Where We Work

Country / Number of direct beneficiaries

01 Belarus / 219  06 Kazakhstan / 21  11 Philippines / 14,925
02 Bosnia / 16  07 Kenya / 2,870  12 Poland / 510
03 Estonia / 21  08 Latvia / 33  13 Russia / 879
04 Georgia / 398  09 Lithuania / 18  14 Rwanda / 599
05 India / 943  10 Moldova / 1,442  15 Syria / 3,235
16 United Kingdom / 668  17 Ukraine / 28,200
*FSU Optical Project / 1,844

Total = 56,841

*Not country specific
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Photo credits

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I am writing this introduction only two weeks after the Malaysian Airlines tragedy. Yet already the story has practically disappeared from the headlines. Indeed Ukraine has flashed in and out of the world’s consciousness this year as the country threatened to descend into chaos. Our clients’ daily lives are affected by rising prices, the fear of violence and economic stagnation. The psychological and emotional impact of living in such times is traumatic.

Our crowning achievement this year has been to ensure that, not only have we continued to deliver our essential daily services of food and warmth, we have deepened and expanded our other programmes that address joblessness, loneliness and the needs of the disabled.

One example in the midst of all of the turmoil, in Kharkov, one of the towns most affected by unrest - we organised a conference for all the partners with whom we work in the field of disability provision. Despite their reservations our partners travelled from all over Ukraine to participate in sharing their ideas and ambitions. The fact that the conference happened would – in normal times - have been one to celebrate. That it happened, when it did, is almost a miracle.

Indeed, our developing expertise in tackling the problems our clients encounter in Ukraine, Moldova, Georgia, Belarus and beyond is having an ever-deepening impact. The Wohl Livelihood Development Programme continues to succeed beyond our ambitions. More people in work, more people
Your impulse to help the most vulnerable in our community and beyond is what drives this organisation forward. Thank you.

James Libson, Chairman, World Jewish Relief

off welfare and more people, consequently, able to participate in their own communities. And the Richard Desmond COPE programme is breaking ground in addressing loneliness and encouraging volunteerism and self-sufficiency. We are breathing new life into long-forgotten communities with programmes underpinned and inspired by Jewish values.

Despite these successes, there is no end in sight to the issues that confront our client base. While we have helped many, most of our clients would make a bleaker assessment of their future today than they did last year. Our ambition must match the growing need and I am determined that we should continue to reach further and to innovate more with programmes that leave an enduring legacy.

With great sadness, we had to close our Gifts in Kind programme this year. It was just becoming impossible to operate. Our volunteers are the most special group: dedicated, passionate and fun. Thousands of clients benefitted from their kindness and commitment. Thank you to each and every one of you. I hope we can find many more ways to engage your enthusiasm over the years.

I want also to thank Paul Stein who, after seven years as our Director of Fundraising, left this year for a new opportunity. Paul’s tenure was marked by his professionalism, drive and compassion which directly led to the improvement of many peoples’ lives.

And finally, our supporters. Your impulse to help the most vulnerable in our community and beyond and to help us rebuild Jewish life in the most difficult circumstances in a generation is what drives this organisation forward. Thank you.

James Libson
Chairman
29 September 2014
Our Mission
Inspired by Jewish values, our mission is to transform the lives of primarily, but not exclusively, vulnerable Jewish people and their communities by reducing poverty and enabling lasting, sustainable change.

At times of major international disaster, World Jewish Relief leads UK Jewry’s response to those affected, irrespective of race, religion or ethnicity.

Our Vision
A safe and just world, free of poverty, where Jewish communities live in harmony and prosperity alongside their neighbours.

Our Strategy
World Jewish Relief’s focused, accountable and active engagement, primarily with vulnerable Jewish communities in the Former Soviet Union, makes a definitive impact on chronic poverty.
What we do:
1. Meet the immediate needs of the most vulnerable
2. Secure sustainable livelihoods to help people help themselves
3. Influence positive change for those we assist
4. Lead the Jewish community’s response to international disasters

We achieve these aims through:
1. Strengthening the organisation to deliver its operational activities
2. Building strategic alliances

Our Approach
These principles help us to achieve our goals:

1. Partnership
By working with local and international partner organisations, we increase the impact of our actions.

2. Participation
We encourage all stakeholders to actively participate in our work, which maximises our partnerships’ impact.

3. Expertise
We are experts in post-Soviet urban poverty alleviation.

4. Professionalism
We seek to maintain the highest professional standards in everything that we do.
“World Jewish Relief works through partner organisations to make a positive and lasting difference to people’s lives.”

Measuring Impact

The monitoring and evaluation of our projects demonstrates the impact we have on people’s lives. We share this learning with others.

World Jewish Relief works through partner organisations to make a positive and lasting difference.

For each Operational Aim, we have a set of objectives, outcomes and indicators measuring the effectiveness of our activities towards transforming lives. Information is gathered through questionnaires, case studies, reports, regular field visits and external and internal evaluations. These reports enable us to constantly adjust our approach to better engage with, and support, vulnerable communities. This is summed up in our newly created ‘impact dashboard’.

We work with partners to improve their data-gathering before, during and after programme interventions. Constantly evaluating the impact of our work ensures that we offer donors the best value for their money and enables partner organisations to improve their work. When combined with qualitative assessments, this model conveys the true essence of our programmatic work.
Meeting the immediate needs of the most vulnerable

In the communities in which we work, older people and those with disabilities remain amongst the most vulnerable. They face barriers including discrimination and a lack of state support. We aim to ensure that they lead dignified lives, with access to appropriate support, allowing them to fully integrate into society.

Meeting immediate physical needs
We aim to help older people live longer, healthier, happier and more productive and dignified lives. We enable older people to maintain their independence and effectively manage their situation in both social and health terms.

Over the past year, World Jewish Relief provided critical nutritional and medical support, homecare and winter relief to 14,766 vulnerable elderly clients across nine countries in the Former Soviet Union.

Central to this is our commitment to the Born in Evacuation programme – a three year initiative, which began in September 2011, to support a group of victims of Nazi persecution.

We have moved, where possible, away from providing people with food packages to food cards, giving clients the chance to purchase items of their choice. We have also moved onto the next phase of this programme – bank cards. These offer even greater freedom and flexibility, as people can also purchase medicine, thereby empowering clients to spend funds where they are most critically needed.

This year, World Jewish Relief provided just fewer than 600 SOS grants to meet the emergency needs of elderly clients, beyond the routine services which they receive such as food and homecare services. Because of the situation in Ukraine and the rising costs of medical services, we received many SOS requests for emergency medical services. The services provided included medicines, surgery, hospitalisation, tests, emergency dental care, hearing aids, glasses, prostheses, other medical equipment, or the cost of transportation for hospitalisation.

Other achievements include:
- World Jewish Relief provided immediate nutritional and medical support to 7,220 older people in Dnepropetrovsk, Kharkov, Krivoy Rog and Zaporozhye
- We assisted 2,375 Born in Evacuation clients across Russia, Ukraine, Moldova, Kazakhstan, Belarus, Estonia, Latvia and Lithuania
- We provided nearly 167,000 hours of homecare assistance in Ukraine and Georgia. This assists homebound elderly people with basic activities of daily living such as bathing, laundry, and cleaning.
Home Repairs
We aim to improve the standard of living of those residing in unsafe, unhealthy and/or undignified conditions.

The programme, focusing on improving warmth, sanitation, safety and dignity, continues to make life-changing repairs to the homes of vulnerable Jewish people in the Former Soviet Union.

Making pre-winter repairs is crucial. Fixing roofs, windows and providing insulation enables people living in those homes to remain warm throughout the winter months.
The programme has now completed its third year. In some locations we are scaling down operations, which reflects the fact that we have successfully addressed the most acute needs of the Jewish community. In the past year alone, 239 homes have been repaired, at an approximate average cost of £1,700 per home.

95% felt that their homes were uncomfortable and potentially dangerous to their health beforehand, but after receiving home repairs, 95% reported their living conditions to be comfortable and healthy.

Ekaterina Kachanov's mother died when she was just five. She lives alone with her blind father. Their home, in Dnepropetrovsk, Ukraine, was a serious fire risk due to faulty wiring and old appliances. Huge chunks of plaster on the ceiling were falling off, causing a serious safety issue. They could not afford to make their home safe. World Jewish Relief has replastered the ceiling, rewired the kitchen, and given them a new fridge and hob.

“Our new kitchen is so wonderful, the fridge has enough room for all our food, and best of all, we don’t get electric shocks when we use the oven anymore.”

Ekaterina Kachanov
Improving older people’s emotional wellbeing

We aim to empower older people to lead fulfilled lives, feel connected and contribute to the community.

The COPE (Catalysing Older People’s Empowerment) programme aims to improve older people’s quality of life and promote their active participation and contribution to their community. It breaks down barriers between generations and encourages mutual understanding, respect and responsibility.

The programme treats participants as valuable community members, capable of retaining their identity and autonomy, having a voice and exercising choice and control in their lives. This contributes towards overcoming common negative perceptions about older people in the communities in which the project operates.

In 2013-14 this life-changing programme made a lasting difference to the lives of 1,141 older people and engaged 337 younger people:

- 459 older people enjoyed regular social events, including diverse and stimulating activities, in 43 individuals’ homes. 598 participants took part in the activities in community centres. This gave them a sense of togetherness and community.
- 68 of the most vulnerable and lonely individuals received special one-to-one assistance from trained social workers.
- The programme brought together young and old people so that they can understand each others’ lives and support one another. 114 young volunteers have been visiting their 123 older counterparts regularly.

84% of participants, young and old, report increased affinity with, and responsibility for, people from the other generation.

75% reported feeling more productive, creative and valued thanks to the programme.
Semyon, 98, is a WWII veteran who fought the Nazis on Russia’s Eastern Front. After his wife Rosa died, Semyon, a Yiddish speaker, remained active in the Krivoy Rog Jewish community. He ran a Jewish literary society and participated in the Spiel drama club. Semyon continued to work as an engraver until he was 96 years old!

However, his mobility declined and as his only daughter lives in Israel he found it very difficult to socialise. For someone who had been so active, this was very upsetting. He became withdrawn and very lonely. Our project has given Semyon a new lease of life, helping him to socialise regularly. He is a keen and skilled cook and helps cater for meetings. He attends every meeting and says that his favourite part is debating with other participants about the correct recipe for traditional Jewish dishes.

“I don’t know how I would have lived to the age of 98, if there hadn’t been an opportunity to go somewhere from my house. I am very grateful to those people who took care of me and other Jews like me.”
Disability

We aim to ensure that people with disabilities attain and maintain independence and participation in all aspects of life.

Adults and children with disabilities remain amongst the most vulnerable people in the communities in which we work. They face discrimination, an uncompromising physical environment and a lack of state support. These combine to prevent their equal participation in everyday life.

World Jewish Relief develops an environment that facilitates the integration of people with disabilities into political, economic and social spheres of society.

Our advocacy work in Ukraine will allow the voices of people with disabilities to be heard; we carried out two disability workshops (see below) and provided training on Autistic Syndrome Disorder to more than 20 professionals, improving the quality of care provided by professionals working with those with autism.

Workshops

In June 2014, World Jewish Relief conducted two training workshops for 60 representatives from 28 disability organisations from East and West Ukraine.

The workshops provided an opportunity for all participants to meet and share ideas with dynamic and inspiring NGOs working for the rights and entitlements of people with disabilities. The workshops inspired organisations to begin working together to raise the awareness of the human rights, dignity, autonomy and needs of people with disabilities.

Within weeks, one workshop participant utilised the ideas from the workshop to secure sports equipment for its beneficiaries, collaborating with the local authority in Poltava, West Ukraine.

Throughout the year we built 13 access ramps in high profile public buildings in Ukraine, directly serving at least 7,500 people with disabilities. Working with Kharkov’s Chief Architect, we started to adapt the city to make it disability-friendly, benefiting 60,000 disabled people.
World Jewish Relief develops an environment that facilitates the integration of people with disabilities into political, economic and social spheres of society.
The situation in Ukraine meant that, since November 2013, we have closely monitored how the continued change and unrest, particularly in Eastern Ukraine, has affected our clients. Despite the situation, our programmes continue to meet the immediate needs of the most vulnerable. The almost 600 SOS grants that we have provided have ensured that we support the emergency needs of elderly clients in Ukraine.

Ukraine Crisis

Ukraine has experienced significant turmoil during the year. In November 2013, tens of thousands of people massed in Kiev’s main square following former President Yanukovych’s refusal to sign an EU partnership deal. By February 2014, the protest movement gathered such momentum that the government fell. Since then, Ukraine’s upheaval and unrest have consistently been in the news, including Russia occupying Crimea and the Malaysia Airlines flight MH17’s crash.
Securing sustainable livelihoods to help people help themselves

World Jewish Relief supports unemployed and under-employed groups so that they are able to secure their livelihoods for themselves, their families and their communities. We provide the necessary tools and skills to enable them to generate income and build lives of self-reliance and dignity.

We aim to help people move beyond simple subsistence living to enable them to have enough resources to be able to save or reinvest in their livelihoods.

Ukraine: The Wohl Livelihood Development Programme

Adequate income and safe living conditions are among the most basic requirements for survival and freedom from poverty. Our programmes equip vulnerable individuals – often single mothers – with valuable job skills, vocational training, confidence building techniques and the resources to find secure and safe employment.

This programme retains the patronage of His Royal Highness, The Prince of Wales.

In the past year, 50 Welcome to Work courses, each lasting 10 days, have been completed in Zaporozhye, Krivoy Rog and Kharkov, with a total of 900 participants. This brings the total to 1,400 predominantly Jewish participants over the two year lifespan of the project. 46% of project graduates found employment, exceeding the initial goal of 40%. This rises to 68% amongst graduates who have completed additional vocational training.
Over the lifespan of the project, the average income increase for the programme graduates amounts to 320%. The average participant’s income before the project was £83 per month, whilst average income increased to £266 per month after the project.

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The project also supports programme participants who have not found employment, even after the training provided. We offer psychological support, post training support meetings, informal group meetings, one-to-one consultation and coaching.

The success of the programme comes despite the ongoing situation in Ukraine. Some participants have either been made redundant, mobilised in the Ukrainian army, asked to take a reduction in salary / work hours, or are sent to compulsory unpaid vacations. Despite this, all of our courses have been full to capacity and the programmes have continued to reap great financial benefits for participants.

Case study / Denis Granyuk

Denis, 23, is disabled – he was born with atrophied muscles in his right hand. Before Dennis joined our programme, he had been unemployed for over a year, his whole family’s income was only £114 per month and despite his immense talent, he was rejected for all sporting roles that he applied for.

He took part in our programme in Krivoy Rog. He drastically improved trust and self-esteem, convincing him that his dream of working in sports education was achievable. He developed a detailed plan to achieve his goal, which included demonstrating his ability by competing in a national sporting event. He competed in the paratriathalon, winning a silver medal. He has now found work as a swimming coach at a prestigious sports facility in Odessa, earning 7000 UAH (£336) per month. This has completely transformed his family’s finances and way of life.

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Rwanda

In Rwanda, the plight of young people orphaned by the genocide and HIV/AIDS is exacerbated by stress, missed education and an absence of basic support networks. Rwandan street children and youth remain at risk of neglect, abuse and exploitation.

Over the past year, World Jewish Relief worked with 599 children and young people in Rwanda. 180 street children were successfully reintegrated from the streets into their families and enrolled in mainstream education. 13 former street children completed vocational training courses and obtained jobs. Our work also trained community leaders and local authorities to understand issues, such as discrimination, affecting street children. We also provided medical insurance and home repairs to former street children, helping them to lead healthy and dignified lives.

Our work developing agricultural livelihoods enabled 213 young orphan farmers to acquire basic business skills and improved their knowledge of agronomy. They registered six cooperatives and on average generated 71,000 Rwf (£71) of additional income in one growing season from watermelons and tomatoes. The Governor of the Eastern Province praised the project for successfully pioneering a profitable watermelon crop.

The Rwanda project was awarded a significant grant (£365,994) from Comic Relief to expand its reach over the next three years. It will empower 1,487 young farmers in Rwamagana, Kayonza and Nyanza to sustainably increase their income and make a lasting difference in their communities.
India
World Jewish Relief has concluded a three-year project working with the disabled community in Mumbai, India.

The three-part project focused on providing essential medical care to people with disabilities and then helping them to integrate into schools or workplaces. This is done by spending time with both business owners and people who run schools, changing their perceptions of those with disabilities and allaying concerns about schooling and hiring people with disabilities.

The project has helped 943 new participants over the past year, taking the total supported over the past three years to 1,763.

Moldova
World Jewish Relief has concluded the Business Mother’s project in Kishinev, Moldova. This three year project worked with single mothers, aiming to help the most vulnerable women in the Jewish and wider communities to acquire the confidence and skills to return to work and earn the money needed to support their families.

The project’s greatest challenge in the first years was tailoring support to meet clients’ needs. From January 2014, this hurdle was overcome by the development of a system to target support including language, business and sales training.

The programme results have been dramatic, with a 65% employment rate, and the average participant improving their income by 321%. For every one pound World Jewish Relief invested into the programme, £3.75 of wealth was created for participants.
Mustafa, 36, suffered from polio as a child, and lost the use of his legs. Lack of mobility meant he never found work, and until four months ago he was a beggar. He and his wife survived on the money she could make doing odd jobs. They lived, as they described it, hand to mouth.

When we met Mustafa, he explained that he was desperate to set up a small business, and knew of an opportunity selling salt from a local wholesaler. We had a hand operated tricycle built for him, and arranged for him to receive a small grant of seed money. Now that Mustafa can move around unaided, he works as a travelling salesman selling salt, with a small commission for delivering it to people’s homes. After only three months in business Mustafa is already making £1.50 profit per day. He said: “This is the only beginning. I am looking forward to doing more, and really making something of my life.”
Preliminary text: World Jewish Relief aims to influence positive change for those we assist. We seek to inform, engage and mobilise British Jewry alongside us to influence key opinion formers to address poverty and vulnerability at a global level. The Jewish community’s collective voice has the profound ability to improve the lives of those living in poverty around the world.

**Ukraine Briefing Event**
Following the dramatic revolution in Ukraine, World Jewish Relief held a briefing event to explore the history and politics of the region and enable supporters to understand the complexity of the conflict. More than 150 people attended.

**End Sexual Violence in Conflict Summit**
World Jewish Relief took part in the Global Summit to End Sexual Violence in Conflict, an event spearheaded by actress Angelina Jolie and former Foreign Secretary William Hague.

**Work with BOND**
World Jewish Relief was elected to co-chair the BOND Faith Campaign Group. Bond, an acronym for British Overseas NGOs for Development, is a network of UK-based NGOs working in international development seeking to foster greater collaboration on issues such as training, advocacy and fundraising.

**Operational aim 3**

**Influencing positive change for those we assist**

The event’s speakers included academics from Cambridge University, the University of California, San Diego, as well as the European Bank for Reconstruction and Development. The audience also heard from one of World Jewish Relief’s partners in Kiev about how the conflict has affected them and our programmes. The event mobilised the Jewish community to reflect together on one of the key global events of the past year.

The event aimed to create momentum against sexual violence in conflict and deliver practical action to impact those affected.

World Jewish Relief joined with NGOs and faith leaders on an interfaith panel event examining what faith and faith leaders can do to prevent and end sexual violence. We provided the Jewish community’s response and moral voice on this crucial global issue.

The faith group was formed following the success of 2013’s IF Campaign, where World Jewish Relief played an integral role, in which UK charities, faith organisations, social enterprises and campaigners came together to lobby for the UK to make positive steps towards eradicating global hunger. After this campaign, faith-based organisations, including World Jewish Relief, united to highlight links between faith and international development. Once again, World Jewish Relief provided the authoritative Jewish voice in the international development arena.
World Jewish Relief took part in the Global Summit to End Sexual Violence in Conflict, an event spearheaded by actress Angelina Jolie and former Foreign Secretary William Hague.
Operational aim 4

Leading the Jewish community’s response to international disasters

World Jewish Relief leads UK Jewry’s response to major international disasters, not only responding to immediate emergency needs, but also aiming to rebuild the livelihoods of those in crisis and build long term resilience against future disasters.

Philippines

In November 2013, Typhoon Haiyan rocked the Philippines, a densely populated country of 92 million people, devastating areas in 36 provinces. It was the most powerful storm ever recorded to hit land. 6,340 were killed with 14.4 million reported to be affected. It left over 5.6 million people stripped of their primary sources of income overnight.

Our immediate response consisted of six grants to local organisations and one (£20,898) to the Jewish Coalition for Disaster Relief:

• The largest grant enabled the delivery of 13,668 food packs, containing water, rice and canned goods, which reached 68,000 beneficiaries.
• We also enabled the delivery of food packs in Leyte Province, reaching 3,000 beneficiaries. The funding contributed to a larger project distributing food packs to 8,000 households (40,000 people) to 30 barangays (communities) in six municipalities of Western Leyte, who had received only two kilograms of rice each from the Department of Social Welfare and Development (DSWD).
• Two grants were given for the delivery of food and sleeping mats to two groups of 550 families, reaching 5,500 beneficiaries.
• One grant was for the distribution of shelter kits, each containing eight corrugated sheets, nails and a plastic sheet to 200 families, reaching 1,000 beneficiaries.

Ongoing livelihood development

World Jewish Relief has now begun four longer term programmes that focus on supporting people’s livelihood recovery so that they can start to generate income again to support themselves through fishing and agriculture.

• For families whose livelihoods were lost with the destruction of their boats in the typhoon, beginning to fish again is integral to their economic recovery. We are helping families repair their boats and with the provision of fishing gear, food and gasoline to make fishing possible.
• We are focusing on getting women get back to work. Many of these women work drying fish for resale, so we are helping them to rebuild the drying racks to get started again.
• We are providing seed, livestock and farm tools to community organisations, to be shared between local farming cooperatives.

We delivered 13,668 food packs, containing water, rice and canned goods to 68,000 people.
Case study / Clara’s Family

Clara is a mother with five small children. Her husband is a farmer but they don’t own the land. Their house, in Antique province, was destroyed by Haiyan. They received some rice and canned goods as immediate aid, but received no support to repair their house. Typhoon Haiyan destroyed their entire harvest last year. There was no money either to buy rice and vegetable seedlings to plant or to pay to rent the essential water buffalo to clear the land. She could not believe it when she heard that World Jewish Relief would help their community. World Jewish Relief’s support, giving seedlings for distribution and offering the free use of a water buffalo for ploughing means that Clara will once again be able to plant rice and vegetables, leading to her being able to feed her children regularly and maybe even saving money to start repairing her house.

• The Philippines is one of the most disaster prone countries in the world. We are therefore carrying out disaster mitigation education and training in order to limit the impact of future disasters. We are also creating a Disaster Preparedness Team for the area, which can lead continuing education, programme drills, and a response in the event of crisis.

Our work is focused in areas where needs are not being fully addressed by other responders, so it will have the maximum impact.
Syria
In September 2013, two years after the initial uprising, the humanitarian crisis in Syria reached catastrophic proportions. With more than 2 million people displaced and the death toll at well over 100,000, World Jewish Relief launched an emergency appeal. This was supported by 14 major communal bodies, including the Office of the Chief Rabbi, the United Synagogue, Movement for Reform Judaism, Federation of Synagogues, Masorti Movement and Liberal Judaism.

World Jewish Relief’s initial response focused on the immediate distribution of humanitarian aid such as food and shelter, particularly to women and children. Our response has since transitioned to focus on the provision of psychological support services. This has focused on two main activities: the provision of child-friendly spaces to refugees who have fled Syria and the training of Jordanian and Syrian volunteers in how best to deal with crisis refugees, using an Israeli trauma counselling methodology.

Kenya
Three years after the food crisis in the Horn of Africa, World Jewish Relief has concluded its work in Kenya. In recognition that the crisis developed partly due to systemic problems in the way in which communities collected and utilised water, we improved their resilience to drought after the crisis passed. We have taken steps towards this end by building water pans, providing rain water collection systems, building green houses and providing goats to economically vulnerable families.

This year, around 2,800 people benefited from these services. An exact figure is hard to calculate, as some of our key initiatives were to train the trainers – who would then go on and educate many more people - and build water tanks, both of which benefit innumerable numbers.

Rabbi Simla’i explained:
The Torah begins and ends with acts of caring, loving kindness. (Talmud)
“We leave the community better resourced, more resilient and more able to cope with future disasters than when we began our work.”
At a time when charities are constantly challenged by the economic context and the competition for resources and profile, World Jewish Relief’s plan to strengthen capacity is clear: we demonstrate the impact our programmes have on the lives of programme participants; communicate this simply and effectively to a growing support base; and raise the necessary resources to continue to improve the quality and scale of our reach.

An external review of our communications recommended numerous changes in order to ensure that World Jewish Relief is better known, understood and ultimately supported. A communications team was formed, headed by a newly recruited Director of Communications. This will lead to a transformation of language, style and methodology to allow us to engage more proactively with our current and potential supporter base. Website hits rose from 26,227 last year to 44,843 as people’s connection with the organisation began to deepen.

World Jewish Relief was successful in securing a significant Comic Relief grant for the livelihood development programme with genocide survivors in Rwanda. This reflects the quality of programme design and proposal submission.

Our fundraising performance provides the foundation on which our programmatic work can be built. Our major giving and special events programme continues to drive our income growth. Our emergency appeals for Syrian refugees and victims of Typhoon Haiyan raised a total of £807k, acquired 898 new donors and re-activated 1,069 existing donors. Because of these emergency appeals, active donors are up from 13,037 to 13,685, an increase of 5%.

We received 46 complaints over the year – a 24% increase on 2012/13. This increase is partially due to complaints received in response to our Syria Crisis Appeal – which was understandably of a sensitive nature. The Fundraising Standards Board (FRSB) reported a 44% rise in the number of complaints to charities across the sector. All complaints were dealt with efficiently and personally, and resolved according to FRSB guidelines.

A total of 5,875 thank you letters were generated to acknowledge the outstanding support of our donors.

We saw a decrease in the number of volunteers due to the closure of the Gifts in Kind warehouse. During the year, 122 volunteers assisted in the office, at events, in the community and at the warehouse while it was still operating. They provided 2,858 hours of voluntary time – this totalled £25,150 worth of time donated (based on London living wage).
Linda Falter completed the Peak District triathlon for World Jewish Relief
Last year World Jewish Relief worked in partnership with 56 organisations worldwide. The impact and quality of services provided to participants depends on the capacity and competence of the partner organisations we work through. Therefore, each partnership is rigorously assessed before the signing of a Project Support Agreement detailing the high standards of accountability, reporting and learning that we require.

World Jewish Relief’s programmes team monitors our partnerships to ensure that programme grants are utilised correctly and effectively. It is critical that programme staff spend time in the operational field with partners to understand challenges, strengthen capacity and monitor delivery. This is in addition to the use of modern communication technology to regularly communicate with partners. Overall, World Jewish Relief’s programmers made 31 visits to 9 countries last year.

An increase in visits to Ukraine, during the period of increasing insecurity and uncertainty, was warmly received by all of our Ukrainian partners.

World Jewish Relief has focused on ensuring that we are collaborating with other Jewish charitable organisations in the UK and with peer international development agencies. As a member of the Jewish Leadership Council (JLC) and represented on the Board of Deputies of British Jews, we participate actively in key forums on issues relevant to our agenda at both operational and trustee levels.

This year, for example, World Jewish Relief was represented on the JLC’s Women in Jewish Leadership steering group, seeking to ensure an improved gender balance in the charity boardroom.

World Jewish Relief was elected to co-chair the Eastern European Neighbourhood Group, as well as the BOND Faith Campaign Group, sharing information and ideas with other international development agencies.

World Jewish Relief’s former Director of Fundraising and Marketing Communications, Paul Stein, was recognised by Fundraising Magazine as one of the top 50 most influential fundraisers in the UK. The fundraising team spoke at the Institute of Fundraising (IoF) Major Donor Conference and gave a talk on the success of our High Value Programme at the IoF National Convention.

World Jewish Relief has also consulted extensively with rabbis and Jewish educators in order to strengthen our organisation’s Jewish values and to ensure that this remains at the core of who World Jewish Relief is.
**Gifts in Kind**
For over a decade, World Jewish Relief’s Gifts in Kind programme, sending primarily new and nearly new clothes to the Former Soviet Union, assisted tens of thousands of people. Hundreds of brilliant volunteers, staff and donors were involved.

In recent years, as customs regulations in Ukraine and Moldova became more complex, it became harder to ship goods overseas. Gifts in Kind became less and less economically viable.

As the viability of the programme diminished, World Jewish Relief started to increase the scale of its self-help programming in the Former Soviet Union. Our livelihood development programmes focus on helping Jewish individuals to help themselves, rather than simply receiving charitable handouts. For the thousands who do still need daily support, we are able to purchase clothing, hygiene items and household essentials locally through the innovative food card system.

We briefly trialled an alternative approach, of selling, not sending, such clothes to generate funds to support our international programmes, but the profit margins were too small to sufficiently fund our programmatic work.

With great sadness, the Gifts in Kind operation was closed in July 2013, saying a fond farewell and a heartfelt thank you to the hundreds of donors, volunteers and critical staff who had led this programme with such success.
World Jewish Relief has committed to write a new corporate strategy during the forthcoming year, covering the period 2015 – 2020. We aim for this consultative process to result in a galvanising and inspiring narrative for World Jewish Relief. This is key to succeeding in our ambition to become the best known and most respected Jewish charity in the UK.

In the year ahead, we will aim to strengthen programme effectiveness, supporter engagement and organisational profile. As such organisational priorities include:

- We will continue to build on the quality and scale of our flagship programmes of social isolation, disability support and livelihood development. These activities will empower our programme participants and reduce dependency.
- We will identify, design and begin an increased scale of support to elderly individuals who survived the Holocaust.
- We will trial the establishment of a field office in Ukraine, enabling World Jewish Relief to respond to the ongoing crisis and transition in the country.
- In each of these interventions, we aim to better demonstrate measurable impact, help communicate it simply to our supporters and share the learning with other organisations.
- Following the establishment of a communications team, we will improve and simplify our communication style, draw up our own brand guidelines and redevelop our website to ensure that we are better known and understood.
- We will make further efforts to ensure World Jewish Relief is a great organisation to work for. We will invest in our team’s development to maximise organisational performance and achievement.
In the year ahead, we will aim to strengthen programme effectiveness, supporter engagement and organisational profile.
Overview
The 2013/2014 year was one of constancy in the midst of change. Traditional income streams performed well with a significant and surprising increase in legacy giving which was a complete contrast to the previous financial year. Emergency appeals were launched for Typhoon Haiyan and the Syria Crisis, generating income beyond expectations.

The Gifts in Kind programme was closed at the end of July 2013 after 11 years of successfully distributing donated clothing and household goods to recipients across a number of countries, predominantly the former Soviet Union (FSU) countries. The carefully considered decision to close the programme was taken over a period of time when it became clear that increasing logistic challenges in distributing goods to our overseas clients were making this activity less and less viable. The curtailment of the Gifts in Kind programme makes the reading of the 2013/2014 accounts and a meaningful comparison with the previous financial year complex. The initial impression is that there has been a significant drop in income but it is important to remember that gifts in kind, by their very nature, affect both income and service delivery equally and there is, therefore, an equal reduction in programmatic spend and, as would be expected, a marked drop in related management and warehousing costs.

With the closure of the Gifts in Kind programme, there was recognition that both the historic inflow of donated goods, combined with a large and dedicated team of volunteers contributing sorting and packing capacity, could potentially mean a stock monetising opportunity to create a new income stream for World Jewish Relief. A six month clothing recycling pilot project was launched in September 2013, the sole aim of which was to test the sale of donated goods to the overseas wholesale second hand clothing market. The pilot sought to test a number of variables including quantity, quality and constancy of receipt of donated goods, achievable wholesale selling prices, the size of the market for the goods, and the costs of running the operation. At the end of the six month period it was clear that while there was a market for the goods at reasonable prices, the quantity of donated goods was considerably below the levels required to make this a viable operation. Council took the decision to curtail the project at the end of February 2014 resulting, regrettably, in a number of staff being made redundant and the Neasden warehouse premises being vacated at the end of April 2014. A small quantity of high quality designer goods continue to be sold on eBay as part of a volunteer led initiative.

Income
There was an overall decrease in income year on year of just £52k which needs some explanation in the light of the changes in activities in the 2013/2014 year. The closure of the Gifts in Kind programme just after the start of the year, meant that only four containers of donated goods were distributed prior to closure, with a value of £0.7 million, compared with the £2.6 million distributed in 2012/2013, a reduction of £1.9 million. However, voluntary income increased by £1.6 million, most of the significant increase being generated by legacies and two emergency appeals.

Income from major, individual and community giving increased by £0.3 million from £3.9 million to £4.2 million, with income from legacies reaching £0.7 million, up £0.5 million on the previous year. This was surprising as legacy income was at an historical low in the 2012/2013 year at £0.2 million in line with reduced legacy giving across the sector. Income from the Typhoon Haiyan and Syria Crisis emergency appeals generated a combined £0.8 million. There were no emergency appeals in the previous financial year.

Investment income reduced by £50k from £354k to £304k reflecting the drop in interest rates being offered on deposits, as well as a
reduction of the overall amount being held on deposit as restricted funds are distributed. WJR sold a small, historical share portfolio during the year, investing the proceeds in a significant major managed portfolio that, while showing an unrealised loss of £77k year on year nevertheless has increased by 12%, net of reinvested income, since the original initial investment in November 2011.

Income from the clothing recycling project and eBay sales generated £0.1 million. In addition WJR received £0.2 million in compensation for the relinquishing of a legal entitlement.

**Expenditure**

A drop in overall expenditure year on year of £1.9 million is due almost exclusively to the drop in Gifts in Kind distributed following the closure of the programme. This mirrors the drop in the value of Gifts in Kind received. There was a corresponding drop in the Gifts in Kind warehousing costs of £85k year on year, although this reduction was partially offset by the direct costs of the clothing recycling project of £55k, an overall reduction of £30k.

Direct fundraising costs dropped marginally by £17k with overheads increasing by £43k. Following a comprehensive Communications Review, a new communications department was formed towards the end of the financial year, replacing and expanding on formerly outsourced PR and marketing activities. The overall direct cost, excluding salaries, dropped by £49k, as marketing and PR activities were handled in house during the second half of the year ahead of the appointment of the new Director of Communications.

**Donations & Gifts**

£5,742,747

**Investment income**

£304,776

**Value of goods in kind for distribution**

£743,705

**Other**

£370,972

**Total**

£7,162,200

**Fundraising and publicity costs**

£1,317,627

**Communications**

£144,635

**Management of Clothing Recycling**

£162,562

**Programming and charitable activities**

£5,632,480

**Governance costs**

£46,883

**Total**

£7,304,187

In 2013/2014, the higher than normal percentage of costs spent on fundraising and publicity is due to the closure of the Gifts in Kind programme.

For more information, see the Financial Review.
Investments

Council has approved a policy which covers the management and review of the Charity’s investment portfolio. Council considers that a total return approach to investments is appropriate. Asset allocation ranges for each fund for which investments are held are assessed by the Finance Committee. These are passed on to the Investment Committee which in turn provides recommendations to Council on any portfolio rebalancing required. Investments will normally be denominated in Sterling, though non-Sterling investments will be considered to enhance portfolio return or improve diversification. Leverage is not permitted. Foreign currency commitments are held in cash. The policy currently does not look to use non-financial criteria, such as ethical or social policy considerations, in the selection of investment assets.

The investment portfolio comprises:
- Managed equity funds: 74%
- Cash: 26%

Reserves

Council reviews WJR’s reserve policy each year, ensuring that the Charity has sufficient funds to be able to absorb setbacks in its ability to raise funds and maintain its charitable expenditure programmes. At present, a significant proportion of general fund programme grants are underwritten in advance at the commencement of each financial year from general fund reserves, relying on budgeted income to be generated during the year.

WJR had combined funds of £16.5 million at 30 June 2014 (2013: £16.7 million) comprising:
- General funds: £1.5 million
- Designated funds: £3.5 million
- Restricted funds: £11.5 million

Council considers that free reserves should be held at a minimum level broadly equivalent to one year’s administration costs, currently £1.5 million. The charity ended the year with general funds at the desired level of £1.5 million, a considerable improvement on the 2012/2013 year when general funds dropped to £1.2 million at the end of a challenging year.

Council considers it prudent, as a responsible grant-making organisation, to set aside a proportion of free reserves to cover certain longer-term programmes. £2.25 million has been designated for this purpose which is an increase of £90k year on year. Total designated funds comprise:
- The cost of WJR’s freehold building of £1.1 million. The cost of purchase and refurbishment is held as tangible fixed assets.
- A dilapidations fund of £0.1 million, held to cover necessary future repairs and refurbishment.
- £2.25 million to provide three years of Ukraine and Georgia welfare grants.

Council is satisfied with the level of free reserves.

- Restricted funds, which fall outside of the definition of free reserves, have specific use conditions and are used to fund projects and programmes. It should be borne in mind that 87%, or £10.1 million, of the total restricted funds of £11.6 million are restricted to funding programmes in support of victims of Nazi persecution. We will identify, design and begin an increased scale of support to elderly individuals who were victims of Nazi persecution, other Jewish refugees and other Jewish persons in necessitous circumstances.
Structure, governance and management

Constitution
The Charity is governed by its Memorandum and Articles of Association dated 31st December 1984 as amended by Special Resolution on 29th September 2003.

Council of Management
The governing body of the Charity is the Council of Management (Council) which meets five times a year and must consist of at least five members. New members may be appointed by majority vote. Members of Council are also directors of the company and trustees of the Charity. No Council member has a beneficial interest in the company.

On appointment, new members receive an information pack and an induction which includes information on WJR’s governance structure, charitable activities, finances, fundraising and staffing. Trustees are encouraged to visit international projects. Members of Council are also directors of the company and trustees of the Charity. No Council member has a beneficial interest in the company.

Council bears responsibility for strategic planning, policy and direction. Council delegates governance responsibility for directing and monitoring the day to day running of the Charity to the Honorary Officers comprising the Chairman, Vice-Chairman, Treasurer, the chair of the Allocations Committees, and three other trustees with particular interest in governance. The Honorary Officers meet approximately five times a year to review the governance and administration of the Charity. The Chief Executive attends Honorary Officers’ meetings. Implementation is delegated to the Chief Executive, who is answerable to Council, and his Senior Leadership Team. The other members of the Senior Leadership Team, reporting to the Chief Executive, are the Director of Philanthropy, Director of Finance and Resources, Director of International Programmes and Partnerships and Director of Communications. Council delegates the detailed review of certain issues to specific committees, namely the Finance, Allocations, Investment, Nominations and Honorary Officers’ Committees. Committees are chaired by, and primarily composed of, members of Council, supported by lay experts.

Grants made to partners are determined by the Allocations Committee, subject to ratification by Council. Detailed applications are received from many organisations and are fully discussed and considered by the Allocations Committee. On approval, grant agreements are formalised, subject to satisfactory responses to questions and adequate financial and narrative reporting.

The Finance Committee reviews and recommends the annual budget and annual financial statements to Council for approval. The committee also monitors monthly management accounts, financial reporting and risk management. The Finance Committee informs the Investment Committee of liquidity requirements and receives regular investment reports.

The role of the Investment Committee is to research and make recommendations to Council on suitable investments for excess funds, and the appropriate timing for acquisition and disposal. The Investment Committee monitors the performance of WJR’s investment portfolio and receives regular reports from the third party fund managers.

The Nominations Committee ensures that the structure, composition, recruitment, tenure and succession of World Jewish Relief’s Board and its committees is appropriate and effective.
Structure, governance and management (continued)

World Jewish Relief’s Objects
The Charity’s objects are defined in its Memorandum and Articles of Association as “the relief and assistance of persons in necessitous circumstances including (but not limited to) Jewish refugees or any other Jewish persons and the relief of sickness and physical disability in any part of the world in such manner and on such terms and conditions as may be thought fit”.

Risk
WJR has a formal risk management process through which the Senior Leadership Team identifies the major risks to which the organisation may be exposed and has ranked these by likelihood and impact, culminating in a risk control document which is updated on a regular basis. All significant risks, together with current mitigation actions, are reviewed regularly throughout the year by both the Finance Committee and Council.

Council is satisfied that systems have been and are in place to mitigate identified risks to an acceptable level. Particular emphasis continues to be placed on effective grant management, service delivery monitoring and evaluation and budgetary controls. Income streams are closely monitored to ensure the viability of allocations to partner organisations, as well as the Charity’s long-term sustainability.

Grants to partners
The majority of WJR’s charitable work is carried out by making grants to partner organisations. Grants are traditionally made on an annual basis and in line with specific project criteria. Project proposals are subject to a rigorous approval process before individual grants are agreed and contractual agreements drawn up. Final approval rests with WJR’s Allocations Committee, predominantly comprising Council members. All projects are systematically monitored by WJR’s programme and finance teams. Grant agreements are signed by all partners, who are obliged to report at least quarterly against agreed objectives, and the payment of grants is subject to the receipt of satisfactory reports.

Public Benefit Statement
WJR’s Council has given regard to the legislative and regulatory requirements for disclosing how its charitable objectives have provided benefit to the public. Council has complied with the duty set out in Section 4 of the Charities Act 2011 and clarified how the organisation’s work seeks to focus on three charitable purposes as specified in the Act. These are “the prevention or relief of poverty; the advancement of health or the saving of lives; and the relief of those in need, by reason of youth, age, ill health, disability, financial hardship or other disadvantage”.

Through the provision of grants to 49 partner agencies working in 17 countries on 69 projects and supporting 56,841 direct beneficiaries, WJR works to deliver long term development benefits and humanitarian assistance. These activities further WJR’s charitable purposes for the public benefit.

Auditors
A resolution proposing that PKF Littlejohn LLP be reappointed as auditors of the charitable company for the forthcoming year will be put to members at the Annual General Meeting.

Statement of the Board of Trustees’ responsibilities for the financial statements
The Council of Management, who are also the directors of Central British Fund for World Jewish Relief for the purpose of company law, are responsible for preparing the Council of Management’s Report and the accounts in accordance with applicable
law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Council of Management to prepare financial statements for each financial year. Under company law the Council of Management must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year. In preparing these financial statements, the Council of Management are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities’ SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the accounts on the going concern basis unless it is inappropriate to presume that the Charity will continue in operation.

The Council of Management is responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the accounts comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable Company’s website. Legislation in the United Kingdom governing the preparation and dissemination of Financial Statements may differ from legislation in other jurisdictions.

Disclosure of information to auditors
Each of the directors, who held office at the date of approval of this Council of Management Report, has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditors are aware of such information.

Approved by the Council of Management on 29 September 2014
and signed on their behalf by:

James Libson
Chairman

29 September 2014

Bill Shaul
Treasurer

29 September 2014
We have audited the financial statements of World Jewish Relief for the year ended 30 June 2014 which comprise the Statement of Financial Activities, incorporating an Income and Expenditure Account, the Company Balance Sheet, the Cash Flow Statement and the related notes 1 to 20. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

This report is made solely to the charitable Company’s members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the 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.

Respective responsibilities of Trustees and Auditors
As explained more fully in the Trustee’s Responsibilities Statement, set out on pages 26 to 27, 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.

We have been appointed as auditor under the Companies Act 2006 and report in accordance with regulations under this Act. Our responsibility is to audit and express an opinion on the Financial Statements in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Board’s Ethical Standards for Auditors.

Scope of the audit of the Financial Statements
An audit involves obtaining evidence about the amounts and disclosures in the Financial Statements sufficient to give reasonable assurance that the Financial Statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of: whether the accounting policies are appropriate to the charitable Company’s circumstances and have been consistently applied and adequately disclosed; the reasonableness of significant accounting estimates made by the Directors; and the overall presentation of the Financial Statements.

In addition, we read all the financial and non-financial information in the Council of Management’s Report to identify material inconsistencies with the audited Financial Statements and to identify any information that is apparently materially incorrect based on, or materially inconsistent with, the knowledge acquired by us in the course of performing the audit. If we become aware of any apparent material misstatements or inconsistencies we consider the implications for our report.
Opinion on the Financial Statements
In our opinion the Financial Statements:

- give a true and fair view of the state of the charitable Company’s affairs as at 30 June 2014, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Opinion on other matter prescribed by the Companies Act 2006
In our opinion the information given in the Council of Management’s Report for the financial year for which the Financial Statements are prepared is consistent with the Financial Statements.

Matters on which we are required to report by exception
We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the Financial Statements are not in agreement with the accounting records and returns; or
- certain disclosures of Directors’ remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Sarah Morrison
(Senior Statutory Auditor)

For and on behalf of
PKF Littlejohn LLP
Statutory Auditor
1 Westferry Circus
Canary Wharf
London E14 4HD
### Statement of financial activities

(including an income and expenditure account) for the year ended 30 June 2014

<table>
<thead>
<tr>
<th>Notes</th>
<th>Unrestricted funds</th>
<th>Designated funds</th>
<th>Restricted funds</th>
<th>Total 2014</th>
<th>Total 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>£</td>
<td>£</td>
<td>£</td>
<td>£</td>
<td>£</td>
</tr>
<tr>
<td><strong>Incoming resources from generated funds</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Voluntary income</td>
<td>2</td>
<td>3,224,968</td>
<td>-</td>
<td>2,517,779</td>
<td>5,742,747</td>
</tr>
<tr>
<td>Investment income</td>
<td>3</td>
<td>96,159</td>
<td>-</td>
<td>208,617</td>
<td>304,776</td>
</tr>
<tr>
<td><strong>Total incoming resources</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Resources expended</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Costs of generating funds</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fundraising and publicity costs</td>
<td>1,076,951</td>
<td>-</td>
<td>240,676</td>
<td>1,317,627</td>
<td>1,239,211</td>
</tr>
<tr>
<td>Communications</td>
<td>144,635</td>
<td>-</td>
<td>-</td>
<td>144,635</td>
<td>-</td>
</tr>
<tr>
<td>Management of Clothing Recycling</td>
<td>162,562</td>
<td>-</td>
<td>-</td>
<td>162,562</td>
<td>80,094</td>
</tr>
<tr>
<td><strong>Total charitable expenditure</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Charitable activities</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grants to partners</td>
<td>1,767,131</td>
<td>-</td>
<td>3,029,644</td>
<td>4,796,775</td>
<td>4,884,588</td>
</tr>
<tr>
<td>Goods in Kind distributed</td>
<td>743,705</td>
<td>-</td>
<td>-</td>
<td>743,705</td>
<td>2,639,109</td>
</tr>
<tr>
<td>Management of Goods in Kind distributed</td>
<td>92,000</td>
<td>-</td>
<td>-</td>
<td>92,000</td>
<td>377,283</td>
</tr>
<tr>
<td><strong>Total resources expended</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Governance costs</td>
<td>46,883</td>
<td>-</td>
<td>-</td>
<td>46,883</td>
<td>45,090</td>
</tr>
<tr>
<td><strong>Net incoming/(outgoing) resources before transfers</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Gross transfers between funds</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Net incoming/(outgoing) resources after transfers</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Other recognised gains and losses</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Losses)/Gains on investment assets</td>
<td>(26,894)</td>
<td>-</td>
<td>(17,842)</td>
<td>(44,736)</td>
<td>1,235,642</td>
</tr>
<tr>
<td><strong>Net Movement of funds for the year</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Fund balances at 1 July 2013</strong></td>
<td>1,207,656</td>
<td>3,407,905</td>
<td>12,123,960</td>
<td>16,739,521</td>
<td>17,555,423</td>
</tr>
<tr>
<td><strong>Fund balances at 30 June 2014</strong></td>
<td>1,499,894</td>
<td>3,490,710</td>
<td>11,562,194</td>
<td>16,552,798</td>
<td>16,739,521</td>
</tr>
</tbody>
</table>

All of the above results are derived from continuing activities. The charity has no gains and losses other than those shown above.
## Balance Sheet

At 30 June 2014

<table>
<thead>
<tr>
<th></th>
<th>2014</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Fixed Assets</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tangible assets 11</td>
<td>1,144,880</td>
<td>946,814</td>
</tr>
<tr>
<td>Investments 12</td>
<td>11,516,914</td>
<td>11,208,416</td>
</tr>
<tr>
<td></td>
<td><strong>12,661,794</strong></td>
<td><strong>12,155,230</strong></td>
</tr>
<tr>
<td><strong>Current Assets</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Debtors 13</td>
<td>93,386</td>
<td>254,803</td>
</tr>
<tr>
<td>Cash at bank and in hand</td>
<td>3,967,196</td>
<td>4,526,176</td>
</tr>
<tr>
<td></td>
<td><strong>4,060,582</strong></td>
<td><strong>4,780,979</strong></td>
</tr>
<tr>
<td>Creditors: amount falling due within one year 14</td>
<td>(169,578)</td>
<td>(196,688)</td>
</tr>
<tr>
<td><strong>Net current assets</strong></td>
<td>3,891,004</td>
<td>4,584,291</td>
</tr>
<tr>
<td><strong>Net assets</strong></td>
<td><strong>16,552,798</strong></td>
<td><strong>16,739,521</strong></td>
</tr>
<tr>
<td><strong>The funds of the charity</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Restricted funds 15</td>
<td>11,562,194</td>
<td>12,123,960</td>
</tr>
<tr>
<td>Designated funds 16</td>
<td>3,490,710</td>
<td>3,407,905</td>
</tr>
<tr>
<td>General unrestricted funds</td>
<td>1,499,894</td>
<td>1,207,656</td>
</tr>
<tr>
<td><strong>Total funds</strong></td>
<td><strong>16,552,798</strong></td>
<td><strong>16,739,521</strong></td>
</tr>
</tbody>
</table>

The accounts were approved by the Council of Management on 29 September 2014

J Libson
Chairman
## Cash flow statement

For the year ended 30 June 2014

<table>
<thead>
<tr>
<th></th>
<th>2014</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net deficit for the year</td>
<td>(141,987)</td>
<td>(2,051,544)</td>
</tr>
<tr>
<td>Investment income</td>
<td>(304,776)</td>
<td>(354,633)</td>
</tr>
<tr>
<td>Depreciation of tangible fixed assets</td>
<td>14,434</td>
<td>16,014</td>
</tr>
<tr>
<td>Decrease/(Increase) in debtors</td>
<td>161,418</td>
<td>(130,133)</td>
</tr>
<tr>
<td>(Decrease)/Increase in creditors</td>
<td>(27,110)</td>
<td>85,504</td>
</tr>
<tr>
<td><strong>Net cash outflow from operations</strong></td>
<td>(298,021)</td>
<td>(2,434,792)</td>
</tr>
<tr>
<td><strong>Returns on investment</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Investment income</td>
<td>304,776</td>
<td>354,633</td>
</tr>
<tr>
<td>Exchange rate variances</td>
<td>(24,513)</td>
<td>6,320</td>
</tr>
<tr>
<td><strong>Capital expenditure and financial investment</strong></td>
<td>280,263</td>
<td>360,953</td>
</tr>
<tr>
<td>Payments to acquire tangible fixed assets</td>
<td>--</td>
<td>(6,120)</td>
</tr>
<tr>
<td>Net cash movement on cash held by investment manager</td>
<td>197,328</td>
<td>(697,868)</td>
</tr>
<tr>
<td>Payment to acquire listed investments</td>
<td>(4,765,650)</td>
<td>(3,806,799)</td>
</tr>
<tr>
<td>Proceeds from sale of investments</td>
<td>4,027,100</td>
<td>4,322,390</td>
</tr>
<tr>
<td><strong>Decrease in cash in the year</strong></td>
<td>(541,222)</td>
<td>(188,397)</td>
</tr>
<tr>
<td><strong>Analysis of cash as shown in the balance sheet</strong></td>
<td>(558,980)</td>
<td>(2,262,236)</td>
</tr>
<tr>
<td>Balance at 1 July 2013</td>
<td>4,526,176</td>
<td>6,788,412</td>
</tr>
<tr>
<td>Net cash outflow</td>
<td>(558,980)</td>
<td>(2,262,236)</td>
</tr>
<tr>
<td>Balance at 30 June 2014</td>
<td>3,967,196</td>
<td>4,526,176</td>
</tr>
</tbody>
</table>
1. Accounting policies

1.1 Basis of preparation

The accounts have been prepared under the historical cost convention modified to include the revaluation of certain fixed assets including the investment property. The accounts have been prepared in accordance with applicable accounting standards, the Statement of Recommended Practice, ‘Accounting and Reporting by Charities’, issued in March 2005 and the Companies Act 2006. The Charity does not prepare group accounts as its trading subsidiary is dormant.

It is the opinion of the Trustees that the use of the going concern basis of accounting is appropriate because there are no material uncertainties relating to events or conditions that may cast significant doubt about the ability of the Charity to continue as a going concern and there is reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future.

1.2 Incoming resources

Donations, legacies and other forms of voluntary income are recognised as incoming resources on receipt. Gift Aid has been accrued. Goods in Kind for distribution are recognised on receipt and are included at a value equivalent to their factory gate price. Interest income on current bank accounts is recognised on receipt. Interest income on term deposits that span more than one financial year is accrued on a pro-rata basis. Income from share portfolios that is not paid out but is reinvested in the portfolio, is accrued on a monthly basis.

1.3 Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to that category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Costs of generating funds include both direct and apportioned costs attributable to the fundraising activities of the Charity. Governance costs are associated with the governance arrangements of the Charity which relate to the general running of the Charity as opposed to the costs associated with fundraising or charitable activities. Included within this category are costs associated with the strategic, as opposed to the day-to-day, management of the Charity’s activities, and the costs of meeting statutory obligations, for example the audit fee. Expenditure on charitable activities comprises direct expenditure on grant making and distribution activities. Support costs are allocated between these categories on a basis consistent with the use of resources.
1.4 Tangible fixed assets and depreciation

Depreciation of fixed assets is provided at the following annual rates to write off the cost, less the estimated residual value, of the asset over its useful economic life.

Freehold land is not depreciated
Freehold improvements 2% straight line
Computer equipment 33% straight line
Fixtures & fittings 25% straight line

Assets purchased directly, or through implementing partners, for the purpose of relief work are written off to the Statement of Financial Activities in the year of expenditure as part of charitable expenditure. Improvements to freehold buildings occupied and used by the Charity for charitable purposes are amortised. In previous years, the investment element was not subject to amortisation, but to periodic impairment reviews following re-valuation exercises.

1.5 Investments

The Charity’s freehold property is used for direct charitable purposes. Other fixed asset investments are shown at their mid-market values at the year end. Unrealised gains and losses are taken to the Statement of Financial Activities on the revaluation of investments for accounting purposes. Realised gains and losses are included in the Statement of Financial Activities in the year of disposal of the investment.

1.6 Pensions

The pension costs charged in the accounts represent the contributions payable by the Charity during the year into both a defined contribution group personal pension scheme and individual personal pension schemes on behalf of certain members of staff and are accounted for in accordance with FRS 17.

1.7 Foreign currency translation

Transactions denominated in foreign currencies are recorded at the rate of exchange ruling at the date of the transaction. Monetary assets and liabilities denominated in foreign currencies are translated into sterling at the rates of exchange ruling at the balance sheet date. All differences are taken to the Statement of Financial Activities.

1.8 Accumulated Funds

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in note 15. Designated funds comprise funds which have been set aside at the discretion of the Council of Management for specific purposes and uses of the designated funds are set out in note 16.
Notes to the accounts (continued)
For the year ended 30 June 2014

2 Voluntary Income

<table>
<thead>
<tr>
<th></th>
<th>Unrestricted Funds</th>
<th>Restricted Funds</th>
<th>Total 2014</th>
<th>Total 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Donations and gifts</td>
<td>2,528,911</td>
<td>2,504,779</td>
<td>5,033,690</td>
<td>3,963,551</td>
</tr>
<tr>
<td>Legacies</td>
<td>696,057</td>
<td>13,000</td>
<td>709,057</td>
<td>217,883</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>3,224,968</strong></td>
<td><strong>2,517,779</strong></td>
<td><strong>5,742,747</strong></td>
<td><strong>4,181,434</strong></td>
</tr>
</tbody>
</table>

3 Investment Income

<table>
<thead>
<tr>
<th></th>
<th>Unrestricted Funds</th>
<th>Restricted Funds</th>
<th>Total 2014</th>
<th>Total 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rental Income</td>
<td>6,964</td>
<td>-</td>
<td>6,964</td>
<td>6,410</td>
</tr>
<tr>
<td>Income from listed investments</td>
<td>-</td>
<td>180,500</td>
<td>180,500</td>
<td>194,779</td>
</tr>
<tr>
<td>Interest from current accounts</td>
<td>89,195</td>
<td>28,117</td>
<td>117,312</td>
<td>153,444</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>96,159</strong></td>
<td><strong>208,617</strong></td>
<td><strong>304,776</strong></td>
<td><strong>354,633</strong></td>
</tr>
</tbody>
</table>

4 Incoming resources from charitable activities

<table>
<thead>
<tr>
<th></th>
<th>2014</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Goods in Kind for distribution</td>
<td>743,705</td>
<td>2,639,109</td>
</tr>
</tbody>
</table>

5 Resources expended

<table>
<thead>
<tr>
<th></th>
<th>Grants awarded</th>
<th>Staff Costs</th>
<th>Direct Costs</th>
<th>Other support costs</th>
<th>Total 2014</th>
<th>Total 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cost of generating funds</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fundraising and publicity costs</td>
<td>-</td>
<td>594,499</td>
<td>540,195</td>
<td>182,933</td>
<td>1,317,627</td>
<td>1,239,211</td>
</tr>
<tr>
<td>Communications</td>
<td>-</td>
<td>71,400</td>
<td>56,061</td>
<td>17,174</td>
<td>144,635</td>
<td>80,094</td>
</tr>
<tr>
<td>Clothing Recycling Project</td>
<td>-</td>
<td>105,526</td>
<td>55,019</td>
<td>2,017</td>
<td>162,562</td>
<td>-</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>-</td>
<td>771,425</td>
<td>651,275</td>
<td>202,124</td>
<td>1,624,824</td>
<td>1,319,305</td>
</tr>
</tbody>
</table>

Charitable activities

<table>
<thead>
<tr>
<th></th>
<th>Grants awarded</th>
<th>Staff Costs</th>
<th>Direct Costs</th>
<th>Other support costs</th>
<th>Total 2014</th>
<th>Total 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grants to partners - Note 5(a)</td>
<td>4,394,536</td>
<td>297,265</td>
<td>-</td>
<td>104,974</td>
<td>4,796,775</td>
<td>4,884,588</td>
</tr>
<tr>
<td>Activities undertaken directly</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management of Goods in Kind distributed</td>
<td>743,705</td>
<td>-</td>
<td>-</td>
<td>743,705</td>
<td>2,639,109</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>5,138,241</td>
<td>359,103</td>
<td>19,672</td>
<td>115,464</td>
<td>5,632,480</td>
<td>7,900,980</td>
</tr>
</tbody>
</table>

Governance Costs

<table>
<thead>
<tr>
<th></th>
<th>Grants awarded</th>
<th>Staff Costs</th>
<th>Direct Costs</th>
<th>Other support costs</th>
<th>Total 2014</th>
<th>Total 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Governance Costs</td>
<td>-</td>
<td>28,505</td>
<td>-</td>
<td>18,378</td>
<td>46,883</td>
<td>45,090</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>5,138,241</td>
<td>1,159,033</td>
<td>670,947</td>
<td>335,966</td>
<td>7,304,187</td>
<td>9,265,375</td>
</tr>
</tbody>
</table>

Governance costs include payment to the auditors of £12,774 (2012/13 - £13,075) for audit fees (inclusive of VAT) and £1200 (2012/13 - £nil) for other services.
## 5 (a) Grants Awarded

### Operational Aim 1 - Meeting immediate needs of the most vulnerable

1. Elderly
   1.1 Physical Wellbeing
   - 1.1.1 Home Repairs 601,693 612,236
   - 1.1.2 Welfare 1,613,206 1,817,324
   1.2 Emotional Wellbeing
   - 1.2.1 Catalysing Older People’s Empowerment 266,768 217,930

2. People with Disabilities
   - 2.1 Accessibility 246,772 199,882
   - 2.2 Raising Awareness 220,611 164,898

3. Other
   - 3.1 Children 97,301 181,751
   - 3.2 Community 427,141 487,655
   - 3.3 Gifts in Kind 743,705 2,639,109
   - 3.4 Organisational Capacity Building 80,298 95,067

**TOTAL OPERATIONAL AIM 1**

4,297,495 6,415,852

### Operational Aim 2 - Securing Sustainable Livelihoods

1. Sustainable Employment Opportunities 458,180 538,175
2. Entrepreneurial Opportunities 60,994 53,902

**TOTAL OPERATIONAL AIM 2**

519,174 592,077

### Operational Aim 4 - Leading the Jewish Community’s Response to International Disasters

1. Philippines Typhoon Haiyan Appeal 158,365 -
2. Syria Crisis Appeal 151,055 379
3. East Africa Appeal 11,241 65,865
4. Pakistan Flood Crisis - 11,810
5. Japan Earthquake - 7,000
6. West African Food Crisis - 2,075

**TOTAL OPERATIONAL AIM 4**

320,661 87,129

### Non-direct programme costs

911 918

**TOTAL GRANTS TO PARTNERS**

5,138,241 7,095,976

---

Notes to the accounts (continued) for the year ended 30 June 2014.
Notes to the accounts (continued)

For the year ended 30 June 2014

6 Governance costs

Other governance costs comprise:

<table>
<thead>
<tr>
<th></th>
<th>2014</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Auditors remuneration</td>
<td>12,725</td>
<td>13,075</td>
</tr>
<tr>
<td>Other costs</td>
<td>34,158</td>
<td>32,015</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>46,883</strong></td>
<td><strong>45,090</strong></td>
</tr>
</tbody>
</table>

7 Council of management

The premium paid for trustee indemnity insurance cover for 2013/14 was £1,375 (2012/13 £1,375). None of the Council of Management, or any persons connected with them, received any benefits or remuneration from the Charity during the year except as indicated in note 19.

8 Employees

The average monthly number of employees during the year was:

<table>
<thead>
<tr>
<th>Department</th>
<th>2014</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fundraising and development</td>
<td>11</td>
<td>10</td>
</tr>
<tr>
<td>Programmes</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Communications</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Administration</td>
<td>7</td>
<td>6</td>
</tr>
<tr>
<td>Gifts in kind</td>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td>Clothing recycling</td>
<td>2</td>
<td>-</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>28</strong></td>
<td><strong>26</strong></td>
</tr>
</tbody>
</table>

Employment costs

<table>
<thead>
<tr>
<th></th>
<th>2014</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wages and salaries</td>
<td>1,007,229</td>
<td>976,108</td>
</tr>
<tr>
<td>Social security costs</td>
<td>102,098</td>
<td>102,905</td>
</tr>
<tr>
<td>Other pension costs</td>
<td>34,886</td>
<td>31,870</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>1,144,213</strong></td>
<td><strong>1,110,883</strong></td>
</tr>
</tbody>
</table>

The number of employees whose annual emoluments were £60,000 or more were:

<table>
<thead>
<tr>
<th>Emoluments</th>
<th>2014</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>£60,000-£69,999</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>£100,000-109,999</td>
<td>1</td>
<td>1</td>
</tr>
</tbody>
</table>

9 Transfers

Transfers are made between funds, where such transfers meet the objects of those funds covering relevant and applicable net expenditure of WJR’s programme grants.

10 Unrealised gains and losses

<table>
<thead>
<tr>
<th></th>
<th>2014</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unrealised (loss) / gain on share portfolio</td>
<td>(77,234)</td>
<td>1,229,322</td>
</tr>
<tr>
<td>Realised gain on share portfolio</td>
<td>57,011</td>
<td>-</td>
</tr>
<tr>
<td>Foreign exchange (loss) / gain (net)</td>
<td>(24,513)</td>
<td>6,320</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>(44,736)</strong></td>
<td><strong>1,235,642</strong></td>
</tr>
</tbody>
</table>
11 Tangible fixed assets

Freehold property  Computer equipment  Fixtures & Fittings  Total
Cost
At 1 July 2013 987,162 88,537 58,659 1,134,358
Transfer of investment portion of property 212,500 - - 212,500
At 30 June 2013 1,199,662 88,537 58,659 1,346,858

Depreciation
At 1 July 2013 51,757 80,516 55,271 187,544
Charge for the year 7,195 5,131 2,108 14,434
At 30 June 2013 58,952 85,647 57,379 201,978

Net book value
At 30 June 2014 1,140,710 2,890 1,280 1,144,880
At 30 June 2013 935,405 8,021 3,388 946,814

As the freehold property is now occupied almost exclusively by the charity for own use, the investment portion of the property, previously occupied by tenants, has been transferred to the freehold property.

12 Fixed asset investments

Freehold property  Listed investments
at valuation  at market value
2014 Total
Value at 1 July 2013 212,500 10,995,916 11,208,416
Transfers (212,500) - (212,500)
Disposals - (4,027,100) (4,027,100)
Additions - 4,765,650 4,765,650
Net movement in cash held by investment manager - (20,223) (20,223)
Market value at 30 June 2014 - 11,516,914 11,516,914

Historical Cost:
At 30 June 2014 - 10,462,317 10,462,317
At 30 June 2013 487,765 9,653,453 10,141,218

The Charity holds 20,000 Ordinary shares of £1 each in World Jewish Relief (Trading) Limited, which represents 100% of the authorised, allotted, fully paid called up share capital. World Jewish Relief (Trading) Limited was formed to carry on any trading activities on behalf of and to promote, support, aid and assist the Central British Fund for World Jewish Relief. The subsidiary company remains dormant. The Trustees reduced the value of the Charity’s investment to £nil during 2004 to reflect the balance sheet value of the subsidiary company.

The following investments are considered material

<table>
<thead>
<tr>
<th>2014</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>£</td>
<td>£</td>
</tr>
<tr>
<td>1.25% Treasury index linked 22/11/17</td>
<td>612,283</td>
</tr>
<tr>
<td>USA Treasury notes 0.125% TIPS 15/04/16 USD</td>
<td>780,846</td>
</tr>
<tr>
<td>USA Treasury notes 1.625% TIPS 15/01/18 USD</td>
<td>-</td>
</tr>
</tbody>
</table>
### Notes to the accounts (continued)

For the year ended 30 June 2014

#### 13 Debtors

<table>
<thead>
<tr>
<th>Description</th>
<th>2014</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grants recoverable</td>
<td>-</td>
<td>108,474</td>
</tr>
<tr>
<td>Gift aid recoverable</td>
<td>27,940</td>
<td>66,276</td>
</tr>
<tr>
<td>VAT recoverable</td>
<td>2,737</td>
<td>-</td>
</tr>
<tr>
<td>Other debtors</td>
<td>54,324</td>
<td>73,022</td>
</tr>
<tr>
<td>Prepayments</td>
<td>8,385</td>
<td>7,031</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>93,386</td>
<td>254,803</td>
</tr>
</tbody>
</table>

#### 14 Creditors amounts falling due within one year

<table>
<thead>
<tr>
<th>Description</th>
<th>2014</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Programme commitments</td>
<td>-</td>
<td>27,900</td>
</tr>
<tr>
<td>Trade creditors</td>
<td>118,369</td>
<td>118,112</td>
</tr>
<tr>
<td>Other taxation and social security costs</td>
<td>28,221</td>
<td>31,338</td>
</tr>
<tr>
<td>Accruals and deferred income</td>
<td>18,791</td>
<td>13,581</td>
</tr>
<tr>
<td>Total</td>
<td>169,578</td>
<td>196,688</td>
</tr>
</tbody>
</table>
## 15 Restricted Funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

<table>
<thead>
<tr>
<th>Notes</th>
<th>Operational Aim 1 - Meeting immediate needs of the most vulnerable</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>OSHA Fund</td>
</tr>
<tr>
<td></td>
<td>Morley Lawson Fund</td>
</tr>
<tr>
<td></td>
<td>George Marshall Fund</td>
</tr>
<tr>
<td></td>
<td>The Ansel Harris Memorial Fund</td>
</tr>
<tr>
<td></td>
<td>La Benevolencia</td>
</tr>
<tr>
<td></td>
<td>Ukraine children</td>
</tr>
<tr>
<td></td>
<td>Rwandan children</td>
</tr>
<tr>
<td></td>
<td>Ukraine Elderly</td>
</tr>
<tr>
<td></td>
<td>Elderly Isolation</td>
</tr>
<tr>
<td></td>
<td>Zambian elderly</td>
</tr>
<tr>
<td></td>
<td>Disability Ukraine</td>
</tr>
<tr>
<td></td>
<td>Disability Moldova</td>
</tr>
<tr>
<td></td>
<td>Home Repair Ukraine</td>
</tr>
<tr>
<td></td>
<td>Home Repair Kishinev Moldova</td>
</tr>
<tr>
<td></td>
<td>Home Repair Georgia</td>
</tr>
<tr>
<td></td>
<td>Student stipends</td>
</tr>
<tr>
<td></td>
<td>Community vehicles</td>
</tr>
<tr>
<td></td>
<td>Optical project</td>
</tr>
<tr>
<td></td>
<td>Kharkov &amp; Krivoy Rog JCCs</td>
</tr>
<tr>
<td></td>
<td>Krakow JCC</td>
</tr>
<tr>
<td></td>
<td>Archive Programme</td>
</tr>
<tr>
<td></td>
<td>Operational Aim 2 - Supporting sustainable livelihoods</td>
</tr>
<tr>
<td></td>
<td>Ukraine livelihoods development</td>
</tr>
<tr>
<td></td>
<td>Moldova livelihoods development</td>
</tr>
<tr>
<td></td>
<td>India livelihoods development</td>
</tr>
<tr>
<td></td>
<td>Rwanda livelihoods development</td>
</tr>
<tr>
<td></td>
<td>Operational Aim 3 - Responding to International Disasters</td>
</tr>
<tr>
<td></td>
<td>Emergency fund</td>
</tr>
<tr>
<td></td>
<td>Typhoon Haiyan</td>
</tr>
<tr>
<td></td>
<td>Syria Crisis</td>
</tr>
</tbody>
</table>

### Notes to the accounts (continued)

For the year ended 30 June 2014
Notes to the accounts (continued)

For the year ended 30 June 2014

15 Restricted Funds (continued)

15.1 The OSHA funds support Jewish refugees of Nazi persecution, other Jewish refugees and other Jewish persons in necessitous circumstances, whether resident in the UK or elsewhere. Programmatic activities, to be funded by the OSHA fund, are to be scaled up in 2014/2015.

15.2 The Morley Lawson Fund is available to be spent supporting asylum seekers and those granted leave to remain in the UK along with dependants. This support may take the form of cash grants to them or to other organisations who are providing support or education.

15.3 The Naum Dora and Georg Marjanowski Charity Foundation (George Marshall Fund) is an unincorporated charity (Registration number 1019478) of which The Central British Fund for World Jewish Relief is the sole trustee. Its funds are to be used for educational purposes.

15.4 The Ansel Harris Memorial Fund assists young Jewish people from the UK to engage in WJR activities beyond the Jewish community.

15.5 During the year under review WJR continued to receive funds which were donated specifically to support programmes for Ukrainian children's welfare beneficiaries, these activities also being funded by The Naum Dora and Georg Marjanowski Charity Foundation (George Marshall Fund) - Note 15.3. Part of these funds are also used to support the Ukraine children’s disability projects.

15.6 During the year under review WJR continued to receive funds that were donated specifically to support programmes for the elderly.

15.7 Student stipend funds support university students in Bosnia, Macedonia and Poland.

15.8 During the year WJR received further funds for a project run in partnership with the London Metropolitan Archives for the conservation, preservation, cataloguing and digitisation of its case file archives. These unique files tell the story of tens of thousands of refugees that WJR’s predecessor organisation, The Central British Fund (CBF), supported to come to the UK between 1933 and 1946.

15.9 Funds are raised to support sustainable livelihood programmes.

15.10 Funds are raised to support immediate emergency interventions and longer term rehabilitation projects after international disasters.
16 Designated funds
The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the Council of Management for specific purposes.

<table>
<thead>
<tr>
<th>Fund</th>
<th>Balance at 30 June 2013</th>
<th>Depreciation</th>
<th>Transfer</th>
<th>Balance at 30 June 2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Property fund - functional property</td>
<td>935,405</td>
<td>(7,195)</td>
<td>212,500</td>
<td>1,140,710</td>
</tr>
<tr>
<td>Property fund - investment property</td>
<td>212,500</td>
<td>-</td>
<td>(212,500)</td>
<td>-</td>
</tr>
<tr>
<td>Property repairs and refurbishment fund</td>
<td>100,000</td>
<td>-</td>
<td>-</td>
<td>100,000</td>
</tr>
<tr>
<td>Programme support pledges</td>
<td>2,160,000</td>
<td>-</td>
<td>90,000</td>
<td>2,250,000</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>3,407,905</strong></td>
<td><strong>(7,195)</strong></td>
<td><strong>90,000</strong></td>
<td><strong>3,490,710</strong></td>
</tr>
</tbody>
</table>

The Property Fund represents the net book value of the premises from unrestricted funds together with the cost of renovation works. The premises are fully occupied by the charity and the part of the property previously held to generate investment income has been transferred to own usage. The fund is designated to reflect this. In addition £100k has been designated for future major repairs and refurbishment. £2.25 million has been designated by the trustees for certain multi year programme pledges to ensure continued grant funding to these programmes, an increase of £90,000 year on year reflecting the expanded portfolio of programmes.

17 Analysis of net assets between funds

<table>
<thead>
<tr>
<th>Fund</th>
<th>Unrestricted funds</th>
<th>Designated funds</th>
<th>Restricted funds</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tangible fixed assets</td>
<td>4,170</td>
<td>1,140,710</td>
<td>-</td>
<td>1,144,880</td>
</tr>
<tr>
<td>Investments</td>
<td>-</td>
<td>-</td>
<td>11,516,914</td>
<td>11,516,914</td>
</tr>
<tr>
<td>Debtor</td>
<td>93,386</td>
<td>-</td>
<td>-</td>
<td>93,386</td>
</tr>
<tr>
<td>Cash</td>
<td>1,571,916</td>
<td>2,350,000</td>
<td>45,280</td>
<td>3,967,196</td>
</tr>
<tr>
<td>Creditors: amounts falling due</td>
<td>(169,578)</td>
<td>-</td>
<td>-</td>
<td>(169,578)</td>
</tr>
<tr>
<td>within one year</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>1,499,894</strong></td>
<td><strong>3,490,710</strong></td>
<td><strong>11,562,194</strong></td>
<td><strong>16,552,798</strong></td>
</tr>
</tbody>
</table>

18 Pension commitments
The company contributes to individual pension schemes for all participating eligible staff. The total pension contributions charged to the Statement of Financial Activities amounted to £34,886 (2012/13: £31,870).

19 Related parties
Fees of £25,976 (2012/13 £51,840) were paid for public relations services to The PR Office Limited. S Cohen, a member of the Council of Management to September 2013, is also a director and majority shareholder of The PR Office Limited.

P Balcombe, a member of the Council of Management, is also a member of the Board of the Otto Schiff Housing Association (OSHA).

No expenses were reimbursed to members of the Council of Management in the current or prior year.

20 Taxation and charitable status
The charity is exempt from corporation tax as all its income is charitable and is applied for charitable purposes. The charity is not exempt from VAT which is included with the expenses to which it relates on the Statement of Financial Activities. During the year under review the Charity registered as a VAT vendor in respect of specific vatable activities being conducted within a small time-limited commercial pilot project which has now closed. It is the intention to deregister as a VAT vendor in 2014/2015.
Trustees and Advisers

**President**  
Henry Grunwald OBE QC

**Honorary Life Vice Presidents**  
Andrew Brown MBE  
Clive Marks OBE

**Council of Management**  
Paul Balcombe  
John Bennett  
Shimon Cohen  
Resigned 30 September 2013  
Richard Frank  
Marc Gordon  
Susannah Kintish  
Nigel Layton  
James Libson  
Sue Mandelbaum  
Adam Pike  
Linda Rosenblatt  
Bill Shaul  
Philippa Strauss  
Charles Teacher

**Honorary Officers**  
Richard Frank  
Nigel Layton  
James Libson  
Sue Mandelbaum  
Adam Pike  
Linda Rosenblatt  
Bill Shaul  
Philippa Strauss

**Finance Committee**  
Matthew Davies  
Co-opted member  
Simon Freeman  
Co-opted member  
Zac Goodman  
Co-opted member  
Katerina Gould  
Co-opted member  
Denise Joseph  
Co-opted member  
Bill Shaul  
Chairman  
Jeremy Smilg  
Co-opted member  
Jimmy Strauss

**Allocations Committee**  
Sue Mandelbaum  
Chairman  
Peter Reichwald  
Linda Rosenblatt  
Bill Shaul  
Philippa Strauss  
Co-opted member

**Investment Committee**  
Richard Bolchover  
Co-Chairman  
Co-opted member  
Marc Gordon  
Co-Chairman  
Sheila Kleyne  
Co-opted member  
Jimmy Strauss

**Nominations Committee**  
Marc Gordon  
Katerina Gould  
Co-opted member  
James Libson  
Sue Mandelbaum  
Peter Reichwald
Trustees and Advisers

Company Secretary
Sheila Kleyn

Senior Management Team
Paul Anticoni  Chief Executive
Sheila Kleyn  Director of Finance and Resources
Emma Segal  Acting Director of Philanthropy
Stacey Swimer  Director of International Programmes and Partnerships
Raf Cooper  Director of Communications

Principal Bankers
CAF Bank Limited
Kings Hill
West Malling
Kent
ME19 4TA

Auditors
PKF Littlejohn LLP
Statutory Auditors
1 Westferry Circus
Canary Wharf
E14 4AD

Principal solicitors
Mishcon de Reya
Red Lion Square
Summit House
London
WC1R 4QD

Administrative information
Company number: 1874886
Charity number: 290767

Registered office and operational address:
Oscar Joseph House
54 Crewys Road
London
NW2 2AD

Alternative trading names:
World Jewish Relief
WJR
Chairman’s Advisory Board
Jeremy Balcombe
David Bearman
Michael Bennett
Andrew Brown MBE
Simon Freeman
Jonathan Joseph
Avril Kleeman MBE
Jean Marks
Ashley Mitchell
Leslie Morgan OBE DL
Ashley Reeback
Harvey Rosenblatt
Nigel Ross
Kenneth Rubens OBE
Basil Saunders
Jonathan Williams

Major Donor Group
Paul Balcombe
John Bennett
Richard Frank
Nigel Layton
James Libson
Sue Mandelbaum
Linda Rosenblatt
Jimmy Strauss

Fundraising Chair
Richard Frank

WJR Ambassadors
Brian Brick
Charles Cohen
Trevor Green
Anna Josse
Emily Maitlis
Allan Morgenthau
Kevin Sneader
Edward Ungar

WJR Advocates
Laurence Ackerman
Pamela Amdurer
Caroline Beckman
Simone Brick
Sarah Brooks
Janet Burden
Louise Doffman
Ruth Finkel
Philip Geller
Sarah Jayne Grahame
Gilon Hirshler
Hannah Leader
Debra Levin
Jonathan Miller
Maureen Moffat
Jonathan Morris
Ben Novick
Glenda Reeback
Michelle Rosenberg
David Salter
Michael Sharp
Valerie Sykes
Ben Ullmann
Lesley Urbach
Judi Warren

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The Alfred Caplin Charity Settlement
Ruth and Henry Amar
American Jewish Joint Distribution
   Committee
Argentarius Foundation
Beaverbrooks The Jewellers
Patsy Bloom
Bettina and Michael Bradfield
Peggy and Paul Brett
Bonnie Brooks
Vanessa and Paul Crocker
Barbara and Mick Davis
Cyril Dennis MBE
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The Dorset Foundation
The Dr Benjamin Angel Foundation
The Dr Michael and Anna Brynberg
   Charitable Foundation
The Dyna and Fala Weinstock Charitable Trust
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Sue Mandelbaum and John Gerszt
Sooozee and Clifford Gundle
Debbie and Andrew Jacobs
The Jaffe Family
The John Black Charitable Foundation
The Jordan Max Goodman Charitable Trust
The Jusaca Charitable Trust
Avril Kleeman MBE
Jane and Brian Leaver
Adrianne Marks and Clive Marks OBE
Maurice and Vivienne Wohl Charitable Foundation
Maurice and Vivienne Wohl Philanthropic Foundation
Diana and Allan Morgenthau
Susan and Leo Noé
Otto Schiff Housing Association (OSHA)
Pears Foundation
The Raven Charitable Trust
Linda and Harvey Rosenblatt
Lynne and Nigel Ross
Rothschild Foundation (Hanadiv) Europe
The Ruth Berkowitz Charitable Trust
The Schmidt-Bodner Charitable Trust
Sherman Family Trusts
The Sobell Foundation
Philippa and Jimmy Strauss
The Wigoder Family Foundation

WJR Patrons
45 Aid Society
Adrienne and Leslie Sussman Charitable Trust
Joan and Robin Alvarez
Association of Jewish Refugees
The Atkin Foundation
Rosamund and Paul Balcombe
Kate and John Bennett
Lesley and Michael Bennett
The Bertie Black Foundation
Carolyn and Harry Black
The B’nai Brith Leo Baeck (London) Lodge Trust Fund
Caroline and Alan Brill
Doreen and Ronald Brown
Marcia Brown and Andrew Brown MBE
Debby and Richard Burston
Gillian and Irving Carter
The Cecil and Hilda Lewis Charitable Trust
The Cecil Rosen Foundation
Sir Trevor Chinn CVO and Lady Chinn CBE
Christadelphians
Jessica Blair and Shimon Cohen
The David Goodman Charitable Trust
The Davidson Family
Rachel and Matthew Davies
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Sheila and Stafford Felterman
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Rachel and Gideon Frank
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Nicki and Laurence Gergel
Julie and Charles Gourgey
Louise and Richard Graham
The Green / Lawson Family
Sue and Edwin Green
Julia and Richard Hammell
Sir Michael and Lady Heller
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Elaine and Andrew Jaye
Carolyn and Nick Joels
Denise Joseph and David Joseph QC
Mimi and Robert Kanerick
Myrna and Isaac Kaye
Adrienne and Kenneth Layton
Sarah and Nigel Layton
Janine and Warren Lessar
Karen and Lawrence Lever
Anne Joseph and James Libson
The Marjorie & Arnold Ziff Charitable Foundation
Lizzy Marks
Rosemary Marks and Michael Marks CBE
Philippa and Richard Mintz
Elizabeth and Ashley Mitchell
The Modiano Charitable Trust
Leslie Morgan OBE DL
Jill Moss and Brian Moss OBE
N M Rothschild and Sons Limited
New North London Synagogue
Nimrod Capital LLP
Anthea and Melvyn Novak
Aliza Blachman O’Keeffe and Graham O’Keeffe
Ortega-Medina & Associates
Susan Painsner and Martin Painsner CBE
Sara and Paul Phillips
Kay and Keith Preston
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Price & Buckland Ltd
J Quittner
Connections

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Lady Jakobovits z”l

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Dawn Kaffel
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Wendy Max
Daphne Price
Linda Rosenblatt
Carolyn Smith - Treasurer
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Shirlee Sharpe

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Paul Balcombe
Tony Latter
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Jonathan Williams
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Young WJR
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Sheryl Gold
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Sarah Jayne Grahame
Alex Green
Joel Green
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