeal	68	-	(68)	-	-
Legacy for welfare purposes	88	-	-	-	88
Other Israel projects (including fundraising)	450	422	(828)	161	205
UK programmes					
Mamlock House Fund	49	-	(2)	-	47
Ashdown Fellows	31	-	(8)	-	23
Israel Experience Bursaries	150	261	(284)	-	127
Other UK programmes	18	845	(652)	-	211
Total	2,218	8,433	(6,916)	161	3,896

Restricted funds - Israel Programmes

- The Emergency and Recovery Campaigns were launched to address needs in Israel after the October 7th attacks. Funds have been spent in these areas: basic needs; trauma and psychosocial support; education for evacuees and those living under fire; employment and business support; volunteering, and community recovery.
- The Bell Scholarships are funded by a Legacy as are student scholarships at Tel Hai College in the Galilee.
- The Zefat Academic College's School of Nursing restricted fund is for the capital project for a new school building.
- The Western Galilee College restricted fund is for the capital project to create a new student village.
- The Legacy for forestry will be used to plant a forest in early Autumn in Merom HaGalil, available for public use.
- Carmiel Children's Village is based in the Galilee and revenue funds are used to support an after school programme, and capital funds to renovate village houses.
- The Legacy for engineering and drama scholarships supports students at Tel Hai College and Western Galilee College.
- An element of the \$1m Si3 Social Investment in Ogen, which provides low interest loans to small and medium sized businesses in Israel, is from a specific donor who has requested this be restricted to only Ogen within the Si3 portfolio.
- The Ukraine Emergency Appeal fund is as a result of an emergency campaign to support the Jewish Agency for Israel in helping Ukrainian refugees settle in Israel.
- The Legacy for welfare purposes will support specific welfare projects in Israel.

Restricted funds - UK programmes

- The Mamlock House Fund comprises the proceeds from the sale of Mamlock House in Manchester which were ring fenced for the Manchester Community's benefit including local educational projects.
- The Ashdown Fellows Fund is for educational activities such as Headteachers' seminars and Senior Leadership Training Programmes.
- Israel Experience Bursaries are means tested financial assistance for participants on year programmes and Summer Tours to Israel.

Transfers

- A one-off transfer between restricted and unrestricted funds took place in the year when a new finance system was introduced, involving a current reconciliation which identified some historical balances which required reclassification.

14. ANALYSIS OF MOVEMENT IN RESTRICTED FUNDS FOR 2023

PROJECT NAME	Balance B/F 01-Oct-22	Income during Year	Expenditure during year	Transfers	Balance C/F 30-Sep-23
Israel programmes					
Bell Scholarships (Tel Hai)	169	-	(77)	-	92
Zefat Nursing School	257	74	(74)	-	257
Western Galilee College	244	277	(162)	-	359
Legacy for forestry	92	-	(7)	-	85
Carmiel Children's Village	199	167	(218)	-	148
Legacy for engineering and drama scholarships	80	-	(34)	-	46
Social Investment - Ogen	414	55	-	-	469
Ukraine Emergency Appeal	95	47	(74)	-	68
Legacy for welfare purposes	-	88	-	-	88
Other Israel projects	651	158	(451)	-	358
UK programmes					
Mamlock House Fund	249	-	(200)	-	49
Ashdown Fellows	41	-	(10)	-	31
Israel Experience Bursaries	308	258	(416)	-	150
Other UK programmes	14	782	(778)	-	18
	2,813	1,906	(2,501)	-	2,218

15. ANALYSIS OF NET ASSETS BETWEEN FUNDS ALSO FOR GROUP AND CHARITY

	Group Unrestricted Funds £'000	Charity Unrestricted Funds £'000	Group Restricted Funds £'000	Charity Restricted Funds £'000	Group Total Funds £'000	Charity Total Funds £'000
Fixed Assets	167	167	-	-	167	167
Social Investments	973	973	524	524	1,497	1,497
Net current assets	4,212	932	3,372	3,372	7,584	4,304
	5,352	2,072	3,896	3,896	9,248	5,968

Restated Comparative figures for 2023 are as follows:

	Group Unrestricted Funds £'000	Charity Unrestricted Funds £'000	Group Restricted Funds £'000	Charity Restricted Funds £'000	Group Total Funds £'000	Charity Total Funds £'000
Fixed Assets	142	142	-	-	142	142
Social Investments	1,005	1,005	469	469	1,474	1,474
Net current assets	4,209	1,341	1,749	1,749	5,958	3,090
Creditors due after one year	(556)	(153)	-	-	(556)	(153)
	4,800	2,335	2,218	2,218	7,018	4,553

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 note 13 and further information can be made available upon request from our Registered Office.

Unrestricted funds comprise 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 and for earmarked projects in the UK. Included in unrestricted designated funds this year, transferred from unrestricted general, are the non-restricted elements of the social impact investments, and fixed assets.

The movement in designated funds was as follows:

	2024 £'000	2023 £'000
Opening balance	225	410
Received	341	465
Remitted	(368)	(650)
Transferred to general unrestricted funds	(189)	-
Reclassified to designated	1,664	-
Closing balance	1,673	225

16. 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 £113,000 (2023 - £179,530) towards UJIA Israel's monitoring and core programme costs. At 30 September 2024, UJIA owed UJIA Israel £103,095 (2023 - £97,856) in respect of operational costs.

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

During the year, individual Trustees, including their family trusts, donated a total of £472k (2023 - £602k) to the Charity.

17. 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 most recent actuarial valuation of the scheme was carried out by the scheme's actuaries in February 2024. The valuation revealed that the scheme is in surplus and therefore no further deficit contributions are required. At the valuation date the past service funding level is 109% using the agreed actuarial assumptions, which include discount rates of 4.16% and RPI inflation of 3.42%. Due to improvements in the projected funding position of the scheme, it was determined by the scheme that deficit contributions should cease with effect from February 2024 for employers whose pools were estimated to be materially in surplus. As a result, there is no obligation recognised as a liability within these financial statements as at 30 September 2024. A liability has been recognised at earlier dates.

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.

Group - The movements on the provision are:	2024 £'000	2023 £'000
Provision at start of period	836	1,111
Deficit contributions paid	(93)	(280)
Unwinding of discount factor	-	5
Actuarial gains	(743)	
	-	836
Split as follows:		
Due within one year	-	280
Due after one year	-	556
	-	836

Charity - The movements on the provision are:	2024 £'000	2023 £'000
Provision at start of period	232	308
Deficit contributions paid	(27)	(78)
Unwinding of discount factor	-	2
Actuarial gains	(205)	-
	-	232
Split as follows:		
Due within one year	-	78
Due after one year	-	154
	-	232

Other organisations also contribute to the deficit funding agreement and the net present value of their contributions has been included in these accounts.

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 £nil (2023: £8,000) and to the money purchase schemes of £91,000 (2023: £94,994).

18. CAPITAL COMMITMENTS

	Group 2024 £'000	Group 2023 £'000	Charity 2024 £'000	Charity 2023 £'000
Contracted but not provided for - software	13	-	13	-
	13	-	13	-

19. CONTINGENT ASSET

In addition to voluntary income amounts recorded at year end, a further £857k had been pledged to UJIA but not yet received (2023: £476k), which is being recognised as a contingent asset. This is because UJIA policy does not consider entitlement until date of receipt.

20. COMPARATIVE FIGURES 2023 CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES

INCOME AND EXPENDITURE			
INCOME FROM:	Unrestricted Funds 2023 £'000	Restricted Funds 2023 £'000	Total 2023 £'000
Voluntary Income			
Donations	3,054	1,818	4,872
Tax refunds	202	-	202
Legacy income	831	88	919
Trading income	174	-	174
Investment income	221	-	221
Total income	4,482	1,906	6,388
EXPENDITURE ON:			
Raising funds	1,237	-	1,237
CHARITABLE EXPENDITURE ON ISRAEL PROGRAMMES			
- Educational Infrastructure (Capital Projects)	125	437	562
- Education programmes	726	916	1,642
- Social Welfare & Medical programmes	6	19	25
- Employment & Small Business programmes	157	128	285
- Absorption & Victim Support	19	65	84
CHARITABLE EXPENDITURE ON UK PROGRAMMES			
- Education programmes	1,410	132	1,542
- Israel Experience	970	195	1,165
- Research & Evaluation	146	15	161
- Community Education & Awareness	971	594	1,565
- Welfare	24	-	24
Total expenditure	5,791	2,501	8,292
NET EXPENDITURE FOR THE YEAR	(1,309)	(595)	(1,904)
Reconciliation of funds:			
Funds brought forward at 1 October 2022	6,109	2,813	8,922
Funds carried forward at 30 September 2023	4,800	2,218	7,018

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF THE UNITED JEWISH ISRAEL APPEAL

We have audited the financial statements of the United Jewish Israel Appeal (the 'charitable parent company') and its subsidiaries (collectively referred to as the 'group') for the year ended 30 September 2024 which comprise the group statement of financial activities, group and charitable parent company balance sheets and statement of cash flows, the principal accounting policies and the notes to the financial statements. 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 group's and of the charitable parent company's affairs as at 30 September 2024 and of the group's 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 Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

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 group 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

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the group and charitable parent company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

OTHER INFORMATION

The Trustees are responsible for the other information. The other information comprises the information included in the annual report and financial statements, other than the financial statements and our auditor's report thereon. 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 Trustees' report, which is also the directors' report for the purposes of company law and includes the strategic report, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Trustees' report, which is also the directors' report for the purposes of company law and includes the strategic report, 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 group and the charitable parent company and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' report including the strategic report.

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

- proper and adequate accounting records have not been kept by the charitable parent company, or returns adequate for our audit have not been received from branches not visited by us; or
- the charitable parent 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

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 group's and the charitable parent 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 group or the charitable parent 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:

How the audit was considered capable of detecting irregularities including fraud

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- The engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- We identified the laws and regulations applicable to the group and the charitable company through discussions with management and those charged with governance and from our knowledge and experience of the charity sector;

We focused on specific laws and regulations which we considered may have a direct material effect on the accounts or the activities of the group and the charity. These included but were not limited to the Companies Act 2006, Charities Act 2011; Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable to the United Kingdom and Republic of Ireland (FRS 102)

- (effective 1 January 2019), taxation legislation and data protection, anti-bribery, employment, and health and safety legislation and Safeguarding Regulations; and
- We assess the extent of compliance with laws and regulations identified above by making enquiries of management and representatives of the Trustees and review of the minutes of Board meetings.

We assessed the susceptibility of the group and the charity's accounts to material misstatement, including how fraud might occur by:

- Making enquiries of management and representatives the Trustees as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- Considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- Performed analytical procedures to identify any unusual or unexpected relationships;
- Tested and reviewed journal entries to identify unusual transactions;
- Tested the authorisation of expenditure;
- Tested the implementation of key financial controls;
- Assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and Investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- Agreeing financial statement disclosures to underlying supporting documentation;
- Reading the minutes of meetings of trustee meetings; and
- Enquiring of as to actual and potential litigation and claims.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the Trustees and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

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 and to the charity's Trustees as a body, in accordance with 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.

Shachi Blakemore (Senior Statutory Auditor)

For and on behalf of Buzzacott Audit LLP, Statutory Auditors
26/06/25

130 Wood Street
London
EC2V 6DL

Buzzacott Audit LLP is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.