

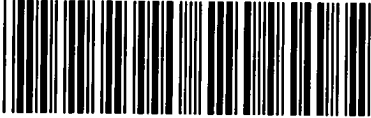


**JEWISH VOICE MINISTRIES UK  
(A COMPANY LIMITED BY GUARANTEE)**

**ANNUAL REPORT AND FINANCIAL STATEMENTS  
THE YEAR ENDED 31 DECEMBER 2020**

**Companies House Registration: 6453709**

**Registered Charity Number 1123300**

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**JEWISH VOICE MINISTRIES UK**  
**(Registration number: 1123300)**

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**JEWISH VOICE MINISTRIES UK**  
**(Registration number: 1123300)**

**Reference and Administrative Details**

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***Registered Charity Number***

1123300

***Registered office***

42 Constellation Park  
Cambridge  
CB23 4JP

***Principle office***

36 Clydesdale Close  
Borehamwood  
Hertfordshire  
WD6 2SD

***Trustees***

Mr Jonathan Bernis  
Dr Ruth Fleischer  
Ms Julie Elizabeth McKenzie Chalmers  
Mr Ezra Benjamin Watnik (appointed Nov 2020)

***Company Secretary***

Dr Ruth Fleischer

***Independent Examiner***

Andrea L Campbell ACMA CIMA MiP  
Gaudium Libertas Accounting Limited  
272 Bath Street  
Glasgow  
G2 4JR



**JEWISH VOICE MINISTRIES UK**  
**(Registration number: 1123300)**

**Trustees Annual Report**

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The Trustees present their report and financial statements for the year ended 31st December 2020, The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) Accounting and Reporting by Charities (FRS 102) in preparing the annual report and financial statements of charitable company.

The financial statements comply with Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK (FRS 102) published on 16 July 2014 and updated in Bulletin 1.

***Objectives and Activities***

The object of the charity is to advance the Messianic Faith in accordance in the UK and worldwide by the promotion of any exclusively charitable purpose according to the law of England and Wales and in particular:

1. Proclaim Messiah Yeshua to the world to the Jew first and also to the Gentiles, through television, festivals, literature and all other means;
2. Teach and train those who embrace Messiah, and equip to impact to them a love for Israel and the Jewish people;
3. Relieve persons who are poor and needy, sick, aged or otherwise in necessitous circumstances.

***Public Benefit***

The Trustees confirm that they have referred to the guidelines obtained in the Charity Commission general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities.

**STRATEGIC REVIEW**

***Achievements and Performance in 2020***

Jewish Voice Ministries UK (JVMUK) partners and supporters were instrumental in the ministry's ability to successfully accomplish outreach activities in 2020. It was a challenging but fruitful year of humanitarian efforts and Messianic congregational planting and growth throughout the world.

***2020 Ethiopia Outreaches***

Jewish Voice held two Medical Outreaches and one specialty clinic in Ethiopia in 2020. Both Medical Outreaches were conducted in NEW locations, one in the northern town of Enwari among the Bete Avraham and the other in the Southern Region of Dawro among the Gefat in Tercha town. In addition, our Ethiopia staff conducted a specialty clinic in Kechene among the Bete Avraham. Even though spiritual and often physical opposition to our faith-based humanitarian efforts was particularly strong in that area, our



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team was able to persist and break new ground. In November, we successfully held the first medical outreach since the start of the COVID-19 pandemic in Tercha town. That outreach acted as a precursor to our ministry partners at BKMC planting a new congregation in that area. In just eleven full days of clinic operations in 2020, we were able to serve 14,816 patients.

***2020 Southern Africa Outreaches***

JVMI was forced to cancel three Medical Outreaches in Zimbabwe due to the government closing the borders in response to the COVID-19 outbreak. As a result, we held an unprecedented humanitarian outreach in November. Our team of international staff, local staff and Lemba leadership, distributed 4,000 12lb bags of rice and 4,000 bags of cornmeal in five separate regions. The entire outreach was completed in just over a week. The direct distribution provided the opportunity to share the Gospel in Lemba communities in a unique way. The result was 3,110 households receiving vital help at a crucial time! Also, our congregational partners reported an increase of 165 new congregants as a direct result of the outreach.

In addition, Global Outreach leadership visited South Africa in January and made great progress with the government. The visit produced a key endorsement letter that is needed to secure permissions to hold a medical outreach soon. We hope to pick up where we left off once government offices fully reopen.

***2020 Summary***

In a year filled with postponements and cancellations, we were able to continue to break new ground. We conducted medical clinics in two new Ethiopia locations and held a much-needed humanitarian outreach that impacted five separate areas of Zimbabwe. We also received an important letter of endorsement in South Africa. 2020 was a year of unprecedented health concerns, yet the Lord allowed JVMI to reach so many with hope and aid that was desperately needed.

***2020 Ministry Figures***

We rejoice in the following results of our outreach work during 2020:

- 4 Outreach Events: 2 Medical Clinics, 1 Specialty Clinic and 1 Humanitarian Distribution
- 14,816 patients treated at Medical Clinics in Ethiopia
- 3,110 households received humanitarian aid in Zimbabwe
- 149 people entered the Prayer Centres at our Medical Clinics
- 3,904 people received Individual LifeStraw units
- 70 families received LifeStraw Family units
- 2 communities received LifeStraw Community units

**Financial Review**

During the year income totalling £595,287 (2019 £780,928) was received and expenditure totalled £601,855 (2019 £869,466). This has resulted in a deficit of £6,568 (2019 deficit £88,539)



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At the year end the charity had total funds of £135,614 (2019 £142,183) including unrestricted funds of £133,958 (2019 £140,527), restricted funds of £1,656 (2019 £1,656) and designated funds of £nil (2019 £nil).

***Reserves policy***

The trustees have set a reserve policy which requires:

- Reserves be maintained at a level which ensures 3 months of expenditure of the organisation's core activity could continue during a period of unforeseen difficulty:
- A proportion of reserves be maintained in a readily accessible form.

The calculation of the required level of reserves is an integral part of the charity's planning, budgeting and forecast cycle.

It takes into account:

- Risks associated with each stream of income and expenditure being different from that budgeted
- Planned activity level
- Charity's commitments

The Trustees aim is to hold £100,000 of unrestricted reserves in line with the policy set out above. At 31 December 2020 the charity had unrestricted reserves of £133,958 (2019 £140,527).

Designated funds at 31 December 2020 were £nil (2019 nil as detailed in note 13).

Restricted funds at 31 December 2020 were £1,656 (2019 £1,656) these were held for specific purposes as set out by the donor.

The Board of Trustees will review the current reserve policy on a regular basis to assure currently maintained reserves are in alignment with future levels of activities and related risks.

**Plans for Future Periods**

We look forward to continued expansion of our ministry efforts including Medical Outreaches, Festivals, Congregational Leadership Development, and strategic relationship building with emerging Jewish or historically "Israelite" communities around the world during 2021 and beyond.

**Structure, Governance and Management**

***Constitution***

The charity is a company limited by guarantee and is governed by its Memorandum and Articles of Association dated 14 December 2017. The company was registered as a charity on 25 March 2008. The charity began operating on 1 January 2008.



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***Trustees***

The Trustees, who are also directors for the purposes of the Companies Act 2006, who served during the period were:

- Dr Ruth Fleischer
- Mr Jonathan Bernis
- Mrs Julie Elizabeth Chalmers
- Mr Ezra Benjamin Watnik

The members of the charity may nominate and appoint new Trustees to the Board. Unless the Board decides otherwise the minimum number of trustees is three and the maximum number is ten. Recruitment is undertaken as necessary through the identification of skills gaps at trustee level.

The Board of Trustees are the key management personnel of the charity in charge of directing and controlling the charity and running and operating the charity on a day to day basis. All Trustees give their time freely and no Trustee remuneration was paid in the year. Details of Trustees expenses and related party transactions are disclosed in notes 8 and 15 to the accounts.

***Risk Management***

A review of the major risks to which the charity is exposed was conducted as part of the initial activity assessment and implementation. Major risk factors identified are as follows:

- Financial sustainability, including stability and security of donations as well as the ability to generate new names necessary for growth:
- Reputation risk where the charity or its agents commit acts that damage its reputation resulting in an inability to raise funds or awareness of its mission.

The Trustees review risks on an ongoing basis and satisfy themselves that adequate systems and procedures are in place to manage the risks identified. Where appropriate, systems and procedures have been established to mitigate the risks the charity faces. Internal control risks are minimised by the implementation of procedures for authorisation and review of all transactions and projects, Budgets and key performance indicators are prepared and reviewed throughout the year to ensure that financial targets are being evaluated and resources are being utilised as directed.



**JEWISH VOICE MINISTRIES UK  
(Registration number: 1123300)**

**STATEMENT OF TRUSTEES' RESPONSIBILITIES**

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

Company law requires the Trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure of the charitable company for that period.

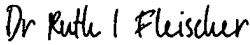
In preparing these financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SOAP 2015 (FAS 102);
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charitable company will continue in operation.

The Trustees are responsible for keeping accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by The Trustees on 18/06/2021

and signed on their behalf by:

DocuSigned by:  
  
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**Dr Ruth Fleischer**  
**Trustee**



**JEWISH VOICE MINISTRIES UK  
(Registration number: 1123300)**

**Independent Examination Report for the Trustees of Jewish Voice Ministries UK**

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I report on the accounts of the charity for the year ended 31 December 2020 which are set out on pages 10 to 21.

**Respective responsibilities of trustees and examiner**

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination, I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

**Basis of independent examiner's report**

As the Company's gross income exceeded £250,000, I confirm that I am qualified to undertake the examination as a member of the Chartered Institute of Management Accountants, one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FAS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

DocuSigned by:  
*Andrea Campbell*  
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**Andrea L Campbell ACMA, CIMA MiP**  
Gaudium Libertas Accounting Limited  
272 Bath Street, Glasgow G2 4JR

18/06/2021  
.....  
**Date**

**JEWISH VOICE MINISTRIES UK**  
**(Registration number: 1123300)**

**Statement of Financial Activities for the Year Ended 31 December 2020**  
*(Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)*

INCOME AND EXPENDITURE ACCOUNT	Note	Unrestricted Funds	Restricted Funds	Total 2020	Total 2019
<b>Income from:</b>					
Donations	2	551,154	20,057	571,211	750,182
Charitable Activities	3	23,359	-	23,359	29,819
Investment Income	4	717	-	717	927
<b>Total Income</b>		<b>575,230</b>	<b>20,057</b>	<b>595,287</b>	<b>780,928</b>
<b>Expenditure from:</b>					
Cost of generating funds		48,725	-	48,725	59,260
Charitable activities		533,073	20,057	553,130	810,207
<b>Total Expenditure:</b>	5	<b>581,798</b>	<b>20,057</b>	<b>601,855</b>	<b>869,466</b>
<b>Net movement in funds</b>		<b>(6,568)</b>	<b>-</b>	<b>(6,568)</b>	<b>(88,539)</b>
Balances brought forward as reported 1 January 2020		140,527	1,656	142,183	230,722
<b>Balances carried forward at 31 December 2020</b>		<b>133,958</b>	<b>1,656</b>	<b>135,614</b>	<b>142,183</b>

- All transactions are derived from continuing activities
- All recognised gains and losses are included in the Statement of Financial Activities

COMPARATIVE INCOME & EXPENDITURE ACCOUNT	Note	Unrestricted Funds	Restricted Funds	Total 2019	Total 2018
<b>Income from:</b>					
Donations	2	715,484	34,698	750,182	723,996
Charitable Activities	3	29,819	-	29,819	58,172
Investment Income	4	927	-	927	812
<b>Total Income</b>		<b>746,230</b>	<b>34,698</b>	<b>780,928</b>	<b>782,980</b>
<b>Expenditure from:</b>					
Cost of generating funds		59,260	-	59,260	71,149
Charitable activities		777,004	33,203	810,207	821,320
<b>Total Expenditure:</b>	5	<b>836,263</b>	<b>33,203</b>	<b>869,466</b>	<b>892,469</b>
<b>Net movement in funds</b>		<b>(90,033)</b>	<b>1,495</b>	<b>(88,539)</b>	<b>(109,489)</b>
Balances brought forward as reported 1 January 2019		230,560	162	230,722	340,211
<b>Balances carried forward at 31 December 2019</b>		<b>140,527</b>	<b>1,656</b>	<b>142,183</b>	<b>230,722</b>



**JEWISH VOICE MINISTRIES UK**  
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**Balance Sheet as at 31 December 2020**

	2020		2019	
	£	£	£	£
<b>Current Assets</b>				
Debtors	9	15,782	61,046	
Cash at bank		144,912	198,195	
		160,694	259,241	
<b>Creditors</b>				
Amounts falling due within one year	10	(25,079)	(117,058)	
<b>Net current assets</b>		<b>135,614</b>	<b>142,183</b>	
<b>NET ASSETS</b>		<b><u>135,614</u></b>	<b><u>142,183</u></b>	
<b>Represented by:</b>				
Restricted funds	12	1,656	1,656	
Unrestricted funds	13	133,958	140,527	
Designated funds	13	-	-	
<b>TOTAL FUNDS</b>		<b><u>135,614</u></b>	<b><u>142,183</u></b>	

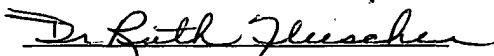
For the year ending 31 December 2020 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

**Directors' responsibilities:**

- The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

Approved by the Board of Trustees on 6/7/2021 and signed on their behalf by:

  
**Dr Ruth Fleischer**  
**Trustee**

The notes on pages 13 to 21 form part of these financial statements.



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**Statement of Cash Flows - Year Ended 31 December 2020**

	<i>Notes</i>	<b>Year ended 31-Dec-2020</b>	<b>Comparative 31-Dec-2019</b>
<b>Net cash from operating activities</b>	<b>16</b>	(53,999)	(121,788)
<b>Cash flow from investing activities</b>			
Interest received		717	927
<b>Net cash flow from investing activities</b>		<u>(53,282)</u>	<u>(120,861)</u>
<b>Net increase in cash and cash equivalents</b>			
<b>Cash and cash equivalents at 1 January 2020</b>		198,195	319,056
<b>Cash and cash equivalents at 31 December 2020</b>		<u><b>144,912</b></u>	<u><b>198,195</b></u>
<b>Cash and Cash equivalents consists of:</b>			
<b>Cash at bank and in hand</b>		<u><b>144,912</b></u>	<u><b>198,195</b></u>



**JEWISH VOICE MINISTRIES UK**  
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**Notes to the Financial Statements for the Year Ended 31 December 2020**

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**1. ACCOUNTING POLICIES**

**1.1 Basis of preparation**

Jewish Voice Ministries UK is a company limited by guarantee in the United Kingdom. In the event of the charitable company being wound up, the liability in respect to the guarantee is limited to £1 per member of the charitable company. The address of the registered office is given in the charity information on page 1 of these financial statements. The nature of the charitable company's operations and principal activities are set out on page 3.

The charity constitutes a public benefit as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their account in accordance with Financial Reporting Standard applicable in the UK (FRS 102) issued on 16 July 2014, the Financial Reporting Standard applicable in the United Kingdom (FRS 102), the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2015 and updated by Bulletin 1.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are prepared in sterling which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

**1.2 Income**

All income is included in the Statement of Financial Activities (SOFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably, and it is probable that the income will be received.

Voluntary income including donations and gifts is included in full in the SOFA when receivable.

Programme income is included in the period the programme is aired and when entitlement has occurred.

**1.3 Expenditure**

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will



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**Accounting Policies continued**

be required, and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Costs of raising funds are those costs incurred in attracting voluntary income.
- Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs allocated directly to such activities and those costs of an indirect nature necessary to support them.

**1.4 Support costs allocation**

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, governance costs, and administrative payroll costs. They are incurred directly in support of expenditure on the objects of the charity and include project management carried out at Headquarters. Where support costs cannot be directly attributed to particular headings they have been allocated to cost of raising funds and expenditure on charitable activities on a basis consistent with use of the resources.

Fund-raising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities.

The analysis of these costs is included in note 5.

**1.5 Funds accounting**

Unrestricted general funds are funds which can be used in accordance with the charitable objects at the discretion of the Trustees.

Restricted funds are funds that can only be used for particular restricted purposes within the objects of the charity. Restriction arises when specified by the donor or when funds are raised for particular restricted purposes.

Designated funds represent funds assigned for Joint Ministry projects. The designated fund balance has been represented to ensure that fund balance is stated accurately and reflects the designation policy adopted by Trustees.

**1.6 Debtors and creditors receivable/ payable within one year**

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

**1.7 Cash at bank and in hand**

Cash at bank and in hand are short-term, highly liquid investments that are readily convertible to known amounts of cash that are subject to an insignificant risk of changes in value.



**JEWISH VOICE MINISTRIES UK  
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**Accounting Policies continued**

**1.8 Taxation**

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is therefore considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

**1.9 Foreign currency**

Foreign currency transactions are initially recognised by applying to the foreign currency amount of the spot exchange rate between the functional currency and the foreign currency at the date of the transaction.

Monetary assets and liabilities denominated in a foreign currency at the balance sheet date are translated using the closing rate.

**1.10 Going concern**

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

**1.11 Judgements and key sources of estimation uncertainty**

Accounting 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.

There are no key assumptions concerning the future and other key sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.



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**2. INCOME FROM DONATIONS**

	Unrestricted Funds		Restricted funds		Total Funds	
	2020	2019	2020	2019	2020	2019
	£	£	£	£	£	£
Donations	524,877	690,916	20,057	34,698	544,934	725,614
Tax recoverable on gift aid	26,277	24,568	-	-	26,277	24,568
	<u>551,154</u>	<u>715,484</u>	<u>20,057</u>	<u>34,698</u>	<u>571,211</u>	<u>750,182</u>

**3. INCOME FROM CHARITABLE ACTIVITIES**

	Unrestricted Funds		Restricted funds		Restricted funds	
	2020	2019	2020	2019	2020	2019
	£	£	£	£	£	£
Sale of educational materials	23,359	29,819	-	-	23,359	29,819
	<u>23,359</u>	<u>29,819</u>	<u>-</u>	<u>-</u>	<u>23,359</u>	<u>29,819</u>

**4. INVESTMENT INCOME**

	Unrestricted Funds		Restricted funds		Restricted funds	
	2020	2019	2020	2019	2020	2019
	£	£	£	£	£	£
Interest receivable on bank and cash deposits	717	927	-	-	717	927
	<u>717</u>	<u>927</u>	<u>-</u>	<u>-</u>	<u>717</u>	<u>927</u>



**JEWISH VOICE MINISTRIES UK**  
(Registration number: 1123300)

**5. ANALYSIS OF EXPENDITURE**

	Unrestricted Funds		Restricted funds		Total	
	2020	2019	2020	2019	2020	2019
	£	£	£	£	£	£
<b>Raising funds - Direct Costs</b>	39,567	48,118	0	0	39,567	48,118
<b>Raising Funds - Support Costs</b>	9,158	11,142	0	0	9,158	11,142
	<u>48,725</u>	<u>59,260</u>	<u>0</u>	<u>0</u>	<u>48,725</u>	<u>59,260</u>
<b>Charitable funds - Direct costs</b>						
Transmission and production costs	193,955	220,030	20,057	33,203	214,012	253,233
Educational costs	32,335	56,878	0	0	32,335	56,878
Joint Ministry projects	197,236	375,937	0	0	197,236	375,937
Donations payable	52,530	52,350	0	0	52,530	52,350
	<u>476,056</u>	<u>705,195</u>	<u>20,057</u>	<u>33,203</u>	<u>496,113</u>	<u>738,398</u>
<b>Charitable funds Support Costs</b>						
Transmission and production costs	49,534	58,638	0	0	49,534	58,638
Educational costs	7,483	13,170	0	0	7,483	13,170
	<u>57,017</u>	<u>71,808</u>	<u>0</u>	<u>0</u>	<u>57,017</u>	<u>71,808</u>
	<u>581,798</u>	<u>836,263</u>	<u>20,057</u>	<u>33,203</u>	<u>601,855</u>	<u>869,465</u>

All costs are allocated between the expenditure categories as noted above on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis, for example, time spent, per capita or floor area.

**6. SUPPORT COSTS**

	Unrestricted Funds	
	2020	2019
	£	£
Group Travel	608	3,060
Outside Services	49,823	56,198
Postage and printing	0	27
Computer costs	627	0
Conference and meetings	0	5,119
Bank charges	9,926	12,900
Sundry costs	0	241
Licence fees	1,514	1,374
Website costs	178	223
Governance costs	3,500	3,809
	<u>66,176</u>	<u>82,951</u>



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**7. GOVERNANCE COSTS**

	Unrestricted Funds	
	2020	2019
	£	£
Independent Examination fee	3,500	3,809
	<u>3,500</u>	<u>3,809</u>

**8. TRUSTEE REMUNERATION & STAFF COSTS**

The trustees consider the board of trustees as the key management personnel of the charity in charge of directing and controlling the charity and running and operating the charity on a day to day basis. All trustees give their time freely and no trustee remuneration or any other financial benefits was paid in the year. The trustees were not reimbursed for expenses.

The charity did not employ any staff during the year.

**9. DEBTORS**

	Unrestricted Funds	
	2020	2019
	£	£
Tax recoverable on gifts and donations	5,215	7,036
Prepayments	10,567	16,718
Amounts owed from Joint Ministry	-	37,292
	<u>15,782</u>	<u>61,046</u>

**10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	Unrestricted Funds	
	2020	2019
	£	£
Due to Jewish Voice Ministries International	17,889	24,143
Accruals and deferred income	7,190	92,914
	<u>25,079</u>	<u>117,057</u>

**11. SHARE CAPITAL**

The company is limited by guarantee and has no share capital. The liability of its members is limited to £1 per member.



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**12. RESTRICTED FUNDS**

<b>Current year 2020</b>	<b>At</b>	<b>Movement in Funds</b>		<b>At</b>
	<b>01-Jan-2020</b>	<b>Income</b>	<b>Expenditure</b>	<b>31-Dec-2020</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Israeli Holocaust Survivors	-	12,185	(12,185)	-
General Medical Choice Fund	-	5,158	(5,158)	-
Other small funds	1,656	2,714	(2,714)	1,656
	<u>1,656</u>	<u>20,057</u>	<u>(20,057)</u>	<u>1,656</u>

Israeli Holocaust Survivors - fund to support survivors from the Holocaust.

General Medical Clinics Fund - fund to support the medical clinics in Ethiopia and Southern Africa operated by Jewish Voice Ministries International.

Other small funds - fund to provide clean water to those in Africa by providing Life Straws and water education during medical clinics. In addition to support programs in Israel.

<b>Prior year 2019</b>	<b>At</b>	<b>Movement in Funds</b>		<b>At</b>
	<b>01-Jan-2019</b>	<b>Income</b>	<b>Expenditure</b>	<b>31-Dec-2019</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Israeli Holocaust Survivors	-	9,946	(9,946)	-
General Medical Choice Fund	-	22,371	(22,371)	-
Other small funds	162	2,380	(886)	1,656
	<u>162</u>	<u>34,697</u>	<u>(33,203)</u>	<u>1,656</u>



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**13. DESIGNATED FUNDS**

Current year 2020	At	Designations		At
	01-Jan-2020	New	Released	31-Dec-2020
	£	£	£	£
Joint Ministry project fund	-	197,236	(197,236)	-
	-	197,236	(197,236)	-

Joint Ministry project fund - these funds are set aside as part of the Joint Ministry Agreement with Jewish Voice Ministries International and Jewish Voice Ministries Canada, which provides a formalised commitment to fund ministry projects.

Previous year 2019	At	Movement in Funds		At
	01-Jan-2019	Income	Expenditure	31-Dec-2019
	£	£	£	£
Joint Ministry project fund	1,392	374,545	(375,937)	-
	1,392	374,545	(375,937)	-

**14. ANALYSIS OF NET ASSETS BETWEEN TOTAL FUNDS**

Current year 2020	Unrestricted	Restricted	Total
	Funds	Funds	2020
Current Assets	159,038	1,656	160,693
Current liabilities	(25,079)	-	(25,079)
	<u>133,958</u>	<u>1,656</u>	<u>135,614</u>
Previous year 2019	Unrestricted	Restricted	Total
	Funds	Funds	2019
	£	£	£
Current Assets	257,585	1,656	259,241
Current liabilities	(117,058)	-	(117,058)
	<u>140,527</u>	<u>1,656</u>	<u>142,183</u>

**15. RELATED PARTY TRANSACTIONS**

A management charge totalling £63,752 (2019 £82,612) was payable to a related US charity, Jewish Voice Ministries International. The US charity is related to Jewish Voice Ministries UK by virtue of the common director Jonathan Bernis. At the year end the charity owes Jewish Voice Ministries International £17,889 (2019: £24,143).



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During the year to 31 December 2020 £7,018 (2019: £7,077) was paid to Ruth Fleischer, a Trustee of the charitable company for services rendered for acting as accounting liaison.

During the year, the charitable company provided outside support £9,600 (2019 £9,000) to Yeshua International. The charity is related to Jewish Voice Ministries UK by virtue of the common director, Ruth Fleischer.

During the year, the charitable company provided outside support of £10,500 (2019: £12,000) to New Testament Manna Christian Ministries.

During the year, the charitable company provided outside support of £197,236 (2019: £375,937) as part of the Joint Ministry Agreement with US related charity, Jewish Voice Ministries International and Canadian related charity, Jewish Voice Ministries Canada. The US and Canadian Charity are related to Jewish Voice Ministries UK by virtue of the common director Jonathan Bernis. At the year end, the charity had no amounts owed from the Joint Ministry in 2020 (2019: nil) in relation to the Joint Ministry Agreement and income paid in advance. From the total amounts paid during 2020 to the Jewish Voice Ministries International by Jewish Voices Ministries UK, a balance of £68,525 remains unused due to Covid-19 impact and reduced spend. This will be carried forward by the International operation into 2021.

**16. RECONCILIATION OF NET EXPENSE TO NET CASHFLOW FROM OPERATING ACTIVITIES**

	2020 £	2019 £
Net expense for year	(6,568)	(88,539)
Interest receivable	(717)	(927)
Decrease in debtors	45,264	(46,172)
Decrease in creditors	(91,978)	13,850
	<u>(53,999)</u>	<u>(121,788)</u>