

Charity Registration No. 1047045

Company Registration No. 3024499 (England and Wales)

JEWISH WOMEN'S AID LIMITED
(A COMPANY LIMITED BY GUARANTEE)

REPORT AND FINANCIAL STATEMENTS

YEAR ENDED 31ST MARCH 2011

JEWISH WOMEN'S AID LIMITED

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

F Turner (Chair)
E Grazin (Vice Chair for the Regions)
J Englender (Joint Vice Chair)
B Pruwer
L Gould
D Freedman
H Worth
J Lopatkin
S Minter
D Morris (Honorary Treasurer and Secretary)

Executive Director

E Bell

Charity number

1047045

Company number

3024499

Principal address

PO Box 2670
London
N12 9ZE

Registered office

Acre House
11-15 William Road
London
NW1 3ER
United Kingdom

Auditors

H W Fisher & Company
Acre House
11-15 William Road
London
NW1 3ER

Bankers

Co-operative Bank plc
P O Box 1c
Balloon Street
Manchester
M60 4EP

Caf Bank Limited
Kings Hill
West Malling
Kent
ME19 4TA

JEWISH WOMEN'S AID LIMITED

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JEWISH WOMEN'S AID LIMITED

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TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2011

The Trustees present their report and accounts for the year ended 31 March 2011.

The accounts have been prepared in accordance with the accounting policies set out in note 1 in the accounts and comply with the charity's governing document, the Companies Act 2006 and the Statement of Recommended Practice, 'Accounting and reporting by Charities', issued in March 2005.

Objects of the charity

Jewish Women's Aid Ltd is a company limited by guarantee and governed by its Memorandum and Articles of Association dated February 1995, and amended in August 2010, and a registered charity. The objects of the charity are that in the United Kingdom, Jewish Women's Aid seeks to establish refuges and services associated with domestic violence for Jewish women and their children who have been abused.

Public Benefit Statement

The Trustees have complied with their duty in Section 4 of the Charities Act 2006 to have due regard to public benefit guidance published by the Charity Commission.

Jewish Women's Aid (JWA) exists to:

Support Jewish women, and their children, affected by domestic violence, and to promote zero tolerance towards domestic violence in the Jewish community.

Our aim and vision is:

To provide high quality, confidential, accessible and empowering services for Jewish women, and their children, affected by domestic violence. To work towards a future when all sectors of the Jewish community have a zero tolerance attitude towards domestic violence through education and awareness raising.

We achieve this by providing the following services:

- 1) A kosher and Shabbat observant refuge .
- 2) Outreach and community support services.
- 3) A specialist service for children and young adults.
- 4) A freephone telephone helpline.
- 5) A face to face and telephone counselling service.
- 6) An e-mail advice service.
- 7) Awareness raising about domestic violence and JWA's services.
- 8) Educational programmes in schools.

These services are provided by a small skilled professional staff team supported by dedicated, trained volunteers.

Review of activities

During this financial year 139 women received community support, 40 women received counselling and 22 women were accommodated at our refuge. These people came from all sectors of the Jewish Community and all levels of religious observance. In accordance with the Jewish religion the Sabbath and all festivals were fully observed in the refuge and celebrated including special events for children. We also received 494 helpline calls and reached 1,913 children through our education programmes.

In the year we have:

- Commissioned an important and comprehensive research project on women and domestic violence in the Jewish community.
- Set up community outreach bases in Redbridge and Manchester.
- Expanded the education programme for schools and young people by commissioning short films to stimulate discussion.
- Recruited a children's worker.
- Trained police officers re domestic abuse in the London Borough of Barnet.
- Maintained links with various local and national Jewish and secular organisations.
- Continued to ensure that all JWA services conformed to best practice in the domestic violence sector, including sponsoring one member of staff to complete her social work qualification.
- Updated the helpline number to facilitate free access from mobile phones.

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2011

- Continued to raise the profile of the charity within the Jewish Community and the wider professional community as well as strengthening links with specialist domestic violence service providers.
- Continued to raise awareness of the International Day for the Elimination of Violence Against Women with advertising campaigns and events across the whole Jewish community.

Review of financial position

The Trustees have adopted the provisions of the SORP "Accounting and Reporting by Charities" in preparing the annual report and the financial statements of the charity which comply with current statutory requirements and the charity's memorandum and articles of association.

During the year Jewish Women's Aid's income was £656,326. Total resources expended were £722,910 leading to a deficit of £66,584. During the next financial year cost cutting measures will be introduced.

Reserves Policy

We have continued to develop our reserves policy which is reviewed each year. These set aside designated funds for long term projects as well as funds for unforeseen contingencies. This policy is in line with Charity Commission for England and Wales Recommendations.

The policy establishes

Restricted reserves: which are reserves only available for expenditure in accordance with donor's directions.

Designated reserves: which are reserves set aside at the discretion of the Trustees. Full details of these can be found in note 12 of the accounts. The main reserves which have been designated are as follows:

- 1) Refuge redevelopment fund - £150,000. This has been put aside to cover any excess costs over funds raised. This will be part of a larger project and will go towards redeveloping the internal accommodation in the refuge to take account of the residents' needs for privacy and dignity, and the challenges that can arise from communal living. Jewish Women's Aid will of course look to fundraise this money from external sources..
- 2) Operating costs fund - £300,000. This has been set up to cover emergency costs should a source of funding be withdrawn. The Trustees feel that this is especially necessary in the current economic climate in which public spending constraints are anticipated. Therefore a prudent view has been taken and a designated reserve set up, which will be used or released depending on what happens during the year.

Risk Management Policy

JWA has a risk assessment policy to identify, evaluate and prioritise risks to the organisation.

The key controls used by the charity are:

- Formal agendas and minutes for Board of Trustees and all other committee meetings.
- Detailed terms of reference for all committees.
- Annual budget and regular management accounts.
- Formal written policies including authority limits and an updated Finance Procedures Handbook
- An Executive sub-committee for operational risk management
- An annual business plan, Key Performance Indicators and a three year strategic plan.

Through these the Board of Trustees is satisfied that major risks have been identified and adequately minimised.

Organisational Structure

Jewish Women's Aid is run by a Board of Trustees whose principal responsibilities are overseeing the long term strategy, planning and significant operational decisions of the organisation, and the governance thereof.

Trustees meet on average ten times a year for progress and planning meetings, and annually for strategic review meetings. All new Trustees are subject to a recruitment and induction process and are selected with a view to ensuring that the Board has an appropriate balance of experience relevant to Jewish Women's Aid strategic and operational

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FOR THE YEAR ENDED 31 MARCH 2011

requirements. A list of current Trustees who are also directors for the purposes of company law, who served during the year is as follows:

Frances Turner (Chair)	Beate Pruwer
Elaine Grazin (Vice Chair for the Regions)	Mildred Levison (resigned 9.12.2010)
Judith Englender (Joint Vice Chair)	Dawn Freedman
Liz Gould	Janice Lopatkin (appointed 27.1.2010)
Debra Morris (Honorary Treasurer) (Honorary Secretary)	
Hilda Worth	Sandra Minter (appointed 27.1.2011)

None of the Trustees has any beneficial interest in the company. All of the Trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

During the year the Trustees worked with the following groups:

- Helpline sub-committee to develop and ensure smooth running of the helpline around the country.
- Campaign group to raise awareness, run fundraising events and look after major donors.
- Fundraising sub-committee to run the annual lunch our main fundraising event of the year.
- Executive sub-committee on policy review and risk management

Staff and volunteers

Employees

The Trustees recognise the huge and ongoing contribution by salaried staff and extend their thanks to these staff for their energy and commitment.

Volunteers

The Trustees are extremely grateful for time donated by volunteers to Jewish Women's Aid. It would not have been possible to achieve what has been achieved without their help and support. A volunteer conference was held in May 2010.

We aim to ensure that all people with whom we work are valued for their contributions. All potential volunteers are recruited on the basis of their skills and experience and according to the requirements of the role.

Plans for 2011-12

In the light of the current financial climate the Trustees of Jewish Women's Aid have taken a pragmatic approach and the decision has been made to consolidate existing services.

We intend to continue holding our annual fundraising luncheon which is an important source of income for the organisation.

Related parties

There are no related charities.

Trustees' responsibilities in relation to the financial statements

The Trustees, who are also the directors of Jewish Women's Aid for the purpose of company law, are responsible for preparing the Trustees' Report and the accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

In preparing these accounts, the Trustees 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; and

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TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2011

- prepare the accounts on the going concern basis unless it is inappropriate to presume that the organisation will continue in operation.

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

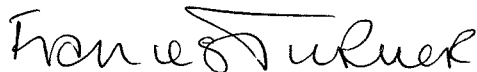
Disclosure of information to auditors

Each of the trustees 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.

Auditors

In accordance with section 485 of the Companies Act 2006, a resolution proposing that H W Fisher & Company be reappointed as auditors of the company will be put to the Annual General Meeting.

On behalf of the Board of Trustees



F Turner
Chair

Dated: 23 June 2011

JEWISH WOMEN'S AID LIMITED

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INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF JEWISH WOMEN'S AID LIMITED

We have audited the accounts of Jewish Women's Aid for the year ended 31 March 2011 set out on pages 6 to 16. 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 auditors' 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 its 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 statement of trustees' responsibilities, the trustees, who are also the directors of the charitable company for the purposes of company law, are responsible for the preparation of the accounts and for being satisfied that they give a true and fair view.

Our responsibility is to audit and express an opinion on the accounts 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 accounts

An audit involves obtaining evidence about the amounts and disclosures in the accounts sufficient to give reasonable assurance that the accounts 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 trustees; and the overall presentation of the accounts.

Opinion on accounts

In our opinion the accounts:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2011, 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 Trustees' Report for the financial year for which the accounts are prepared is consistent with the accounts.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

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

HW Fisher & Company

Andrew Rich
(Senior Statutory Auditor)
for and on behalf of H W Fisher & Company
Chartered Accountants
Statutory Auditor
Acre House
11-15 William Road
London
NW1 3ER
United Kingdom

Dated:6/7/11.....

JEWISH WOMEN'S AID LIMITED

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2011

	Notes	Unrestricted funds £	Restricted funds £	Total 2011 £	Total 2010 £
<u>Incoming resources</u>					
Incoming resources from generated funds:					
Voluntary income	2	488,941	122,154	611,095	642,284
Investment income	3	2,531	-	2,531	1,734
Incoming resources from charitable activities	4	42,700	-	42,700	43,118
Total incoming resources		534,172	122,154	656,326	687,136
<u>Resources expended</u>					
Costs of generating funds:					
Costs of generating voluntary income		77,984	-	77,984	55,718
Charitable activities		519,851	120,012	639,863	505,793
Governance costs		5,063	-	5,063	4,538
Total resources expended	5	602,898	120,012	722,910	566,049
Net incoming resources before transfers		(68,726)	2,142	(66,584)	121,087
Transfers					
Gross transfers between funds	11 & 12	-	-	-	-
Net movements in funds before other recognised gains and losses		(68,726)	2,142	(66,584)	121,087
Other recognised gains/losses					
Gains/losses on investment assets		-	-	-	-
Net movement in funds		(68,726)	2,142	(66,584)	121,087
Reconciliation of funds					
Total funds brought forward		717,645	27,778	745,423	624,336
Total funds carried forward	11 & 12	648,919	29,920	678,839	745,423

JEWISH WOMEN'S AID LIMITED

SUMMARY INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2011

	Year ended 31 March 2011 £	Year ended 31 March 2010 £
Total income	656,326	687,136
Total expenditure from income funds	<u>(722,910)</u>	<u>(566,049)</u>
Net income/(expenditure) for the year	<u>(66,584)</u>	<u>121,087</u>

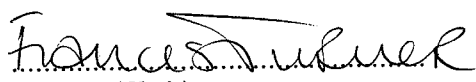
The summary income and expenditure account is derived from the statement of financial activities on page 6 which, together with the notes on pages 9 to 16, provides full information on the movements during the year on all funds of the charity.

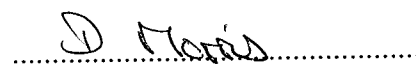
JEWISH WOMEN'S AID LIMITED
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BALANCE SHEET
 AS AT 31 MARCH 2011

	Notes	2011 £	£	2010 £	£
Fixed assets					
Tangible assets	8		36,227		41,508
Current assets					
Debtors	9	34,954		6,221	
Cash at bank and in hand		<u>623,868</u>		<u>720,641</u>	
		658,822		726,862	
Creditors: amounts falling due within the year	10	<u>(16,210)</u>		<u>(22,947)</u>	
Net current assets			<u>642,612</u>		<u>703,915</u>
Total assets less current liabilities			<u>678,839</u>		<u>745,423</u>
Income funds					
Restricted funds	11		29,920		27,778
Unrestricted funds:					
Designated funds	12		501,227		528,008
Other charitable funds	12		<u>147,692</u>		<u>189,637</u>
			<u>678,839</u>		<u>745,423</u>

The accounts were approved by the Board on 23 June 2011


 F Turner (Chair)
 Trustee


 D Morris (Hon Treasurer)
 Trustee

JEWISH WOMEN'S AID LIMITED

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2011

1 Accounting policies

1.1 Basis of preparation

The financial statements are prepared under the historical convention modified to include the revaluation of certain fixed assets.

The charity has taken advantage of the exemption in Financial Reporting Standard No. 1 from the requirement to produce a cash flow statement on the grounds that it is a small charity.

The financial statements have been prepared in accordance with the Accounting and Reporting by Charities: Statement of Recommended Practice (revised 2005) and the Companies Act 2006.

1.2 Incoming resources

Income comprises grants, donations and other income receivable during the year.

Investment income comprises dividends declared during the accounting period and interest receivable on listed investments.

1.3 Resources expended

Expenditure is recognised on an accruals basis.

Costs of generating voluntary income are those costs incurred in attracting voluntary income and include staff salaries, printing & publicity, telephone etc.

Charitable activities include costs associated with the management and running of the refuge and community services, for instance: staff salaries, rent, telephone etc.

Support costs include central functions and shared overhead costs and have been apportioned to activity cost categories on the basis consistent with the use of resources.

Governance costs represent costs incurred by the charity in respect of management of the charity's assets, organisational administration and compliance with constitutional and statutory requirements.

All apportionments are made on the basis of time spent on different activities by specific staff responsible for related tasks.

1.4 Pensions

Contributions to a money purchase group personal pension scheme with the Pension Trust are made in accordance with the rules of the scheme and held in separately administered fund. The charity contributes 3% of an employee's salary which the employee is required to match or contribute more to. The pension costs included in the financial statements are those incurred during the year.

1.5 Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life, as follows:

Fixtures, fittings & equipment	25% per annum on reducing balance (Office and Refuge)
Playground equipment	25% per annum on reducing balance

1.6 Investments

Fixed asset investments are stated at market value.

1.7 Accumulated funds

Restricted funds are subject to specific conditions set by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the accounts.

Designated funds comprise funds which have been set aside at the discretion of the trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the accounts.

JEWISH WOMEN'S AID LIMITED

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2011

2 Incoming resources from generated funds: voluntary income

	Unrestricted funds £	Restricted funds £	Total 2011 £	Total 2010 £
London Councils, formerly the Association of London Government	-	45,181	45,181	45,181
Supporting People	137,548	-	137,548	130,730
Voluntary income:				
Grants, gifts and donations	179,489	52,846	232,335	204,027
Legacies	-	19,735	19,735	15,000
Membership subscriptions	12,476	-	12,476	8,845
Fundraising events	159,428	4,392	163,820	238,501
Total	488,941	122,154	611,095	642,284

In the financial year 2010-11 Jewish Women's Aid received the following grants / income:

- £137,548 from Supporting People, all of which was spent on housing related support.
- £15,000 from a Trust for a community support and outreach service.
- £18,800 from various donors for a children's worker and associated costs.
- £2,800 from The Open University and £2,330 from GSCC for staff training and development.
- £5,000 for Refuge refurbishment.
- £1,750 from the Metropolitan Police towards the cost of the Helpline.
- £19,735 from an estate for a community support and outreach service in Hackney and Barnet.

Section 37 Statement

- Grant aid of £45,181 was received in 2010-11 from London Councils to contribute to outreach services. The full grant was spent on the purpose for which it was awarded.

3 Investment income

	2011 £	2010 £
Interest receivable	2,531	1,734

4 Incoming resources from charitable activities

	2011 £	2010 £
Rent receivable net of voids	42,578	43,118
Payphone	122	-
	42,700	43,118

JEWISH WOMEN'S AID LIMITED

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2011

5 Total resources expended

	Activities undertaken directly	Support costs	Depreciation	Total 2011	Total 2010
	£	£	£	£	£
Costs of generating funds:					
Costs of generating voluntary income	66,976	11,008	-	77,984	55,718
Charitable activities:					
Community services	322,503	181,783	10,226	514,512	353,136
Refuge	104,685	6,984	13,682	125,351	152,657
Governance costs	5,063	-	-	5,063	4,538
Total	499,227	199,775	23,908	722,910	566,049

Governance costs include audit fees of £2,992 (2010 - £3,062), AGM and meeting expenses of £1,293, legal fees of £15 and trustees expenses of £764.

Breakdown of support costs by activity

	Costs of generating voluntary activity	Community services	Refuge	Total support 2011	Total support 2010
	£	£	£	£	£
Staff support costs	10,833	88,894	6,583	106,310	118,701
Office support costs	175	92,889	401	93,465	101,109
Total support	11,008	181,783	6,984	199,775	219,810

Basis of allocation for support costs:

All these costs have been allocated on a basis consistent with the use of resources.

JEWISH WOMEN'S AID LIMITED

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2011

6 Trustees

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year. Three Trustees were reimbursed expenses of £764 (2010: £518).

7 Employees

Number of employees

Total 2011 Total 2010

Average number of employees during the year -

Charitable activities

10

8

Employment costs

	Charitable activities	Total 2011	Total 2010
	£	£	£
Wages and salaries	296203	296,203	225,202
Social security costs	29345	29,345	22,978
Pension costs	5590	5,590	2,213
	<u>331,138</u>	<u>331,138</u>	<u>250,393</u>

There were no employees whose annual emoluments were £60,000 or more.

JEWISH WOMEN'S AID LIMITED

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2011

8 Tangible fixed assets

	Fixtures, fittings & equipment £
Cost	
At 1 April 2010	126,683
Additions	18,627
At 31 March 2011	<u>145,310</u>
Depreciation	
At 1 April 2010	85,175
Charge for the year	23,908
At 31 March 2011	<u>109,083</u>
Net book value	
At 31 March 2011	<u>36,227</u>
At 31 March 2010	<u>41,508</u>

9 Debtors

	2011 £	2010 £
Debtors	8,780	4,868
Prepayments and accrued income	<u>26,174</u>	<u>1,353</u>
	<u>34,954</u>	<u>6,221</u>

10 Creditors: amounts falling due within one year

	2011 £	2010 £
Taxes and social security costs	-	4,436
Other creditors	12,234	5,428
Accruals	<u>3,976</u>	<u>13,083</u>
	<u>16,210</u>	<u>22,947</u>

JEWISH WOMEN'S AID LIMITED

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2011

11 Restricted funds

	Balance at 1 April 2010	Incoming resources	Resources expended	Transfers	31 March 2011
	£	£	£	£	£
Outreach Development	-	45,181	(45,181)	-	-
Children's Development	726	-	(506)	-	220
Welfare	3,210	7,166	(10,376)	-	-
Helpline	-	1,750	(768)	-	982
Community Support – North East	-	4,392	(3,204)	-	1,188
Refuge refurbishment	-	5,000	(1,295)	-	3,705
Community Support and Outreach	-	15,000	(15,000)	-	-
Children's worker	-	18,800	(11,228)	-	7,572
Staff Training and Development	-	5,130	(5,130)	-	-
Community Support - Hackney	-	19,735	(9,810)	-	9,925
Community Support - Redbridge	22,963	-	(16,635)	-	6,328
Counselling Service	879	-	(879)	-	-
	<u>27,778</u>	<u>122,154</u>	<u>(120,012)</u>	<u>-</u>	<u>29,920</u>

The unspent restricted funds of £220 relates to the balance of a grant for children's development received in 2004-05, which will be spent in the coming years as the conditions arise.

The unspent restricted funds of £7,572 relates to funds received from a Charitable Trust which will be spent in the coming year.

The unspent restricted funds of £3,705 relates to the fixed asset balance of items purchased from funds received from a donor which will be depreciated over the coming years.

The unspent restricted funds of £1,188 relates to funds received from a community event for community support and outreach in the North East which will be spent in the coming year.

The unspent restricted funds of £982 relates to the balance of a donation received from the Metropolitan Police towards Helpline costs which will be spent in the coming year.

The unspent restricted fund of £9,925 relates to a legacy received in this year for community support and outreach in Hackney and Barnet which will be spent in the coming year.

The unspent restricted fund of £6,328 relates to funds received from a Foundation to support outreach work and the set up of a base in Redbridge. This will be spent in the coming year.

JEWISH WOMEN'S AID LIMITED

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2011

12 Unrestricted funds

Designated funds

	Balance at 1 April 2010 £	Movement in funds			31 March 2011 £
		Incoming resources £	Resources expended £	Transfers £	
ICT	11,500	-	(11,918)	418	-
Fixed asset fund	41,508	5,000	(10,281)	-	36,227
Refuge improvements	10,000	-	(1,322)	(8,678)	-
Staff reserve fund	15,000	-	-	-	15,000
Refuge redevelopment	150,000	-	-	-	150,000
Operating costs	300,000	-	-	-	300,000
	<u>528,008</u>	<u>5,000</u>	<u>(23,521)</u>	<u>(8,260)</u>	<u>501,227</u>
Other charitable funds	<u>189,637</u>	<u>529,172</u>	<u>(579,377)</u>	<u>8,260</u>	<u>147,692</u>
	<u><u>717,645</u></u>	<u><u>534,172</u></u>	<u><u>(602,898)</u></u>	<u><u>-</u></u>	<u><u>648,919</u></u>

The fixed asset fund represents the net book value of all the fixed assets. This has been set aside in case the assets need replacement.

The Staff reserve fund is for providing cover when staff are on maternity leave, redundancy, long term sick leave etc.

The Refuge redevelopment fund has been set up to cover the costs of redeveloping the internal accommodation in the refuge to take account of the residents' needs for privacy and dignity, and the challenges that can arise from communal living.

The Operating cost fund has been set up to cover emergency costs should a source of funding be withdrawn. The trustees feel that this is especially necessary in the current economic climate in which public spending constraints are anticipated. Therefore a prudent view has been taken and a designated reserve set up, which will be used or released depending on what happens during the year.

JEWISH WOMEN'S AID LIMITED

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2011

13 Analysis of net assets between funds

	Unrestricted funds £	Restricted funds £	Total £
Fund balances at 31 March 2011 are represented by:			
Tangible fixed assets	32,522	3,705	36,227
Current assets	632,607	26,215	658,822
Creditors: amounts falling due within one year	<u>(16,210)</u>	<u>-</u>	<u>(16,210)</u>
	<u>648,919</u>	<u>29,920</u>	<u>678,839</u>

