

Registered number: 02618170
Charity number: 1003345

THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
(A company limited by guarantee)

**TRUSTEES' REPORT AND FINANCIAL STATEMENTS FOR THE YEAR
ENDED
31 MARCH 2021**

THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
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CONTENTS

	Page
Trustees and key personnel	1-2
Reference and administrative details of the charity and advisers	3
Trustees' report	4 – 23
Trustees' responsibility statement	24
Independent Auditors' report	25– 28
Statement of Financial Activities	29
Balance Sheet	30
Cashflow Statement	31
Notes to financial statements	32 - 50

THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
(A company limited by guarantee)

TRUSTEES AND KEY PERSONNEL
FOR THE YEAR ENDED 31 MARCH 2021

The Jewish Association for Mental Illness is a company limited by guarantee and a registered charity.

Life Presidents

Prof Martin Aaron
Lionel Curry
Alan Lazarus (stepped down as Trustee/appointed Life President October 2020)

Life Patrons

Marcia Feldman BEM
Marilyn Lazarus MBE
Michael Mitzman
John Spector

Trustees

Adam Dawson - Chair
Jose Grayson
Raymond Harris
Dr Suzanne Joels
Alan Lazarus (resigned 10 June 2020)
Michael Blane
Ross Fabian - Treasurer
Michael Glass
Tessa Arnold
Susan Mandelbaum
Howard Morgan
Dr Elise Cannon (resigned 15 August 2021)
Warren Taylor
Richard Benson OBE
Richard Miron (resigned 4 June 2021)
James Hutchinson
Gideon Kay
Daniel Somekh (appointed 3 May 2020)
Karen Mattison (resigned 21 October 2020)

Chief Executive (Key Management Personnel)

Laurie Rackind

Head of Services (Key Management Personnel)

Louise Kermodé

Head of Development (Key Management Personnel)

Liz Jessel

**THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
(A company limited by guarantee)**

**TRUSTEES AND KEY PERSONNEL
FOR THE YEAR ENDED 31 MARCH 2021**

Clinical Governance and Professional Advisory Group

Dr Suzanne Joels (Chair)
Dr Ken Bledin
Suzanne Clinton-Davis
Rebecca Corney
Jose Grayson
Dr Louise Morganstein

Lucille Balcombe
Dr Fiona Taylor
Jenny Seres JP
Nicolas Werner
Dr Jonathan Ornstein
Dr Debbie Spain (appointed July 2020)

THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
(A company limited by guarantee)

**REFERENCE AND ADMINISTRATIVE DETAILS OF THE COMPANY AND ADVISERS FOR THE YEAR
ENDED 31 MARCH 2021**

Company Registered Number

02618170

Charity Registered Number

1003345

Registered Office

Leila's House
55 Christchurch Avenue
London
N12 0DG

Operating Office

Martin B Cohen Centre
Gould Way
Deansbrook Road
Edgware
HA8 9GL

Company Secretary

Alan Lazarus

Independent Auditors

RSM UK Audit LLP
25 Farringdon Street
London
EC4A 4AB

Bankers

HSBC
196 Oxford Street
London
W1A 1EZ

Solicitors

Bowers Solicitors
Unit 2
The Technology Park
Colindeep Lane
London
NW9 6BX

Curry Popeck
380 Kenton Road
Harrow
HA3 8DP

THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
(A company limited by guarantee)

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2021

The Trustees (who are also directors of the charity for the purposes of company law) present their annual report together with the audited financial statements of The Jewish Association for Mental Illness (the Charity/Jami) for the year ended 31 March 2021. The Trustees confirm that the annual report and financial statements of the Charity comply with the current statutory requirements, the requirements of the governing document and the provisions of the Charities Statement of Recommended Practice (Charities SORP) (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland; FRS102) issued in October 2019.

The company also trades under the name Jami.

Structure, governance and management

a. Governing document

Jami is a charitable company limited by guarantee and was established in 1991. It is governed by a Memorandum and Articles of Association, which allows for any activities covered by the charity's objects with no specific restrictions. Jami is registered as a charity with the Charity Commission. Jewish Care is the sole Member of the Charity and shall appoint up to three Trustees to liaise between the Trustees and the Member.

b. Members' liabilities

Each member undertakes to contribute an amount not exceeding £1 to the assets of the Charity in the event of the Charity being wound up during the period of membership, or within one year thereafter.

c. Appointment of Trustees

The Board of Trustees consists of at least 9 members of which at least one third shall be 'carers' and at least one Trustee must have lived experience of mental health issues. Jewish Care (as the sole member) is entitled to appoint up to 3 Trustees. This includes the Chairperson on Jami who also has a seat on the Trustee Board of Jewish Care. Each Trustee shall retire from office on the third anniversary of his or her appointment but may be re-appointed for up to a total of 3 terms in total. Donations received from Trustees without restrictions were £35,864 (2019/20 £29,493).

Jami utilises the Charities Evaluation Services Quality Performance model in reviewing Board governance and leadership. The results of this were among other things helping to inform the trustee appointment process discussions with Jewish Care.

When new Jami trustees are elected a formal trustee nomination and recruitment process is followed, led by the Jami Vice Chair and includes two other Trustees. The process includes a skills set and experience assessment of the Board, an analysis of the needs and balance required going forward and then a wide-ranging search through media and personal contacts is conducted. A number of potential prospects are identified, and this list is then filtered through interviews which in turn results in a final set of nominations, all of whom are interviewed and elected by the entire Board.

d. Trustee induction and training

New Trustees receive induction training into their role to familiarise themselves with both the Charity and the responsibilities that go with Trusteeship. This is supplemented throughout their time on the board with more specialised training in areas as the need arises and at policy meetings which bring together Trustees and senior staff to review the Charity's goals and strategic plans. On a periodic basis Charity Commission guidance is also shared with the Trustees.

THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
(A company limited by guarantee)

TRUSTEES' REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2021

e. Organisation

The Board of Trustees meets regularly to discuss and formulate policy and oversee operations. The Chief Executive is appointed by the Trustees to manage the day-to-day operations of the charity. To facilitate effective operations, the Chief Executive has delegated authority for operational matters including finance and human resources. A Professional Advisory and Clinical Governance committee, chaired by a Trustee, is established to develop and monitor clinical governance activities and processes.

The Professional Advisory and Clinical Governance Committee facilitate clear ways in which to assess key clinical areas against organisational and other relevant benchmarks. Membership of the Group is for a minimum of 1 year and subject to review on an annual basis. It is expected that members will attend at least 75% of the scheduled (minimum 4 times a year) meetings.

The Group's objectives are to:

- Provide a resource and expert opinion for general advice for the professional staff within Jami.
- Identify and prioritise key clinical areas to be monitored via clinical governance processes.
- Ensure that policies, procedures and competencies relating to these key areas, are in place and up to date according to regulatory and best practice guidelines.
- Identify and advise on any appropriate tools to measure and evaluate clinical care and standards.
- Identify relevant internal and external benchmarks against which the key clinical areas will be measured.
- Contribute to development of the audit plan, review outcomes and implementation of proposed action plans, particularly with relevance to NICE guidelines and evidence-based practice.
- Review of any serious incident investigations.
- Continually review the clinical governance activities and the progress achieved through this process.

The Finance Committee is chaired by the Treasurer and attended by an additional two trustees alongside members of the Senior Leadership Team. It meets on a periodic basis to review budgets, management accounts, as well as liaising with the charity's auditors and other matters relating to the financial operation of the charity, as required.

The Trustees would like to express thanks to the members of the Clinical Governance Group and the Finance Committee for their work throughout the year. In addition, both groups provide advice, guidance and consultation to aid the development of Jami's services.

f. Related parties, transactions and relationships

The Charity's wholly owned subsidiary, Jami Sales & Services Ltd, was originally established to operate the Charity Shop in Golders Green but now includes the online sale of donated goods and other activities including upcycling currently based from a warehouse in Borehamwood and a café in Golders Green – Head Room. Profits are transferred by way of Gift Aid through a Deed of Covenant dated 9th May 1994. Increasingly, the social enterprise activities and locations are used to enhance delivery of Jami's charitable objectives through increasing accessibility to support and activities for new and existing service users.

The Statement of Financial Activities (SOFA) and Balance Sheet do not consolidate the financial statements for the company and its subsidiary undertaking in accordance with section 400 of the Companies Act 2006. Jewish Care is the sole Member of the Jewish Association for Mental Illness (Jami) and as such the Charity is consolidated into the accounts of Jewish Care.

None of the Trustees received any remuneration for their work associated with the Charity. Third Party Indemnity Insurance is paid on behalf of the Directors/Trustees (see note 21 of the financial statements). Related party transactions are further disclosed in note 20 of the financial statements.

THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
(A company limited by guarantee)

TRUSTEES' REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2021

f. Related parties, transactions and relationships (continued)

All Trustees and Directors of subsidiary entities act in the best interests of the charitable organisation in meeting its charitable objectives. Declaration of any conflicts of interest are a standing agenda item at each Board and Sub Committee meeting.

g. Principal Risks and Uncertainties

The Board of Trustees is responsible for the management of the risks faced by the Charity. The executive staff produce a risk register which is adopted by the Board and Trustees are informed of any changes to this prior to the next review. Risks are identified, assessed and controls established as appropriate.

In normal circumstances, the main financial risks faced by Jami relates to the fact that Jami is almost 100% voluntary funded. We are always seeking to expand our donor base so that we are not reliant on a small number of donors. Due to the nature of its funding Jami has been able to maintain a healthy cash balance and as such cashflow and liquidity risk is low once the level of voluntary funding is maintained.

In this time of Covid-19, the main risk faced by Jami will be to meet the increased demand for its services. In order to address the financial risks posed by the pandemic the Charity took the following steps:

- Launched an emergency Covid-19 appeal instead of its annual Passover appeal in March 2020.
- Submitted several applications to Covid-19 emergency funds.
- Approached its current donors (trusts and individuals) for additional emergency funding.
- Sought permission from current donors for restricted funding to be redistributed and used in response to the Covid-19 crisis.
- Redeployed employees, where appropriate/possible, to services to ensure that Jami's service users are fully supported during this time.
- Reviewed and revised Jami's financial budget for 2020/2021 to reflect the potential impact of the pandemic from a fundraising income perspective.
- Furloughed those employees whose service could not be redeployed and who are unable to perform their normal roles during lockdown (Jami's Head Room Café staff and our Social Enterprise team).
- Jami's Board of Trustees approved the utilisation of reserves at £50k pcm for the financial year, if they were required; and
- Applied for a Retail, Hospitality and Leisure Grant Fund (RHLGF) grant from Barnet Council in respect of the Head Room Café

In addition to the financial control measures mentioned above the ongoing Covid-19 risk faced by Jami will be mitigated by continuing to have remote, home working, for staff members with face to face meetings encouraged for team meetings and one to one development reviews. Service provision has already adopted the use of virtual sessions which will continue into the future and expand should the need arise.

The principal risks and uncertainties faced by the organisation and their control measures in future years are:

Incidence of major fraud risk resulting in extreme financial/reputational damage. As required by any well run organisation this inherent risk has control measures to prevent it that include authorisation procedures and segregation of duties, regular meetings with the Treasurer and reviews of monthly management accounts by senior staff and the Trustee Board. Staff training as required by professional institutions is also undertaken.

Incidence of unforeseen events and/or Acts of God resulting in the inability to fundraise and the cancellation of events, such as the global pandemic, would be managed through introducing risk controls such as introduced in the last financial year for diversifying the fundraising mix and including virtual activities as well as future consideration of crowdfunding.

THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
(A company limited by guarantee)

TRUSTEES' REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2021

g. Principal Risks and Uncertainties (continued)

Over reliance on a small number of grant providers and key major donors. Risk control would be managed through diversification of income streams, increasing the number of applications to additional trusts and foundations and ensuring a strong focus on both acquisition and retention of all donors.

The Charity has a number of financial management policies and procedures in place as follows:

Income: -

- Annual income budgets set by activity type and department and approved by Trustees
- Daily monitoring of bank accounts
- Daily log of donations received from all streams created and cross checked
- Strict procedures in place for cash handling, access to database and finance systems
- Monthly reconciliation between fundraising database and bank accounts
- Production of monthly management accounts and Balance Sheet presented to and approved by Board
- Annual review of procedures by Treasurer and Trustees

Expenditure: -

- Annual expenditure budgets set by department heads and approved by Trustees
- All purchases/invoices are checked and approved by Line Manager
- Expenditure authorisation limits are set for Line Managers and monitored against budgets
- 99% of payments are made by BACS
- Processes in place to ensure only valid payments are made
- Staff payroll is monitored and checked before and after submission to payroll bureau
- Production of management accounts to monitor expenditure against budget, presented to and approved by Board
- Policies in place for reporting suspicious activity internally and to outside bodies

In addition, the Charity has policy and associated procedures in place and reviewed annually as follows:

- Safeguarding Policy
- Whistleblowing Policy
- GDPR Data Protection Policy

h. Public Benefit

The Trustees have considered the requirements of the Charities Act 2011 and have satisfied themselves that they have complied with their duty to have regard to the Public Benefit guidance published by the Charity Commission. The activities and achievement of Jami are outlined throughout this report and review, and fully demonstrate that the charity is providing public benefit. Jami's services are almost entirely funded by voluntary donations which enable fees to be kept to a minimum. There is no geographic restriction to people using the services, however most are based in or around London, and Jewish communities living in these areas are those benefiting most from them.

THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
(A company limited by guarantee)

TRUSTEES' REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2021

I. Key Management Personnel

The Trustees consider the Chief Executive and the senior leadership team the key personnel of the Charity in charge of directing, controlling, running and operating the Charity on a day-to-day basis. The Remunerations Committee is responsible for the appointments and salaries for roles over £50k (Full Time Equivalent) and key management personnel. Consideration is given to pay staff at a level where they are motivated to enhance the organisation and the quality of service in line with the Charity's strategy. Services team salaries are generally benchmarked against closest equivalent NHS pay scales. The total remuneration, benefits and pension paid to key management personnel in year was £296,003 (2019/20: £300,699). The Trustees are also considered key management personnel, none of whom are remunerated for their work with the Charity. The Trustees would like to thank the whole team of staff and volunteers for their hard work and commitment throughout the year. The team works tirelessly and closely with service users to enable the realisation of Jami's aims.

Objectives and Activities

Jami is established as a charity for the treatment, care, support, education, training and rehabilitation of Jewish people suffering from various forms of mental ill health and to provide help to relatives and carers.

Jami promotes and enables recovery by providing services which educate, support & facilitate – helping people with mental illness to achieve their goals.

Jami's vision is a Jewish Community which accepts, acknowledges, and understands mental illness. A Community:

- In which symptoms of mental illness are as recognisable as a heart attack and trigger a comparably urgent First Aid response
- In which those with mental health problems have the right to enjoy the same pleasures and manner of living as the rest of the community
- Which creates an environment that helps, not hinders, people living with mental health conditions.

Jami strives to achieve this through the provision of support, treatments, education, and rehabilitation of Jewish people (and their relatives and carers) suffering from mental illness and distress, enabling them to live independent, meaningful lives and offering hope and social inclusion.

Jami works alongside statutory bodies, communities, and organisations to help prevent mental illness from developing; improve early intervention and promote mental wellbeing. The services provided by Jami include social enterprise schemes which support vocational rehabilitation, community hubs, education, and bespoke recovery support plans.

Jami believes that:

People with mental illness, like everyone else, have rights and choices. They should have the right to be treated as individuals and should be encouraged to take as active a part as possible in the decisions that may affect their lives according to their capability.

Those living with mental health problems have the right to enjoy the same pleasures and manner of living as the rest of the community. These values are shared by everyone involved with Jami, staff and volunteers and this ethos is carried through all the services provided by Jami.

Jami provides culturally appropriate help of a high quality to people with severe and enduring mental health problems, their carers and families. Jami is the specialist provider of mental health services to people in our community who need them. Jami works with individuals, communities and organisations to help prevent mental illness from developing, improve early intervention and promote wellbeing.

THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
(A company limited by guarantee)

TRUSTEES' REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2021

Objectives and Activities (continued)

Jami's operations are continually reviewed to ensure that the provision of services is based on the needs of individual members and that those services are as effective and efficient as possible. The focus on need, together with Jami's continued commitment to develop services which are based in service users' own local communities, is more effective in assisting our members on their pathway to recovery and social inclusion (Reference: Vision and Progress – Social Inclusion and Mental health (2009) National Social Inclusion Programme).

A Single Mental Health Service for the Jewish Community

On 1st April 2013, Jami formed an Association Agreement with Jewish Care. By way of this agreement Jami became the single provider of non-residential mental health care within the Jewish community in London and the South East of England. Under the Agreement, Jami continued to be run by its existing management and all former Jewish care staff that worked in community based mental health were transferred over to Jami under TUPE arrangements.

Jewish Care continues to provide funding for community-based mental health by way of a grant to Jami alongside the growing fundraising capability the Charity.

Since this time, the organisation has continued to grow.

Achievements and Performance

Emergency Covid Response

During the 2020/21 financial year, lockdown measures legally came into force in the UK in response to the pandemic. Jami's immediate focus was to ensure that its most vulnerable existing service users and their families had somewhere to turn to for vital social interaction and essential practical and emotional support. Today, it can be easy to assume that everybody is connected online, but for many of our service users this was not the case. Jami therefore quickly took steps to provide IT equipment and technical support to its most isolated service users in order to enable them to participate in virtual groups and keep in touch with loved ones while maintaining social distancing. Some of our Social Enterprise team were redeployed to provide initial and ongoing IT support. 54 tablets were provided to service users by Jami with a further 42 people receiving 1:1 IT support amounting to over 75 hours. Given that several of our service users do not have access to Wi-Fi, we also supplied 4G/SIM cards to enable them to stay connected to Jami's support and the wider community while in lockdown.

In a similar vein, our regular hub users relied on Jami's Community Hubs for their main hot meal of the day. Since March 2020, Jami has delivered 2,785 meals. The doorstep chats and check-in that took place when the meals were delivered were as vital to maintaining health as the food itself. Once the social distancing rules were relaxed in May the team started carrying out further doorstep chats with more of Jami's most vulnerable service users.

Not all of Jami's service users, either those attending Hubs or in the wider community, are able/want to attend the new online programmes. From the outset of the crisis, Jami's staff made sure that they were touching base regularly with everyone who normally attended the hubs through an extended telephone/1-1 online service. Over 9,000 telephone calls were made and 1,370 video calls were provided. Through these, Jami staff maintained a very clear gauge on what is happening with all the people engaging with our service, so if any changes to circumstances were required, we were able to implement additional support or liaise with statutory services as seamlessly and as quickly as possible.

THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
(A company limited by guarantee)

TRUSTEES' REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2021

Adapted Services in response to the pandemic

Community Hub Online: Jami's response to the closure of our four Community Hubs in March last year was to rapidly launch our Community Hub Online – a free online programme of activities to reflect those held in person at our Hubs. The weekly programme includes discussion groups; keep fit sessions; art appreciation; creative writing; quizzes, and religious activities – for example pre 'Sabbath' discussion on "Something Jewish" and candle lighting. The team have also run focussed recovery groups addressing managing depression, anxiety, empowerment and building routine and structure. The online sessions have been warmly received and continue to provide comfort and routine during this difficult time. Over 177 people attended the new online programme which offered 800 different sessions.

With our physical hubs closed, we offered fitness classes as part of the Hubs Online programme. 68 individuals took part in these classes, including yoga, dance and breathing techniques. 51 people received 1:1 sport and fitness appointments with our in-house fitness instructor.

Head Room Café Online: Within days of the first lockdown, Jami opened the virtual doors of the Head Room Café Online. The online programme which, like the physical groups in the café, is free and open to anybody who wishes to attend. The programme enables Jami service users or anyone else struggling to continue to stay in touch and get involved. Sessions offered include Sharing Circle; Kind Co-Working and Art4All. In the last year 417 events with 3,422 attendances took place. As we emerge from the pandemic the Head Room Café programme will continue with a combination of virtual and face to face events and groups

Carer and Family Support

Carer and Family support is offered through individual appointments, peer support and educational seminars, advocacy and group support. We continue to offer support on a 1:1 basis as well as group settings as it has become apparent that carers welcome 1:1 support, information and advice at times of crisis. We are able to work with carers individually and we also offer family meetings.

The service works closely across all services in Jami and we also have strong links with partner agencies.

The number of new carer referrals to Jami has increased significantly from 104 in 2019/20 to 173 in the 2020/21 financial year. This reflects how the imposed lockdowns magnified the strain on those caring for someone with mental illness. With the help of our new Carer Coordinator and a newly recruited Peer Carer Support Worker, Jami's Family and Carer Support Service continues to grow to support the flood of new carer referrals. Jami provided 1,600 support interventions in 2020/21.

A new young carers group, of those carers aged in their 20s has now been established and there are plans to set up another two further groups – an evening group and a mothers' group for carers imminently.

Education

The Jami Education team runs a comprehensive programme of seminars, events and training courses to educate the whole community about mental health and wellbeing. Our range of Mental Health training products are created to reflect communal need to better equip both Jewish third sector organisations, synagogue communities and individuals to be able to respond effectively to mental ill health and build resilience. Alongside our bespoke products we continue to provide the standardised Mental Health First Aid (MHFA) training to add value to our well-regarded in-house portfolio of training courses and facilitated groups.

THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
(A company limited by guarantee)

TRUSTEES' REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2021

Education (continued)

In 2020/21, the service saw 4,261 attendances across all its events. This includes those who attended accredited Mental Health First Aid courses as well as staff and volunteers from a range of external organisations who received our bespoke mental health training. We provided Jami service users with mental health education sessions as part of their mental health recovery pathway. We also provided sessions to help mental health carers support their caree with more knowledge and understanding.

The Education Manager co-ordinates the Emergency Response Initiative Consortium (ERIC) (<https://jamiuk.org/get-support/what-we-do/eric/>) a collective of charities working together to better enable the Jewish community to respond effectively in cases of a suicide in a school and share greater understanding of suicide prevention through a postvention approach.

The team's academic prospectus for 2020-2021 was reflective of the changing world and offered the majority of training sessions in an interactive online format. Jami's team have, however, retained flexibility within our academic offering to provide face-to-face training when it is safe to do so. Working within the everchanging government guidelines, the team continued to have ongoing conversations with colleagues and our freelancers about when and where it may be possible to provide education offline once more.

Young Adults Service

Our Young Adults Service was established last year and aims to provide a holistic, goal orientated support service for young people aged 16-25 to help them manage their mental health, to achieve their individual goals and independence in daily activities.

On referral to the Young Adults Service, a Y.ROC assessment is performed, to identify areas of needs, which, upon acceptance into the service, is reviewed every 3 months. Support is offered by way of regular contact, weekly, fortnightly, monthly according to need, presently telephone contact, zoom or email, as preferred by the young adult.

Jami's Young Adults service continues to accept referrals and undertake initial YROC assessments. Regular telephone support was provided, as well as intervention-based phone/video conferencing calls, which included goal setting and reviewing/ adapting goals. Common discussion themes include routine/structure, managing anxiety and return to 'normality'.

Vocational Rehabilitation and Social Enterprise

Jami advocate that a key part of recovery and independence involves maintaining employment, volunteering, training or education. This is not only for financial benefit, but also for social identity, social contact, a way of structuring their time, routine and developing a sense of personal achievement.

Our Vocational Support team offers services including skills assessment, support with accessing different types of vocational activity, developing a 'work ready' routine, support to maintain employment and advice on disclosure of mental health issues in the workplace.

The assessment process looks at an individuals' vocational needs and any support that maybe required to achieve this so we can offer a tailored service to support them to engage or return to vocational activities.

Whilst Jami's Vocational Rehabilitation Team have continued to provide telephone/online support for all service users engaged with the service, our Social Enterprise operations based in Borehamwood (including our Upcycling studio and eBay store) and our Mill Hill Shop unfortunately had to close in March 2020. Our Mill Hill shop was temporarily transformed into a pop-up fashion boutique utilising a large donation of stock (mostly ladies' shoes and clothing) which was open, by appointment only, for a limited time. Sadly, no sooner had Jami reopened the physical doors to our Head Room Café we were forced to close them again for the second and third lockdowns.

THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
(A company limited by guarantee)

TRUSTEES' REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2021

Hospital Visiting

Unfortunately, our hospital visiting remains on hold as, understandably the team is not allowed access to any of the wards currently. The team hope to resume visiting once the lockdown restrictions ease.

Advocacy

Jami's Advocacy service launched late 2019 and has also witnessed a surge in the need for advocacy support. Between November 2020 and February 2021 there has been a 24% increase in requests for advocacy support compared to the previous 4-month period which already saw a 36% increase in requests during the Autumn. Jami's Intake and Advocacy Manager has also identified the need for advocacy peer support and collaborated with Mind in Barnet's Advocacy service to jointly design and deliver a self-advocacy support group. The group, which was originally to be held at the Head Room Café, began taking place virtually in August 2020.

Recovery

We understand that everyone's experience of mental illness is different and that what enables one person to recover their mental health could vary considerably from the next. Our professional staff include Social Workers, Occupational Therapists and Peer Support Workers. They work together with individuals to create a bespoke recovery plan tailored to their needs.

Mental health recovery doesn't always refer to the process of complete recovery in the way we may recover from a physical health problem. For many people the concept of a mental health recovery is about staying in control of their lives rather than making a symptom free, clinical recovery.

Jami helps people put their recovery into action by providing support to build emotional resilience, in addition to managing the symptoms of ill health.

Jami is committed to delivering a recovery focussed service in line with national drivers and continues to work hard to communicate its recovery approach both within the organisation and to external agencies. We strive to embed the concept of mental health recovery in every part of the service from the Board to locality teams and front-line workers. Good progress is being made in delivering recovery-oriented services in many parts of Jami but this is not yet consistent throughout the organisation.

Jami believes it is possible for someone to regain a meaningful life despite severe mental illness.

Mental health recovery is on the agenda for every team meeting and individual supervision session and is reflected in the programmes offered in the 4 localities centres. Systems are under constant review to ensure that recovery values and principles are reflected throughout operations. Jami's Recovery Action Group (RAG) is tasked with implementing the Recovery Strategy. Particular areas of focus this year have been:

- Service user involvement strategy
- Recruitment and management of service user representatives

THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
(A company limited by guarantee)

TRUSTEES' REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2021

Service and Outcome Monitoring

I.ROC is an initial assessment and outcomes measure tool which is used by Jami in partnership with a service user to monitor their recovery journey. I.ROC asks 12 questions which focus on areas of peoples' lives that are known to have an impact on their mental health and wellbeing. Jami asks service users these questions before they begin a bespoke programme and at regular intervals thereafter to allow us to measure the improvement in their wellbeing as a result of engaging with Jami services.

Jami also evaluates our work through Apricot, a cloud-based monitoring system. All service user contact is recorded in Apricot and can be used to track trends and engagement with services. We are also able to monitor referral rates. This enables us to see how many people are using our services and how we are supporting people.

In addition, Jami's Head Room Education and Awareness team uses evaluation methods such as 'Check In' and 'Check Out' evaluation forms to capture what people hope to gain from the courses and what would help them engage with the learning and stay on the course. These forms capture qualitative data from participants. The forms have been co-designed with our Peer Trainers so that they are accessible and engaging to use.

We also use quantitative data measures, monitoring the uptake of our courses, how Head Room Education extends the reach of the organisation. We also use a "rate" based system for seminars. There are no statutory requirements relating to our collection of data. To our knowledge, our monitoring systems are amongst the most comprehensive in the sector.

Quality Assurance

In October 2013, Jami began to use PQASSO, a cloud-based quality assurance tool developed by the Charities Evaluations Services in 1997. PQASSO helps voluntary organisations to look at what they do, to identify those areas where they are doing well and those where they could do better, and to decide what improvements are needed. Areas covered include governance, planning, leadership and management, managing people, managing money and outcomes and impact.

Following a governance review and rigorous process of recruiting new trustees, we have ambitious plans to further invest in monitoring the impact of our work. A Quality and Impact Manager was recruited in Autumn 2020 and will be reviewing PQASSO, but this work has been delayed due to the pandemic.

Locality Services

Jami remains committed to the provision of centres which offer a safe, welcoming environment that supports people back to planning and engaging with their lives following an acute episode of mental ill health. The Jami hubs promote meaningful lives and enhance the sense of hope that is integral to recovery. For people with severe and enduring mental ill health the centres provide meaningful activity, structure, routine, social engagement and support. Each hub has its own unique programmes which reflects the needs and identifies goals of the people who use it.

THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
(A company limited by guarantee)

TRUSTEES' REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2021

Social Enterprise / Head Room Café

Jami charity derives benefit from Jami Sales & Services Limited in the form of utilisation of the Head Room café space for the provision of activities benefiting service users and clients along with Jami service users, referred to by the Vocational Support team at Jami charity, who undertake a range of duties at the warehouse to support their skills development, confidence building and ultimate return to work where appropriate. Social enterprise activities have been significantly impacted by the closure of the café and warehouse due to the Covid-19 pandemic. With the majority of staff being furloughed from April 2020 and two staff resignations within the Social Enterprise a new business plan to reopen resources and drive commercial recovery is being put into place.

The financial activities of Jami Sales & Services Limited are monitored and overseen by the Trustees. JSAS activities and operations are a means of delivery of Jami's charitable services objectives. Consequently, a grant is made by Jami to Jami Sales & Services Limited to cover the operational costs incurred by Jami Sales & Services Limited in providing services and resources for Jami. The oversight by Jami trustees ensures that the grant is at an appropriate level.

Volunteers

Volunteering at Jami continues to thrive with an increase in both numbers and impact. We now have over 240 volunteers, who support across all areas of Jami and have enabled us to grow and support more people without compromising the quality of the services we deliver. All Jami services have benefited from committed and enthusiastic volunteers who have contributed to innovation and supporting service users particularly in such areas as the four hubs, the carers' service, social enterprise and Compeer.

Individual supervision takes place for each volunteer with the Volunteer and Pastoral Coordinator and their line manager in the form of an annual appraisal. This is hugely beneficial to both the volunteer and the role manager to review what has been going well and if there is anything they would like to change, for example any additional training or support they may need.

This year, the volunteering service worked closely with the Education service to create and deliver training specifically for volunteers. This included safeguarding, boundaries, working with vulnerable people and finding your voice. The Jami prospectus of courses is available for our volunteers to attend with many courses based on areas for which they have requested training during the annual reviews, including Mental Health First Aid.

In March 2020, the Compeer and Volunteering manager joined to work alongside the Volunteer and Pastoral Coordinator to help support our volunteers. During this time, there was an overhaul in the way that we support and train volunteers, as well as revising key documents and policies including the volunteering handbook.

From March 2020, volunteers were utilised to support Jami's Covid-19 response, with a new meal delivery service which provided hot meals and a friendly door-step chat to vulnerable members. Many of the in-person volunteering roles transitioned to the virtual world, and new roles were created as a result. Volunteers have been supporting to deliver the hubs online programme as facilitators, including creative writing and music appreciation, making check-in calls to support vulnerable members, and joining Compeer; Jami's in-house befriending programme which was beginning to be developed at the same time as the first lockdown in March. In 2020/21 our Compeer volunteers had 873 interactions with their matches, which totalled 460 hours

**THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
(A company limited by guarantee)**

**TRUSTEES' REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2021**

Volunteers (continued)

The main roles being recruited for over this period were for Compeer and for the meal delivery service, as well as for several one-off roles including fundraising and research.

Due to Covid-19 restrictions, volunteering events took place over Zoom, taking place in November and June. This was a chance for Jami staff to thank and show appreciation for the incredible support and contribution from our volunteers; each received brownies sent from Head Room Café to convey our thanks.

The Volunteering and Pastoral Coordinator provided Introduction to Judaism sessions for new staff and volunteers and sent personalised keeping in touch emails to volunteers throughout the year and over the festival period, and the volunteering newsletter continues to be sent out twice a year.

During this period, the Compeer Coordinator was recruited, and the Hospital Visiting Coordinator also moved over to the volunteering service, whilst remaining on furlough throughout the year. The volunteering service is now made up of four staff members.

The help provided by our volunteers is invaluable to Jami, however as it is difficult to attribute an economic value to this resource, and in line with the Charities SORP, an amount to reflect the contribution of volunteers to Jami's activities has not been included in these financial statements.

THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
(A company limited by guarantee)

TRUSTEES' REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2021

Fundraising Activities

Fundraising approach and performance

The charity undertakes fundraising activity to its supporters via direct mail, social media, virtual and in person fundraising events, challenge events and email in line with the Fundraising Code of Practice set by the Fundraising Regulator.

The charity is registered with the Fundraising Regulator. There have been no complaints received by the charity in respect of its fundraising activities (2019/2020: no complaints received).

The charity is registered with the Fundraising Preference Service (FPS). Data is cleaned at least every 2 years against standard industry updates such as deceased registers and Royal Mail to ensure supporter information is up to date (last cleanse was in May 2021). Jami also runs its data against the Telephone Preference Service to ensure supporter preferences are up to date.

On 25 May 2018 the General Data Protection Regulation (GDPR) came into force to make data privacy consistent across Europe, superseding the UK's Data Protection Act 1998. Jami, after careful consideration, took the view that utilising Legitimate Interest for fundraising and marketing purposes to our current supporters gave the flexibility needed to continue all marketing activities whilst balancing the interests and rights of the individual and the impact upon them. The Privacy Policy was further updated in July 2020.

Jami operates a combined Fundraising and Marketing/Communications Dept. The fundraising element is split into the following sections: Major Giving, Individual Giving, Trusts and Foundations, Special Events, Community Engagement (Celebratory Giving and Committee events) and a Supporter Database Coordinator who manages the database and logs all donations.

Third party fundraisers are not employed on the charity's behalf. In the case of events organised by committees, such committees are monitored by appropriate staff members with a named point of liaison and, where appropriate, terms of reference for how the committee interacts with the charity.

Jami fundraising budgets are based on the previous years' actual expenses and payroll. The budget income budgeting includes growth in response to increased demand from services.

PR, Brand Awareness & Marketing

Jami continues to secure coverage in the Jewish press and are regularly asked for comment as the official voice for mental health in our community. Increasingly, we are being asked for speakers and articles to be provided within community settings and are being selected as recipients for synagogue High Holy Day appeals.

Events

Youtopia

Our annual Fundraising event, called 'Youtopia,' took place live online due to the pandemic on 21st January 2021. We had 1,169 unique views on the night (we estimate that to be at least 2,500 individuals) from 19 countries. Additionally, the replay was viewed 489 times through the microsite and 960 times on Facebook. As such, the reach of the event was far greater than any previous annual dinner which had around 350 guests in attendance. The event generated an income of over £350k, a greater net amount from our previous year's annual event (£280k) as a result of going virtual with lower costs and a larger audience.

THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
(A company limited by guarantee)

TRUSTEES' REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2021

Other Events

Our Ladies' lunch was cancelled due to the pandemic (previously raising c. £40k). Our challenge events places, in particular the Virgin London Marathon and Royal Parks Half Marathon were postponed until Autumn 2021.

Mental Health Awareness Shabbat 2021 ('MHAS')

Jami's fifth annual Mental Health Awareness Shabbat continues to deliver on its commitment to raise awareness of mental health in the Jewish community.

This year over 170 shuls, schools and orgs registered their interest, registered for the Tool Kit and put on their own, mostly virtual, events. Some fundraising challenge events were also taken on for the MHAS – helping to bring in over £8,000 in donations.

The Mental Health Awareness Shabbat falls annually on Shabbat "Bo", during which the weekly Torah portion about the Plague of Darkness is read. The description of this plague has particular resonance with mental illness – the darkness being so intense that people 'couldn't move from their position.'

Direct Marketing (Appeals)

Pesach/Covid Appeal 2020

Due to the announcement of the first lockdown our Pesach appeal was rapidly changed to a Covid-19 emergency appeal. The appeal showed the range of Jami services during the pandemic and how some services have been adapted. This was reinforced with adverts in the Jewish press, video from the CEO and a social media campaign. The appeal raised over £80k, this is over 50% higher than the income we would expect from a typical Pesach appeal.

Rosh Hashanah Appeal 2020

The Rosh Hashanah appeal included a case study of a couple who have struggled during lockdown and highlighting Jami's new online support and services including Qwell and Shout.

In the direct postal appeal existing supporters received two 'keep' cards with details on how to use these two services. A supporting email and advertising in Jewish Press and several synagogue new year magazines as well as a social media campaign were also used. The appeal raised almost £100k.

Headlines Newsletter

Our twice-yearly newsletter to all supporters was published in July 2020 and February 2021. It was mailed out to around 3,500 supporter households and also emailed with a link to the digital copy on the Issuu platform. The issues featured services update around our Covid-19 activity and an introduction to Compeer alongside 'a day in the life' interviews with staff members.

Trusts and Foundations

We have had good success this financial year with application trusts partly due to positive responses to applications for additional emergency Covid funds made available in response to the pandemic. We continue to push forwards in order to build strong relationships for the next financial year - where we anticipate that trusts and donors will be further impacted by the pandemic and the economic uncertainty that lies ahead.

THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
(A company limited by guarantee)

TRUSTEES' REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2021

Jami would like to acknowledge the generous support from major benefactors, who in April 2020-March 2021 included:

Karen Ackerman and Warren Taylor, The Atkin Foundation, The Max Barney Foundation, Benecare Foundation, Jonathan Bergwerk, The Bloom Foundation, The Bluston Charitable Settlement, Peggy Brett, The Brian & Jill Moss Charitable Trust, The Casey Trust, Childwick Trust, Alan and Sheila Diamond Charitable Trust, Caroline and Raymond Esdaile, Talia and Daniel Ezra, Ann Hirshfield Trust, The Industrial Dwelling Society, Jewish Joint Burial Society, The Jewish Leadership Council, J.E. Joseph Charitable Trust, Jack & Rosa Charitable Settlement, Jews' Temporary Shelter, The Joe & Rosa Frenkel Charitable Trust, Judy and David Green, Jusaca Charitable Trust, Susan and Neville Kahn, Talia and Eli Krieger, K.C Shasha Charitable Trust, The Kennedy Leigh Charitable Trust, The Lambert Charitable Trust, The Leo Baeck Housing Association, Sarah and Jacob Levy QC, The 2nd J A Littman Foundation, The Locker Foundation, Gemma and Simon Lyons, Sue Mandelbaum and John Gerszt, Caroline Marcus and Marc Gordon, The Carroll Marx Charitable Foundation, The Maurice Wohl Charitable Foundation, The Vernon May and Joyce Cohen Charitable Trust, The Eve and Philip Morrison Family Trust, The Rosemary Nathanson Charitable Trust, The National Lottery Community Fund England, Leanne and Winston Newman, Pears Foundation, Sara and Paul Phillips, The Rayne Foundation, The Repper Charitable Foundation, Cecil Rosen Foundation, The Teresa Rosenbaum Golden Charitable Trust, Jo Rosenfelder and Richard Bolchover, Rosetrees Trust, The Hon A G Samuel Charitable Trust, The Sam & Bella Sebba Charitable Trust, ShareGift, The Shoresh Charitable Trust, The Sobell Foundation, Stanley Cohen Charitable Trust, Joseph Sucharewicz, Tangent Charitable Trust, Corinne and David Tapnack, Laura and Barry Townsley, , Melissa Wides Foundation, The Wigoder Family Foundation, The Charles Wolfson Charitable Trust, The Wolfson Family Charitable Trust, The Wolfson Jewish Education Fund, The Worth Charitable Trust and many others who wish to remain anonymous.

We acknowledge the generosity of people who have passed away and those who have thoughtfully remembered Jami in their wills and families making a bequest in the name of their loved ones: Mr Michael Bennett, Mr Derek C Chapper, Mrs Corrine & Mr Alan Slavin, Mr Neil Teller and Ms Rosemary White.

We would also like to express appreciation for the financial support given by those statutory authorities that have provided funding to Jami.

THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
(A company limited by guarantee)

TRUSTEES' REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2021

Future plans

Fundraising

We are expecting the pandemic to continue to have a significant impact on all organisations reliant on voluntary income.

However, whilst voluntary income is generally still being predicted to be adversely affected by the economic impact of the pandemic, mental health is recognised as being a more significant cause than ever before. Jami's challenge will be to use the higher profile of mental health to maintain or grow voluntary income.

We expect that many of the additional grants we were able to apply for during the pandemic are likely to cease in the near future and there remains a risk that adverse market conditions will impact large trusts' investments resulting in smaller distributions to grantees. Looking forward to 2021/2022 financial year we have several areas of work that we will need to undergo to ensure existing Trust and Major Giving relationships remain strong and new relationships can be forged to acquire new support. Engagement with our exciting new developments will be a key focus.

The biggest change likely to continue across the charity sector is the reluctance to return to large gala in-person fundraising events. However, 'Zoom fatigue' from the last 18 months has also seen a move away from streamed online events. Therefore, we are highly likely to replace our main 2022 fundraising event with a Crowdfunder which will have the added benefits of lower overheads and will take place alongside the launch of new strategy and initiatives, and the growing focus on mental health following the pandemic. The crowdfunding model relies on 'Team Leaders' to be extremely proactive during the 36-hour run of the crowd fund alongside being able to secure Matched Funding from new and existing funders.

Although we are entering into an unknown fundraising environment in the coming year the following factors give us confidence that we will continue to maintain and grow our voluntary income to meet the needs of the organisation:

- Mental health remains a key cause in the pandemic aftermath.
- New strategy and impending launch of new services will support need for 'new' funding.
- New community wide campaign I will also ensure the charity is 'front of mind'.

Marketing and Communications

The pandemic has led to a rapidly increased focus on digital communication by both email and social media. The year ahead we will continue to focus on increasing our audiences across all digital channels.

The language that Jami uses to describe itself and the people who engage with our services has also become increasingly important. Driving consistency in our tone of voice, how we describe our services and service users both internally and externally will help understanding.

We are planning a new campaign to tie in with implementation of some of the new strategic initiatives and to drive awareness of our work alongside a fundraising message. This will also provide opportunity to review and refresh our brands and identify opportunities to target certain demographics differently, across all the channels available to us.

In many ways, Jami is leading the way in thinking and service delivery within mental health. We aim to increase PR and sharing our content and thought leadership within and outside the Jewish Community. To do this we will utilise case studies and testimonials – including the voices of those with lived experience and the expertise of our professional team. We will also continue to education the Jewish Press and wider community on the language, signposting and responses that should be responsibly used when mental health crisis such as suicide impacts on the community.

THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
(A company limited by guarantee)

TRUSTEES' REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2021

Marketing and Communications (continued)

Internal comms – as we grow, and in line with our new strategy, we need to create structure and engage with staff to ensure all feel informed and up to date with initiatives across the organisation through regular and appropriate internal communications.

Transition to resuming in person services

With most pandemic restrictions ending in July 2021 the Charity have been able to inform service users of plans to resume in-person services as follows: -

- We plan to continue offering weekly park groups from hub locations and Head Room Café.
- All service users will be called to find out more about their needs and preferences for support, to transition back to in-person services over the coming months.
- All hub users will be invited to attend either Finchley or Hackney hub from 19th July 2021. We will be inviting 5 people at a time (plus a member of staff). Our aim is to invite everyone to attend a hub once within the first month we are open.
- As restrictions ease and people are more comfortable slightly larger groups will be invited to attend indoor hub activities. Plans are to keep an element of social distancing, so initially indoor hub groups will have limited numbers.

Our aim is to blend physical and virtual meetings, continuing our online groups and virtual 1:1 support, while insuring we minimise the risk Covid presents for everyone. We have carried out a risk assessment and will only be able to re-open hubs with reduced numbers of people, therefore we will be prioritising people who use Jami services and at this time we will not be able to invite volunteers back to our physical hubs.

Transforming the Landscape

Jami's Transforming the Landscape strategy followed a commitment to continue to focus on recovery and continue to offer and expand our range of services that provide practical, emotional and social support to those experiencing mental ill health and their carers.

It was also a strategy to demonstrate that Jami recognises that prevention and early intervention are key indicators of good mental health and recovery which begins within our families, schools, communal organisations and workplaces.

This transformation strategy entailed building capacity and capability in communal organisations to enable the community to support all of its constituents, regardless of their mental health.

Jami's challenge during the delivery of this strategy was to balance the need to transform the community with the need to provide direct service interventions.

Future Strategy:

The Jewish community, like wider society, has come a long way in understanding and supporting people with mental illness. But there is still a long way to go and the prevalence of mental illness amongst both adults and young people is increasing year on year.

Statutory mental health services are struggling. Combined with increasing need, which began even before the Covid pandemic, people are struggling to access timely, evidence-based support for mental illness when they need it. The result is that mental illness is diminishing the quality of life for many; and all too often, risking lives. In particular, young people's mental health is a source of deep concern in the community.

In this context, Jami is setting out a bold and ambitious new strategy for 2021-2026, built on renewed clarity of our Purpose: Jami exists to enrich and save lives impacted by mental illness in the Jewish community.

THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
(A company limited by guarantee)

TRUSTEES' REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2021

Future strategy (continued)

We achieve this Purpose through three clear pillars of work:

- We advise and advocate
- We provide treatment and support
- We educate and campaign

Whether people need an urgent and reassuring conversation; expert advice in how to navigate the complex maze of mental health services; recovery-focused services over the short term; an advocate by their side; or long-term professional support, we will make sure that people in our community get the treatment and support they need, as quickly as possible.

Jami's Future Plans:

We set out within this strategy radical developments that will transform mental health provision for the community. Highlights include our five new strategic development priorities:

- Establish a service for young people of secondary school age, where there is currently a stark gap in provision for our community
- Make it easier and quicker to gain help by improving our 'front door' and offering more to people 24/7
- Make affordable access to counselling and one-to-one psychological therapies available via Jami, enabling timely and professional support within a Jewish environment
- Develop new Head Room Cafés and integrated Jami Hubs to support collaborative physical and mental health care in welcoming and non-stigmatising environments
- Increase campaigning, education and suicide prevention

It matters not only what we do, but how we do it. This strategy also sets out Jami's values, which for the first time capture the distinctive ethos and culture of our unique organisation:

Aspirational, Collaborative, Compassionate, Expert and Inclusive.

Finally, we recognise that we will only be able to deliver on this ambitious agenda if we also transform ourselves from within, to ensure that as we grow, we remain safe, well-governed and led; and equipped with the right culture, capability and processes. Our seven internal transformation commitments will provide a platform for our continued success.

- Strengthen governance, leadership and workforce
- Extend and improve collaboration
- Level-up through outstanding user experiences
- Ensure services are scalable and sustainable
- Consider new business models that increase impact
- Use clear, consistent language that maximises reach
- Measure rigorously to drive continuous improvement

The agenda set out for these next five years is challenging. We face it with determination and optimism that we can, as a community, do better. Mental health services have long been the "Cinderella" services of our community but as we ready ourselves to grow, we will need the community to invest in mental health on an entirely new scale if we are to keep our young people and adults safe and well.

The full strategy document can be viewed online at: www.jamiuk.org/strategy

Jami would like to thank the 400 people who contributed to this strategic plan via our extensive consultation process, including service users, volunteers, leaders of partner organisations, our trustees, clinical governance group and staff.

THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
(A company limited by guarantee)

TRUSTEES' REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2021

Financial Review

In the year to 31 March 2021 Jami delivered a surplus of £449,256 (2020: £257,073), this was largely due to an increase income from £2,923,596 in 2020 to £3,210,535 in 2021. The principal funding sources of Jami include voluntary donations of £2,089,603 (2020: £1,832,255) and grants received of £826,617 (2020: £765,256). This year grants received include £73,123 relating to government assistance during the Covid-19 Pandemic. Including £45,989 received in Jami in respect to the Coronavirus job retention scheme grant.

We undertake a range of services to fulfil our charitable mission to transform the landscape for mental health in our community and provide specialist mental health services. These services are delivered via our four community hubs (Edgware, Finchley, Hackney, Redbridge), Head room Café, run by the subsidiary of the company Jami Sales and Services, and social enterprise Warehouse. In the year ending March 2021, charitable activity costs were lower than budgeted as a result of the prudent management of resources and lower than anticipated expenditure due to impact of Covid 19 e.g. holding virtual events instead of physical events led to cost savings. Other charitable activity costs reflect the cost of service delivery at the locality resources listed on page 11. Regular reviews of the charity's finances are undertaken throughout the year. The Balance Sheet at 31st March 2021 shows reserves of £3,672,216 (2020: £3,222,960) of which the majority is represented by cash at £2,518,322 (2020: £2,051,423) with the remainder designated for future capital projects. This meets the criteria of the trustees of Jami to attempt to maintain sufficient cash reserves to meet 6 months of budgeted expenditure.

Reserves policy

The Trustee's policy for free reserves when combined with restricted funds donated for specific service provisions, is to set a target of 6 months projected expenditure (approximately £1.5m). Jami considers the current level of reserves sufficient to meet its needs. The Reserves policy will be reviewed by the Finance Committee and redrafted within the next financial year.

	2021	2020
Unrestricted funds	£2,072,050	£1,622,266
Designated funds*	£1,537,872	£1,565,277
Restricted funds	£62,294	£35,417
Total funds	£3,672,216	£3,222,960

* This represents in the main the property at 55 Christchurch Avenue, other fixed assets and unspent capital gifts.

Free reserves included in the above are £2,072,048, being unrestricted funds, excluding designated funds, and less investments held. This exceeds the target level of approximately £1,500,000. Surplus reserves will be considered by Board as to whether additional funds will be designated to support the key strategic objectives (see Jami's future plans on page 19).

Investment policy

The Trustees' investment powers are governed by the Memorandum and Articles of Association, which permit the charity's funds to be invested in a wide range of securities and assets. As none of the funds are permanently endowed, the Board's investment policy is to aim for safety, commensurate with planned spending needs from time to time. Accordingly, funds are held in cash balances and not invested. The Trustees will continue to manage the charity's investments in conformity with this policy and the governing document. Note 17 to the financial statements set out an analysis of the assets attributable to the various funds. These assets are deemed sufficient to meet the charity's activities on a fund by fund basis.

THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
(A company limited by guarantee)

TRUSTEES' REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2021

Subsidiary

The charity has a wholly owned subsidiary which is incorporated in the United Kingdom - Jami Sales & Services Limited which originally operated solely as a retail charity shop. The subsidiary made a profit/loss in the year ended 31 March 2021 of £ NIL (2019/2020: £NIL). During the course of the year, the coffee shop in Golders Green has continued to operate under the full control of the subsidiary along with the sale of donated goods at the coffee shop. The eBay operation continued at the Borehamwood warehouse. A new venture involving the sale of upcycled goods operated from a high street premises in Mill Hill. All retail operations have been significantly impacted by the Covid-19 pandemic.

Going Concern

The Trustees consider there are no material uncertainties about the Charity's ability to continue as a going concern. The review of our financial position, reserves levels and future plans gives Trustees confidence the charity remains a going concern for the foreseeable future, please also refer to the assessment of the going concern in the accounting policies. In consideration of the Covid-19 impacts that the organisation has experienced, forecast budget for 2022/23 has been created to review the financial sustainability of the organisation.

Funds held as custodian Trustee on behalf of others.

The Charity does not hold funds as custodian Trustees on behalf of others.

THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
(A company limited by guarantee)

TRUSTEES' REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2021

Trustees' responsibilities statement

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

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

- o select suitable accounting policies and then apply them consistently;
- o observe the methods and principles in the Charities SORP;
- o make judgements and accounting estimates that are reasonable and prudent;
- o state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- o prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Disclosure of information to auditor

Each of the persons who are Trustees at the time when this Trustees' report is approved has confirmed that:

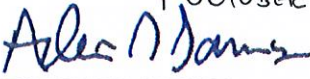
- o so far as that Trustee is aware, there is no relevant audit information of which the charitable company's auditors are unaware, and
- o that Trustee has taken all the steps that ought to have been taken as a Trustee in order to be aware of any information needed by the charitable company's auditors in connection with preparing their report and to establish that the charitable company's auditors are aware of any information needed by the charitable company's auditors are aware of that information.

In preparing this report, the Trustees have taken advantage of the small companies' exemptions provided by section 415A of the Companies Act 2006.

Auditor

RSM UK LLP are deemed to be reappointed under section 487(2) of the Companies Act 2006.

The Trustees' Annual Report is approved by order of the Board of Trustees and Directors' Report required by company law (included therein) are approved by the Board of Trustees in their capacity as the directors at a meeting on ~~xxx~~ 2021 and signed on their behalf by:

+ OCTOBER


Adam Dawson (Chair of Trustees)

THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
(A company limited by guarantee)

Independent auditor's report to the members of The Jewish Association for Mental Illness

Opinion

We have audited the financial statements of The Jewish Association for Mental Illness (the 'charitable company') for the year ended 31 March 2021 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2021 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.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

The other information comprises the information included in the Trustees' Report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the Trustees' Report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
(A company limited by guarantee)

Independent auditor's report to the members of The Jewish Association for Mental Illness cont'd

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the Trustees' Report, which includes the Directors' Report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Directors' Report included within the Trustees' Report have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Directors' Report included within the Trustees' Report.

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 financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the Trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemption from the requirement to prepare a Strategic Report or in preparing the Trustees' Report.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' responsibilities set out on page 23 the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

Auditor's responsibilities for the audit of the financial statements

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

THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
(A company limited by guarantee)

Independent auditor's report to the members of The Jewish Association for Mental Illness cont'd

The extent to which the audit was considered capable of detecting irregularities, including fraud

Irregularities are instances of non-compliance with laws and regulations. The objectives of our audit are to obtain sufficient appropriate audit evidence regarding compliance with laws and regulations that have a direct effect on the determination of material amounts and disclosures in the financial statements, to perform audit procedures to help identify instances of non-compliance with other laws and regulations that may have a material effect on the financial statements, and to respond appropriately to identified or suspected non-compliance with laws and regulations identified during the audit.

In relation to fraud, the objectives of our audit are to identify and assess the risk of material misstatement of the financial statements due to fraud, to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud through designing and implementing appropriate responses and to respond appropriately to fraud or suspected fraud identified during the audit.

However, it is the primary responsibility of management, with the oversight of those charged with governance, to ensure that the entity's operations are conducted in accordance with the provisions of laws and regulations and for the prevention and detection of fraud.

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud, the audit engagement team:

- obtained an understanding of the nature of the sector, including the legal and regulatory framework that the charitable company operates in and how the charitable company is complying with the legal and regulatory framework;
- inquired of management, and those charged with governance, about their own identification and assessment of the risks of irregularities, including any known actual, suspected or alleged instances of fraud;
- discussed matters about non-compliance with laws and regulations and how fraud might occur including assessment of how and where the financial statements may be susceptible to fraud.

As a result of these procedures we consider the most significant laws and regulations that have a direct impact on the financial statements are FRS 102, Charities SORP (FRS 102), Companies Act 2006, Charities Act 2011 and the charitable company's governing document. We performed audit procedures to detect non-compliances which may have a material impact on the financial statements which included reviewing the financial statements including the Trustees' Report and remaining alert to new or unusual transactions which may not be in accordance with the governing documents.

The most significant laws and regulations that have an indirect impact on the financial statements are those in relation to safeguarding and data protection. We performed audit procedures to inquire of management whether the charitable company is in compliance with these law and regulations.

The audit engagement team identified the risk of management override of controls as the area where the financial statements were most susceptible to material misstatement due to fraud. Audit procedures performed included but were not limited to testing manual journal entries and other adjustments, evaluating the business rationale in relation to significant, unusual transactions and transactions entered into outside the normal course of business.

THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
(A company limited by guarantee)

Independent auditor's report to the members of The Jewish Association for Mental Illness cont'd

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at <http://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. 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.

RSM UK Audit LLP

Hannah Catchpool (Senior Statutory Auditor)
For and on behalf of RSM UK AUDIT LLP, Statutory Auditor
Chartered Accountants
25 Farringdon Street
London
EC4A 4AB

Date 16th December 2021

THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
(A company limited by guarantee)

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2021
(incorporating the income and expenditure account)

		Unrestricted funds				
	Note	General funds 2021 £	Designated funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Income from:						
Donations and legacies	2	1,352,234	-	737,369	2,089,603	1,832,255
Charitable activities	5	1,003,770	-	-	1,003,770	1,028,539
Investment income	4	69,039	-	-	69,039	62,802
Other income	6	48,123	-	-	48,123	-
Total		2,473,166	-	737,369	3,210,535	2,923,596
Expenditure on:						
Raising funds	7, 8	340,006	-	-	340,006	412,433
Charitable activities	7, 8	2,163,376	27,405	230,492	2,421,273	2,254,090
Total	7, 8	2,503,382	27,405	230,492	2,761,279	2,666,523
Net (expenditure)/income and net movement in funds for the year		(30,216)	(27,405)	506,877	449,256	257,073
Transfer of funds	16	480,000	-	(480,000)	-	-
Reconciliation of funds						
Total funds brought forward	16-17	1,622,266	1,565,277	35,417	3,222,960	2,965,887
Total funds carried forward	16-17	2,072,050	1,537,872	62,294	3,672,216	3,222,960

The notes on pages 32 to 50 form part of these financial statements.

All activities during the year derived from continuing activities.

THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
(A company limited by guarantee)

BALANCE SHEET FOR THE YEAR ENDED 31 MARCH 2021

Company No. 02618170

	Note	£	31 March 2021 £	£	31 March 2020 £
Fixed Assets					
Tangible assets	11		1,184,872		1,212,277
Investments	12		2		2
Total Fixed Assets			1,184,874		1,212,279
Current Assets					
Debtors	13	225,427		178,369	
Cash at bank and in hand		2,518,322		2,051,423	
Total Current Assets		2,743,749		2,229,792	
Creditors – amounts falling due in one year	14	(256,407)		(219,111)	
Net Current Assets			2,487,342		2,010,681
Total Net Assets			3,672,216		3,222,960
Charity Funds:					
Unrestricted funds:					
General funds	16-17		2,072,050		1,622,266
Designated funds	16-17		1,537,872		1,565,277
Restricted funds	16-17		62,294		35,417
Total Charity Funds			3,672,216		3,222,960

The financial statements were approved by the Trustees on ^{7 OCTOBER} 2021 and signed on their behalf by:


Adam Dawson


Ross Fabian

The notes on page 32 to 50 form part of these financial statements.

THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
(A company limited by guarantee)

CASHFLOW STATEMENT FOR THE YEAR ENDED 31 MARCH 2021

	Note	2021 £	2020 £
Cashflows from operating activities			
Net cash inflow from operating activities	18	397,860	386,990
Cashflows from investing activities			
Investment income and rent	4	69,039	62,802
Net cash inflow from investing activities		69,039	62,802
Increase in cash at bank and in hand in the year		466,899	449,792
Change in cash and cash equivalents in the reporting period		466,899	449,792
Cash and cash equivalents at the beginning of the reporting period		2,051,423	1,601,631
Cash and cash equivalents at the end of the reporting period		2,518,322	2,051,423
Cash and cash equivalents consist of:			
Cash at bank and in hand		2,077,269	1,598,107
Short term deposits		441,053	453,316
		2,518,322	2,051,423

The notes on page 32 to 50 form part of these financial statements.

THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
(A company limited by guarantee)

NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2021

1. ACCOUNTING POLICIES

General information

The Jewish Association for Mental Illness (Jami) is a charitable company registered in England (Co Reg No. 02618170) limited by guarantee and not having a share capital. It is a registered Charity (Charity Reg No.1003345) with its registered office at Leila's House, 55 Christchurch Avenue, London, N12 0DG.

Basis of preparation of financial statements

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Jami has taken advantage of the exemption under section 400 of the Companies Act 2006 not to prepare consolidated financial statements. The financial statements present information about Jami as an individual entity and not about its group. The financial statements are consolidated in the financial statements of Jewish Care who is the sole Member of Jami.

Jami meets the definition of a public benefit entity under FRS102. The financial statements have been prepared under the historical cost convention.

The financial statements are prepared in sterling, both the functional and presentational currency of the company. Financial values are rounded to the nearest £1.

Preparation of financial statements on a going concern basis

The financial statements have been prepared on a going concern basis. The going concern assessment requirements mean that the trustees are obliged to take into account all available information about the future, for at least, but not limited to, the period of 12 months from the date the financial statements are approved. In accordance with these requirements and taking into account the challenges of financial forecasting in the current circumstances and the resilience of Jami to the risks identified, the board is satisfied that reasonable financial assumptions have been incorporated in financial projections and sensitivity analysis for the period subsequent to the year end and until March 2023, including the estimated net impact of the coronavirus pandemic on Jami's resources. Jami has also received a letter of continued financial support from its immediate parent charity, Jewish Care. The board considers that mitigating actions would be effective and sufficient to ensure the Jami's continued viability. For these reasons and based on the assessment undertaken, the board confirms it has a reasonable expectation that the charity will be able to continue in operation and meet its liabilities as they fall due over the period of the assessment to the end of March 2023 and that reserves and cash remain at acceptable levels throughout the period of assessment.

Income

Income is recognised when Jami has entitlement to the funds, any performance conditions attached to the item of income have been met, it is probable that the income will be received and the amount can be measured reliably. Income is deferred when a performance condition to entitlement has not been made.

Donations and legacies income includes donations and gifts from wills which are recognised where there is entitlement, probability of receipt and the amount of the gift can be measured reliably.

Income from donations, covenants and gift aid includes receipts from fundraising events. Donations together with the resulting tax credit from gift aid, is credited directly to the Statement of Financial Activities on an accruals basis. Donations and all other receipts (including capital receipts) from fundraising are reported gross and the related fundraising costs are reported in raising funds.

Government grants are recognised at the fair value of the asset received or receivable when there is reasonable assurance that the grant conditions will be met and the grants will be received. A grant that specifies performance conditions is recognised in income when the performance conditions are met. Where a grant does not specify performance conditions it is recognised in income when the proceeds are received or receivable. A grant received before the recognition criteria are satisfied is recognised as a liability.

THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
(A company limited by guarantee)

NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2021

1. ACCOUNTING POLICIES (continued)

Income cont'd

Jami received a discretionary cash grant of £48,123 (2020: £nil) from the government as part of the Coronavirus Job Retention Scheme (CJRS). The CJRS compensates employers for 80% of employees wages up to the value of £2,500 per month, as well as the associated national insurance contributions (NICs) and employer pension contributions of employees placed on furlough. Furlough is the temporary leave of absence of an employee from working for their employer. The grant is conditional upon the employees remaining employed and on the company PAYE payroll, and the employee not completing any work for their employer which makes money or the provision services for their employer or any company associated with their employer. There are no unfulfilled conditions or contingencies attached to the grant, and the company did not receive any other forms of government assistance.

For legacies, entitlement is taken as the earlier of the date on which either: Jami is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and Jami has been notified of the executor's intention to make a distribution. Where legacies have been notified to Jami, or Jami is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material (see note 13).

Income from charitable activities is recognised as earned as the related services are provided, grant income is accounted for in the Statement of Financial Activities when the entitlement to the income becomes unconditional.

Donated services and facilities

Donated services and facilities are only included in these financial statements at the value to Jami where this can be accurately and reliably quantified. The value of this contribution, where quantifiable has been reflected in these financial statements as income with a corresponding expenditure in the period of receipt, at the value which Jami would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market. The majority of Jami's donated services represent the contribution of many hundreds of hours by Jami's unpaid volunteers, this has not been reflected in these financial statements. The SORP does not permit the accounting for such contributions due to the inherent uncertainty in applying an accurate and reliable financial measurement in accordance with the SORP, further details of the contribution of volunteers is included in the Trustees' Report.

Interest and dividends receivable

Investment income is recognised on a receivable basis and the amounts can be measured reliably.

Interest on funds on deposits is included when receivable upon notification by the relevant banking institutions.

Expenditure

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

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

Expenditure on charitable activities includes the cost of treatment, care, support, education, and training undertaken to further the purposes of Jami and their associated support costs.

Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management carried out at Head office. The support costs, which include governance costs are shown in note 7, support the whole of the charitable activities. Support costs are allocated to the charitable expenditure headings based on staff time using a full time equivalent basis as that is consistent with the use of these resources. Support costs include human resources, information technology, property, finance and governance.

THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
(A company limited by guarantee)

NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2021

1. ACCOUNTING POLICIES (continued)

Expenditure cont'd

Grants are recognised in the period in which they are payable. Grants are payable in the furtherance of Jami's objects and are attributed in the related classification heading in the Statement of Financial Activities (SOFA) namely unrestricted charitable activities.

Operating leases

Jami classifies the lease of property and printing equipment as operating leases, the title of the property and printing equipment remains with the relevant lessors with the rental charges applicable to operating leases charged on a straight line basis over the term of the lease.

Rental income from operating leases is recognised on a straight line basis over the term of the relevant lease. Initial direct costs incurred in negotiating and arranging an operating lease are added to the carrying amount of the leased asset and recognised on a straight line basis over the lease term.

Pension schemes

Jami operates a defined contribution scheme for the benefit of its employees. The assets of the scheme are held independently from those of Jami in an independently administered fund. The pensions cost charged in the financial statements represent the contributions payable during the year.

Jewish Care also operated a defined benefit pension scheme of which some Jami employees are members – the Jewish Care Pension Scheme, a defined benefit scheme for the benefit of the employees; the scheme was closed to new entrants on the 1 February 2006 and closed to future benefit accrual as at the 31 March 2011. The assets of the scheme are administered by the Jewish Care Pension Scheme Trustees in a fund separate from that of Jami. The Jewish Care Pension Scheme is a multi-employer scheme with no underlying assets to assign between entities. Consequently there is insufficient information to use defined benefit accounting, it is therefore treated as a defined contribution scheme for accounting purposes and the contributions recognised in the period to which they relate.

Differences between contributions payable in the year and contributions actually paid are shown as either accruals or prepayments. Please refer to note 28 of the Jewish Care statutory financial statements for further information.

Employee benefits

Short term benefits

Short term benefits, including holiday pay, are recognised as an expense in the period in which the service is received.

Employee termination benefits

Termination benefits are accounted for on an accruals basis and in line with FRS 102.

Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less depreciation. Tangible fixed assets over £2,500 are capitalised. Depreciation is provided on all tangible fixed assets, other than freehold land, at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Freehold property	- 2% straight line
Improvements to leasehold property	- straight line over the lease period
Equipment	- 100% straight line
Motor vehicles	- 25% reducing balance

Fixed asset investments

Interests in subsidiaries are initially measured at cost and subsequently measured at cost less any accumulated impairment losses. The investments are assessed for impairment at each reporting date and any impairment losses or reversals of impairment losses are recognised immediately in income and expenditure.

A subsidiary is an entity controlled by Jami. Control is the power to govern the financial and operating policies of the entity so as to obtain benefits from its activities.

THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
(A company limited by guarantee)

NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2021

1. ACCOUNTING POLICIES (continued)

Cash and cash equivalents

Cash and cash equivalents are basic financial instruments and include cash in hand and deposits held at call with banks.

Financial instruments

Jami has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised when Jami becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include trade and other debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the financial asset is measured at the present value of the future receipts discounted at a market rate of interest.

Classification of financial liabilities

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of Jami after deducting all of its liabilities.

Basic financial liabilities

Basic financial liabilities, including trade and other creditors and amounts owed to group undertakings are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest.

Fund accounting

Jami maintains various types of funds as follows:

Restricted funds

Restricted funds represent income received which the donor has specified are to be used solely for specific projects or particular areas of Jami's work. The restrictions are binding on the Trustees of Jami.

Unrestricted funds

Unrestricted funds are funds that are expendable at the discretion of the Trustees in the furtherance of the objects of Jami. Such funds may be held in order to fund both working capital and capital investment.

Designated funds

Designated funds represents funds which are unrestricted but the Trustees have earmarked them for a specific purpose to further the objectives of Jami. The designated fund consists of the fixed asset fund which represents the value of unrestricted tangible fixed assets as well as cash designated by the Trustees for certain capital projects.

THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
(A company limited by guarantee)

NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2021

1. ACCOUNTING POLICIES (continued)

Critical accounting judgements and estimates

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. Although these estimates are based on management's best knowledge of the amount, events or actions, actual results may ultimately differ from those estimates. The Trustees consider the following items to be areas subject to estimation and judgement.

Depreciation

The useful economic lives of tangible fixed assets are based on management's judgement and experience. When management identifies that actual useful economic lives differ materially from the estimates used to calculate depreciation then the asset will be impaired accordingly. As tangible fixed assets are not significant, variances between actual and estimated useful economic lives will not have a material impact on the operating results. Historically no changes have been required.

2. DONATIONS AND LEGACIES 2021

	Unrestricted Funds 2021 £	Designated Funds 2021 £	Restricted Funds 2021 £	Total Funds 2021 £
Donations	1,183,557	-	737,369	1,920,926
Legacies	168,677	-	-	168,677
	<u>1,352,234</u>	<u>-</u>	<u>737,369</u>	<u>2,089,603</u>

DONATIONS AND LEGACIES 2020

	Unrestricted Funds 2020 £	Designated Funds 2020 £	Restricted Funds 2020 £	Total Funds 2020 £
Donations	789,289	110,000	437,248	1,336,537
Legacies	495,718	-	-	495,718
	<u>1,285,007</u>	<u>110,000</u>	<u>437,248</u>	<u>1,832,255</u>

THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
(A company limited by guarantee)

NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2021

3. TRADING ACTIVITIES

Jami has one wholly owned subsidiary which is incorporated in the United Kingdom, Jami Sales and Services Limited which operates as an online and retail charity shop and cafe. All the profits of Jami Sales and Services Limited are transferred to the Charity under Gift Aid. Jami Sales and Services Limited's trading results are summarised below and financial statements will be filed with the Registrar of Companies, the trading results are not consolidated into Jami. Jami has provided a letter of continued financial support to Jami Sales and Services Limited.

	Total Funds Year Ended 2021 £	Total Funds Year Ended 2020 £
Income Statement		
Trading income	60,738	193,051
Coronavirus Job Retention Scheme Grant	123,764	-
Grant Income support (JAMI Charity)	158,603	340,039
Total income	343,105	533,090
Trading expenses:		
Administrative expenses (staff expenses)	(192,808)	(303,455)
Fundraising trading expenses	(150,297)	(229,635)
Total trading expenses	(343,105)	(533,090)
Net (loss)/profit from trading activities	-	-
Distribution to parent under gift aid	-	-
Balance Sheet		
	Year Ended 2021 £	Year Ended 2020 £
Fixed Assets	22,588	-
Current Assets	26,109	58,850
Current Liabilities	(48,695)	(58,848)
Net Assets	2	2
Called Up Share Capital	2	2
Profit and Loss Account	-	-
Total Shareholder Funds	2	2

THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
(A company limited by guarantee)

NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2021

4. INVESTMENT INCOME FOR THE YEAR ENDED 31 MARCH 2021

	Unrestricted Funds £	Restricted Funds £	Total Funds £
Rent receivable	68,638	-	68,638
Investment income	401	-	401
	69,039	-	69,039

INVESTMENT INCOME FOR THE YEAR ENDED 31 MARCH 2020

	Unrestricted Funds £	Restricted Funds £	Total Funds £
Rent receivable	60,116	-	60,116
Investment income	2,686	-	2,686
	62,802	-	62,802

5. INCOME FROM CHARITABLE ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2021

	Unrestricted Funds £	Restricted Funds £	Total Funds £
Grants received	780,628	-	780,628
Donated services Jewish Care	90,000	-	90,000
Rent and other income (Benevolent Landlords scheme)	115,734	-	115,734
Mental Health First Aid courses	5,613	-	5,613
Training course & other income	11,795	-	11,795
	1,003,770	-	1,003,770

INCOME FROM CHARITABLE ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2020

	Unrestricted Funds £	Restricted Funds £	Total Funds £
Grants received	765,256	-	765,256
Donated services Jewish Care	86,800	-	86,800
Rent and other income (Benevolent Landlords scheme)	125,491	-	125,491
Mental Health First Aid courses	20,302	-	20,302
Training course & other income	30,690	-	30,690
	1,028,539	-	1,028,539

THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
(A company limited by guarantee)

NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2021

6. OTHER INCOME FOR THE YEAR ENDED 31 MARCH 2021

	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£
Coronavirus job retention scheme grant	48,123	-	48,123
	48,123	-	48,123

No other income was received in the prior year.

7. COST OF RAISING FUNDS FOR THE YEAR ENDED 31 MARCH 2021

	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£
Fundraising and publicity costs	43,585	-	43,585
Costs of fundraising events	137,060	-	137,060
Staff costs	159,361	-	159,361
	340,006	-	340,006

COST OF RAISING FUNDS FOR THE YEAR ENDED 31 MARCH 2020

	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£
Fundraising and publicity costs	21,272	-	21,272
Costs of fundraising events	239,416	-	239,416
Staff costs	151,745	-	151,745
	412,433	-	412,433

THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
(A company limited by guarantee)

NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2021

7a. ANALYSIS OF TOTAL EXPENDITURE FOR THE YEAR ENDED 31 MARCH 2021

	-----Direct Costs-----			Support Costs £	Totals £
	Staff Costs £	Depreciation £	Other Costs £		
Raising Funds	159,361	-	180,645	-	340,006
Mental Health Services	1,393,153	27,405	656,602	344,113	2,421,273
	1,552,514	27,405	837,247	344,113	2,761,279

Expenditure on charitable activities was £2,421,273 (2020: £2,254,090) of which £2,190,781 was unrestricted (2020: £1,841,057) and £230,492 was restricted (2020: £413,033).

ANALYSIS OF TOTAL EXPENDITURE FOR THE YEAR ENDED 31 MARCH 2020

	-----Direct Costs-----			Support Costs £	Totals £
	Staff Costs £	Depreciation £	Other Costs £		
Raising Funds	151,745	-	260,688	-	412,433
Mental Health Services	1,213,258	23,663	773,699	243,470	2,254,090
	1,365,003	23,663	1,034,387	243,470	2,666,523

7b. ANALYSIS OF SUPPORT COSTS FOR THE YEAR ENDED 31 MARCH 2021

	HR £	IT £	Property £	Governance £	Finance £	Totals £
Mental Health Services	38,126	54,879	118,809	32,546	99,753	344,113
	38,126	54,879	118,809	32,546	99,753	344,113

Included within some of these headings are a part of staff costs which have been allocated to support activities.

ANALYSIS OF SUPPORT COSTS FOR THE YEAR ENDED 31 MARCH 2020

	HR £	IT £	Property £	Governance £	Finance £	Totals £
Mental Health Services	45,102	46,385	74,441	12,613	64,929	243,470
	45,102	46,385	74,441	12,613	64,929	243,470

Included within some of these headings are a part of staff costs which have been allocated to support activities.

THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
(A company limited by guarantee)

NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2021

8. NET INCOME

This is stated after charging:

	31 March 2021	31 March 2020
	£	£
Depreciation	27,405	31,649
Operating leases - property	183,000	159,542
Operating lease rentals	(68,638)	(60,116)
Auditors remuneration – audit (excluding VAT) RSM UK Audit LLP	15,000	9,884
Auditor's remuneration-other services	8,500	-

THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
(A company limited by guarantee)

NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2021

9. STAFF COSTS

Staff costs were as follows:

	31 March 2021	31 March 2020
<u>Wages and Salaries:</u>	£	£
Gross salaries	1,506,023	1,297,479
Social security costs	136,603	119,087
Pensions	47,416	34,883
	1,690,042	1,451,449

The average number of employees during the period was as follows:

	2021 No.	2020 No.
Office and administration	3	3
Mental Health services	59	45
	62	48

The number of higher paid employees was:

	31 March 2021	31 March 2020
	No.	No.
In the band £60,001 - £70,000	1	-
In the band £120,001 - £130,000	1	1

Employer's pension contributions for employees whose emoluments exceeded £60,000 were £21,126 (2020: £13,316).

The Trustees consider themselves, the Chief Executive Officer and the senior management team the key management personnel of the Charity in charge of directing, controlling, running and operating the Charity on a day to day basis. The total remuneration, benefits and pension paid to key management personnel in the year were £296,003 (2020: £300,699).

During the period, no trustees received any remuneration, benefits in kind or reimbursement of expenses (2020: £nil).

10. TAXATION

Jami is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
(A company limited by guarantee)

NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2021

11. TANGIBLE FIXED ASSETS

	Freehold Property £	Equipment £	Motor Vehicles £	Total £
Cost				
At 1 April 2020	1,332,572	34,711	12,700	1,379,983
At 31 March 2021	1,332,572	34,711	12,700	1,379,983
Depreciation				
At 1 April 2020	123,310	34,711	9,685	167,706
Charge for the period	26,651	-	754	27,405
At 31 March 2021	149,961	34,711	10,439	195,111
Net Book Value				
At 31 March 2021	1,182,611	-	2,261	1,184,872
At 31 March 2020	1,209,262	-	3,015	1,212,277

12. FIXED ASSET INVESTMENTS

	Shares in Group Undertakings £	
Cost		
At 31 March 2021 and 31 March 2020		2
Company investments at market value comprise:		
	31 March 2021 £	31 March 2020 £
Ordinary shares	2	2

Jami owns 2 £1 Ordinary shares in Jami Sales and Services Limited, being its entire issued share capital. See note 3 for further detail on its performance for the year and its position at the year ended 31 March 2021.

THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
(A company limited by guarantee)

NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2021

13. DEBTORS

	31 March 2021	31 March 2020
	£	£
Trade debtors	1,500	38,797
Amounts owed by group undertakings	28,151	13,764
Other debtors	5,483	8,162
Gift Aid claims	40,009	18,266
Prepayments and accrued income	150,284	99,380
	<u>225,427</u>	<u>178,369</u>

At 31 March 2021 Jami had been notified of their legal entitlement to a legacy but the amount is subject to finalisation, including the granting of probate. Amounts due will be recognised in the financial statements when the values are determined with reasonable certainty. The value of the estate and the residual share bequeathed to Jami is expected to be significant.

14. CREDITORS

Amounts falling due within one year

	31 March 2021	31 March 2020
	£	£
Trade creditors	105,176	145,359
Other taxation and social security	40,105	-
Other creditors	7,597	6,969
Accruals and deferred income	54,234	20,120
Owed to group undertakings	49,295	46,663
	<u>256,407</u>	<u>219,111</u>

15. DEFERRED INCOME

	£
Balance at 1 April 2020	12,231
Amount added to income earned from charitable activities	8,654
Amount released from charitable activities	<u>(12,231)</u>
Balance at the 31 March 2021	<u>8,654</u>

Deferred income is rental income received in advance.

THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
(A company limited by guarantee)

NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2021

16. STATEMENT OF FUNDS FOR THE YEAR ENDED 31 MARCH 2021

	Brought Forward £	Income £	Expenditure £	Transfers in/out £	Carried Forward £
Unrestricted Funds					
General funds	1,622,266	2,473,166	(2,503,382)	480,000	2,072,050
Designated funds					
Locality premises development	1,565,277	-	(27,405)	-	1,537,872
Restricted funds					
Carer and Family Support	-	20,000	(20,000)	-	-
Education	20,417	20,000	(40,417)	-	-
Vocational Support	-	79,000	(32,370)	-	46,630
Hub Services	-	40,000	(32,156)	-	7,844
Head Room – Mental Health Awareness	-	3,000	(3,000)	-	-
Peer/Trainers/Education	-	5,000	(5,000)	-	-
MH at Cafe	-	10,000	(2,180)	-	7,820
Covid response	-	78,369	(78,369)	-	-
Upcycling	5,000	5,000	(5,000)	(5,000)	-
Premises development	-	465,000	-	(465,000)	-
Other funds	10,000	12,000	(12,000)	(10,000)	-
Restricted funds	35,417	737,369	(230,492)	(480,000)	62,294
Total of funds	3,222,960	3,210,535	(2,761,279)	-	3,672,216

On review the funds held for the Upcycling and Other funds were spent in the previous year through the general fund, an allocation has therefore been made in the current year to reflect this.

Designated funds – represents the Locality premises development also known as Leila’s House premises, 55 Christchurch Avenue, other fixed assets and capital gifts.

Carer & Family Support – the team of expert peer led staff and volunteers offer one to one support, support groups during the day or evening plus information and guidance to individual carers and families affected by mental illness. The source of the funding was the Childwick Trust.

Education – represents funding towards the staff and programmes run for community organisations (including the University programme) and individuals and aim to increase people’s mental health literacy and provide support. The source of the funding was the Rayne Foundation.

Vocational Support– the Jami Vocational Support project supports individuals to engage in vocational activities, whether this is a return to education, voluntary or paid employment (by working in partnership with Work Avenue and Resource), increases confidence and self-worth, reduces social isolation and increases community engagement, all of which have a significant impact on recovery. The source of the funding was The Max Barney Foundation and The Rosemary Nathanson Charitable Trust.

Hub Services – funds to support the operations of the Hub Services at Hackney/Redbridge/Edgware and Finchley. The hubs are where people can seek support, friendship and participate in an activity programme and eat a healthy lunch. In response to the Covid pandemic, these programmes were moved online. The source of the funding was Industrial Dwellings Society, KC Shasha Charitable Foundation, The Rosemary Nathanson Charitable Trust and a legacy from Slavin de Slavin.

Head Room – Mental Health Awareness – funds to support peer trainers, the development of partnerships with secondary schools and the delivery of seminars and events to educate the whole community about mental health and wellbeing. The source of the funding was Shoresh Charitable Trust.

THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
(A company limited by guarantee)

NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2021

STATEMENT OF FUNDS FOR THE YEAR ENDED 31 MARCH 2021 (continued)

Peers/Trainers/Education – funds to support the funding of peer support workers, trainers and other education. The source of the funding was Shoresh Charitable Trust.

MH at Café- funds to support the development of mental health services provided by Jami and based at Head Room Café.

Covid response- funds to support the development of online mental health services delivered online in response to the Covid pandemic. The source of the funding was the Benecare Foundation.

Upcycling – The project takes unwanted items that could otherwise become landfill and transforms them into desirable furniture and decorative items. The Upcycling Coordinator works alongside volunteers who are actively involved in all elements of the creative process, developing practical new skills from woodworking to upholstery, enabling people recovering from mental illness to gain new confidence through personal achievement, essential for their continued wellbeing. The source of the funding was Cecil Rosen Foundation.

Premises development- relates to funds received from Leo Baeck Housing Association for the development of Leila's House, 55 Christchurch Avenue

Other funds - relate to restricted donations and grants for service users. The source of the funding was The Locker Foundation.

Unrestricted funds – are available to be spent for any of the purposes of Jami.

THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
(A company limited by guarantee)

NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2021

STATEMENT OF FUNDS FOR THE YEAR ENDED 31 MARCH 2020

	Brought Forward £	Income £	Expenditure £	Transfers in/out £	Carried Forward £
Unrestricted Funds					
General funds	1,475,745	2,376,348	(2,229,827)	-	1,622,266
Designated funds					
Locality premises development	1,478,940	110,000	(23,663)	-	1,565,277
Restricted funds					
Carer and Family Support	-	20,500	(20,500)	-	-
Education	11,202	58,123	(48,908)	-	20,417
Vocational Support	-	137,000	(137,000)	-	-
Hospital visiting	-	24,500	(24,500)	-	-
Hub Services	-	141,368	(141,368)	-	-
Impact and Evaluation	-	13,806	(13,806)	-	-
Head Room Mental Health Awareness	-	2,983	(2,983)	-	-
Peers/Trainers/Education	-	11,250	(11,250)	-	-
Upcycling	-	10,000	(5,000)	-	5,000
Other funds	-	17,718	(7,718)	-	10,000
Restricted funds	11,202	437,248	(413,033)	-	35,417
Total of funds	2,965,887	2,923,596	(2,666,523)	-	3,222,960

Designated funds – represents the Locality premises development also known as Leila's House premises, 55 Christchurch Avenue, other fixed assets and capital gifts.

Carer & Family Support – the team of expert peer led staff and volunteers offer one to one support, support groups during the day or evening plus information and guidance to individual carers and families affected by mental illness.

Education – represents funding towards the staff and programmes run for community organisations (including the University programme) and individuals and aim to increase peoples' mental health literacy and provide support.

Vocational Support– the Jami Vocational Support project supports individuals to engage in vocational activities, whether this is a return to education, voluntary or paid employment (by working in partnership with Work Avenue and Resource), increases confidence and self-worth, reduces social isolation and increases community engagement, all of which have a significant impact on recovery.

Hospital Visiting – the Hospital visiting scheme provides highly trained staff and volunteers to visit those who are either in psychiatric hospitals, residential care homes or those who are too unwell to leave their own home.

Hub Services – funds to support the operations of the Hub Services at Hackney/Redbridge/Edgware and Finchley. The hubs are where people can seek support, friendship and participate in an activity programme and eat a healthy lunch. In response to the Covid pandemic, these programmes were moved online.

Impact & Evaluation –to ensure that evaluation frameworks are embedded across the organisation, enabling data driven decision making and robust impact measurement of our work.

Head Room – Mental Health Awareness – funds to support peer trainers, the development of partnerships with secondary schools and the delivery of seminars and events to educate the whole community about mental health and wellbeing.

Peers/Trainers/Education – funds to support the funding of peer support workers, trainers and other education.

Upcycling – The project takes unwanted items that could otherwise become landfill and transforms them into desirable furniture and decorative items. The Upcycling Coordinator works alongside volunteers who are actively involved in all elements of the creative process, developing practical new skills from woodworking to upholstery, enabling people recovering from mental illness to gain new confidence through personal achievement, essential for their continued wellbeing.

Other funds - relate to restricted donations and grants for service users.

THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
(A company limited by guarantee)

NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2021

17. ANALYSIS OF NET ASSETS BETWEEN FUNDS AS AT THE 31 MARCH 2021

	Unrestricted Funds 2021 £	Designated Funds 2021 £	Restricted Funds 2021 £	Total Funds 2021 £
Fixed assets	-	1,184,872	-	1,184,872
Investments	2	-	-	2
Current assets	2,328,455	353,000	62,294	2,743,749
Creditors due within one year	(256,407)	-	-	(256,407)
	<u>2,072,050</u>	<u>1,537,872</u>	<u>62,294</u>	<u>3,672,216</u>

ANALYSIS OF NET ASSETS BETWEEN FUNDS AS AT THE 31 MARCH 2020

	Unrestricted Funds 2020 £	Designated Funds 2020 £	Restricted Funds 2020 £	Total Funds 2020 £
Fixed assets	-	1,212,277	-	1,212,277
Investments	2	-	-	2
Current assets	1,841,375	353,000	35,417	2,229,792
Creditors due within one year	(219,111)	-	-	(219,111)
	<u>1,622,266</u>	<u>1,565,277</u>	<u>35,417</u>	<u>3,222,960</u>

THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
(A company limited by guarantee)

NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2021

18. NOTES TO THE CASHFLOW STATEMENT

RECONCILIATION OF NET INCOME TO CASH INFLOW FROM OPERATING ACTIVITIES

	31 March 2021 £	31 March 2020 £
Net income for the year	449,256	257,073
Adjustments for:		
Depreciation	27,405	31,649
Write off	-	7,986
(Increase)/decrease in debtors	(47,058)	113,081
Increase in creditors due in one year	37,296	40,003
Investment income	(69,039)	(62,802)
Net cash provided by operating activities	397,860	386,990

NET DEBT RECONCILIATION

	At 1 April 2020 £	Cash flow £	At 31 March 2021 £
Cash in hand, and at bank	2,051,423	466,899	2,518,322

19. OPERATING LEASE COMMITMENTS

As Lessee

At 31 March 2021 Jami's minimum total operating leases payments on buildings were as follows:

	31 March 2021 £	31 March 2020 £
Payments due		
Expiry Date:		
Within 1 year	188,200	188,200
Between 2 and 5 years	752,800	757,800
Between 6 and 25 years	2,688,466	2,876,666

As Lessor

At 31 March 2021 Jami had contracted with tenants for the following minimum lease payments as follows:

	31 March 2021 £	31 March 2020 £
Payments due		
Expiry Date:		
Within 1 year	38,109	38,109
Between 2 and 5 years	111,463	149,572

THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
(A company limited by guarantee)

NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2021

20. RELATED PARTY TRANSACTIONS

During the year Jami Sales and Services Limited, the subsidiary undertaking, received a grant from Jami of £158,603 (2020: £340,039) in the promotion and furtherance of Jami's charitable objectives. At the year end the Charity was owed £28,151 by Jami Sales and Services Limited (2020: £13,764).

One current Jami Trustee is also a Trustees of a charitable trusts which made a donation to Jami during the year. Raymond Harris is a Trustee of Atkin Foundation which donated £20,000 (2020: £50,000). One former Jami Trustee is also a Trustee of a charitable trust which made a donation to Jami during the year. Robert Shemtob is a Trustee of the K C Shasha Charitable Trust who donated £20,000 (2020: £105,000). Donations received from Trustees without restrictions were £35,864 (2020: £29,493). There were no balances outstanding at the year end (2020: £nil).

Michael Blane, a Trustee of Jami, is also a Trustee of The Langdon Foundation. Trustee expenses of £nil (2020: £60) were incurred by Jami through Michael Blane's attendance at a community trustee conference.

Jewish Care provided grant funding to Jami of £779,028 (2020: £765,257) and donated services of £90,000 (2020: £86,800) during the year. Charges of £42,495 (2020: £47,974) were applied by Jewish Care to Jami for property and IT costs in the year. At the 31 March 2021 there was £49,295 owed to Jewish Care by Jami (2020: £46,663).

21. INDEMNITY INSURANCE

During the period a premium of £770 (2020: £748) was paid for the purchase of insurance to protect the Charity from making a loss arising from the neglect or default of its Trustees, employees or agents.

22. PENSION ARRANGEMENTS

Jami is a subsidiary of Jewish Care by reference to Jewish Care being its sole member. Jewish Care operates 2 pension schemes of which certain Jami employees are members, the first being a Group Personal Pension plan, a defined contribution scheme operated by Legal and General, contributions of £24,371 were paid in the year ended 31 March 2021 (2020: £22,883) with liabilities of £6,514 at the 31 March 2021 (2020: £5,822) due to timing. The second being a defined benefit pension scheme operated by Jewish Care that closed to future benefit accrual at 31 March 2011, further details of which are disclosed in note 28 of the statutory financial statements of Jewish Care for the year ended 31 March 2021. Jewish Care paid contributions to the defined benefit scheme of £5,422 in the year ended 31 March 2021 (2020: £5,422).

23. ULTIMATE PARENT UNDERTAKING AND CONTROLLING PARTY

The directors consider the ultimate controlling party to be the parent company Jewish Care, a registered charity in England and Wales with a registered address at Amelie House, Maurice and Vivienne Wohl Campus, 221 Golders Green Road, NW11 9DQ. Their company number is 02447900 and their charity number is 802559. Jewish Care is the sole company law member of the Jewish Association for Mental Illness (Jami). Jewish Care cares for people in the Jewish Community through a number of activities.