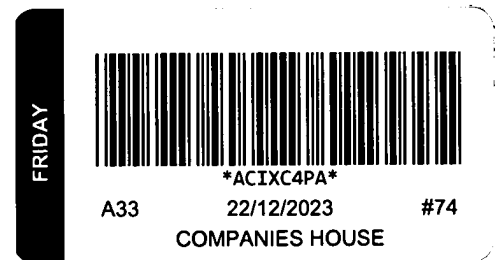


Registered number: 02618170
Charity number: 1003345

Jami
Mental Health for our Community

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



TRUSTEES' REPORT AND FINANCIAL STATEMENTS FOR THE YEAR
ENDED
31 MARCH 2023

THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
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THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
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About The Jewish Association for Mental Illness, operating as 'Jami'

Jami's purpose is to enrich and save lives impacted by mental illness in the Jewish community.

This purpose has been developed through rigorous analysis of the problems and needs that face the community. The Jewish community and wider society cannot access timely, evidence-based treatment for mental illness when they need it.

Despite progress, the community continues to lack sufficient understanding of mental illness and distress and demands the ability to build resilience within safe and inclusive environments.

The prevalence of mental health problems among both adults and young people is increasing year on year, diminishing the quality of life for many and too often risking lives. Untreated, people may experience social isolation, relationship breakdown, problems maintaining a job or education, and physical symptoms which can cause further anxiety. Our community has come a long way in understanding and supporting people with mental illness, but there is still much more to do.

Whether people need an urgent and reassuring conversation, expert advice on how to navigate the complex maze of mental health services, recovery-focused services over the short term, an advocate by their side, speaking to someone who has lived experience, or long-term professional support, we make sure that people in our community get the treatment and support they need, when they need it.

For some people, Jami is their sole link to the community. It is vital that Jami is a Jewish provider. We are committed to making sure that even at a time when statutory services are struggling, our community members can access the advice, treatment and support they need in a timely manner. Jami supplements the care available through the NHS, ensuring that every member of our community has a safety net on which they can rely.

What we do and the difference we make

Everything Jami does is driven by one or more of our three strategic pillars:

Advice and Advocacy

Guide people through the challenging journey of navigating mental health services, providing emotional support and expert advice. The result is that people who contact Jami for advice feel confident, listened to with compassion and understanding, and have the knowledge to navigate mental health provision, so that they can get the help they need.

Treatment and Support

Provide professional, person-centred treatment and support for young people and adults with mental health needs, as well as for their families and carers. This will enable people with mental illness and distress to experience improved wellbeing, feel effectively supported and be part of mutually supportive peer communities.

Education and Campaigning

Through education and training, equip the Jewish community and its organisations with the skills and knowledge to be resilient, inclusive and better able to support mental illness and distress.

Our three pillars and their outcomes all serve to achieve our mission that people living with mental illness and distress, and their families, receive expert support that enriches and saves lives, within an informed, resilient, and inclusive Jewish community.

Our services

One-to-one and group support

We provide short-term support that is goal-focused or intense, and longer-term ongoing support. Both are tailored to the individual's specific needs and are delivered one-to-one or in small groups by Jami occupational therapists, social workers and peer support workers.

Advice and signposting

We advise and signpost to local and national services to help people get the support they require.

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Online counselling

Partnering with Kooth Plc, we provide free, safe, online mental health and wellbeing support through the Qwell-accredited platform.

Advocacy

Our advocacy team supports and empowers people and their carers/family who were previously unheard, to have a voice, understand their rights and make informed decisions about their healthcare and issues that matter to them.

Vocational support

We help people to access, prepare for, and succeed in meaningful activity, including volunteering, education, skills training and paid employment.

Education and training

We run online courses, seminars and events to increase mental health literacy and learn practical skills. Our programme is specifically developed for educators, youth workers, community organisations and anyone with an interest in expanding their understanding of mental illness and distress. Our work in suicide prevention includes the Emergency Response Initiative and bespoke training for schools.

Befriending

Our programme matches individuals with a volunteer with shared interests to provide practical support and friendship, helping to build confidence and self-esteem, increase independence and re-engage with their community.

Group and peer support

We provide learning opportunities, support and connection with others through a weekly programme of drop-in community group sessions. These sessions are free and open to everyone at our Head Room Café in Golders Green and online.

Our **Carer and Family Support** service provides unpaid carers, taking care of someone with a mental health problem, with practical advice and emotional support on a one-to-one basis and within specialist group sessions.

Head Room Café

Jami's Head Room Café is a commercially operated, community café in the heart of the Jewish community. It provides a food and beverage service, operated from the café by the Charity's subsidiary entity, Jami Sales & Services Limited ('JSAS'). It offers a vibrant kosher food and drinks menu with Jami using the café space to bring awareness, education and access to mental health support to the high street. The programme of groups and events run at the café by Jami are free and open to everyone, regardless of gender, race or religion. JSAS charges Jami for the use of the café through a recharge agreement set up between the two entities.

Our expertise

Jami supports many hundreds of people each year impacted by mental health problems (as detailed below), enabling those isolated because of their mental distress to become reengaged with their family, friends and local community. We improve mental health understanding for thousands more people through training, seminars and other educational sessions.

At a time when statutory services are struggling, we are immensely proud to provide access to advice, treatment and support when it's required. Jami has never been more needed than now to deliver life-saving mental health services and to grow to meet the increasing demand from adults and children in our community. With no government funding, we are reliant on the generosity of the community to fund our work.

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Our Impact in the last financial year

From April 2022 to March 2023 Jami provided a bespoke package of emotional Support, Treatment, Advice and Advocacy services to 1,671 individuals, including 760 requests for shorter-term interventions and assistance. Thousands more benefited from our courses and wide-ranging emotional and practical support provided online through our education programme, our drop-in Café programme, and our Carers & Families support groups. Overall, more than 30,000 interactions have been delivered in the year via one-to-one sessions – online and in person, home visits and group support.

Loneliness, isolation and the loss of loved ones during the pandemic has had an immense, long-term impact on mental health, with a substantial increase in calls for our help. The closing down of social engagement, access to schools, financial and employment instability combined to amplify stress. For many who were already living with poor mental health, the last few years have further deepened feelings of isolation and disconnection from family and community.

Demand for long-term support from Jami since the first lockdown, has increased significantly. In the last financial year, 60% of new referrals highlighted the pandemic as a contributory factor to their need for support. In response Jami increased provision of support hours to meet the growing need, has increased existing activities and developed new groups and services which are now being delivered both online and in person.

Carer & Family Support: Mental illness has a 'ripple effect' on families. Many carers find themselves dealing with the effects of a loved one's mental illness whilst also juggling work, other family members and finances. Jami runs a range of support groups and 1:1 sessions for Carers. The pandemic has had a profound effect on the Carers and Family of people living with poor mental health and our Carer & Family Support Service has experienced a substantial increase in calls for help including:

- 423 Carers are currently being supported by this team.
- 239 new referrals to this team (compared to 182 in the previous financial year)
- In the last financial year, 16% of carer referrals came from those caring for 18-25 year olds, and 33% from those caring for under 18s. This compares to the previous financial year which saw 24% from people caring for 18-25 year olds, and 30% from those caring for under 18s.

For those accessing this service we offer regular reviews – telling us about their experience of the service and the outcomes it has delivered for them. Of the 49 clients who completed the review, 48 found that the service supported them to make their own decisions about their situation, 49 felt it offered them a safe space to talk and be listened to, and 41 said it helped them to think about their future needs and wellbeing (86%). Overall 82% rated the service excellent and 12.5% good.

Vocational Support: Offers people a well-structured and supportive pathway into voluntary work, entering or returning to education, training, and paid employment.

Jami Education: Providing learning and engagement for adults and young people across the community and beyond including schools, synagogues and organisations. We also provide accredited Mental Health First Aid courses.

Compeer: Our befriending programme matches screened, trained volunteers together with people living with poor mental health to support their integration into the community, enjoy shared interests and relieve social isolation.

Suicide Prevention: ERIC – the Emergency Response Initiative Consortium; led by Jami, have together created gold-standard guidance for schools on how to respond when a suicide occurs and delivers immediate face-to-face, or digital support within schools. Jami is currently developing this successful pilot to provide training & support to community leaders and organisations across the country.

Awareness Raising: initiatives such as Mental Health Awareness Shabbat have built up to become an established point in the communal calendar with over 200 communities and organisations creating events and participating in this annual campaign.

Head Room Café

As described above, Head Room Café is Jami's social enterprise serving fresh, kosher food and drink. To provide continued support during the pandemic, Jami launched the Head Room Café Online. While many attendees are now returning to the reopened in-person activities, these online groups continue to be hugely successful.

- Attendance was over 4,000 in the last financial year which is a significant increase from previous years.
- The Café Online Programme of activities includes Sharing Circle, Kind Co-Working, Art4All and Creative Writing. The success of this programme, its wider geographical reach and uptake by a diverse community has demonstrated the clear need for ongoing remote support to reduce isolation.

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Treatment & Support

- 911 people benefitted from individual or group treatment & support
- 27,271 interactions with individuals, including one-to-one sessions, home visits and group support

Our annual service user survey was conducted in March 2023 with 167 respondents taking part (2022: 109 respondents). This gave us valuable insights into the outcomes achieved from this work:

- Three quarters of service users agreed or strongly agreed that at Jami they feel part of a community of peers who understand and help them
- 69% of respondents felt that the service offered to them met their needs
- When we asked an open question about what difference, if any, Jami has made to their lives, respondents most frequently mentioned increased connection with others, improved quality of life and feeling supported, heard and understood
- Almost 70% of respondents said that Jami had contributed a lot or a moderate amount to improvements in their mental health and wellbeing
- 6% told us that Jami literally saved their lives

I.R.O.C is our main outcome monitoring tool for the majority of our service users. It tracks wellbeing scores over time – comparing baseline data to follow up scores every three months. In the reporting period, on average we saw scores being maintained. Whilst in the best possible situation we would see scores gradually increase, we know that the pandemic has had profound impacts on mental health in the UK and therefore being able to maintain mental health scores (as opposed to them deteriorating) is a significant achievement for us. Furthermore, our longer-term service users experience mental health difficulties over many years and so being able to achieve continuous growth in scores is unrealistic. In these cases, maintaining scores represents a good outcome.

The majority of support had been provided on the phone, or by email. However, in-person contact with service users has begun to increase since Summer 2021. At the end of the Financial Year, 31% of service user contact was in person compared to 15% in March 2022. In addition, we have seen a physical return of service users in our Hubs, our Head Room Café programmes and by Compeer befriending volunteers.

Jami's hub services are a lifeline to those within the community living with the impact of mental illness. In the last financial year, our Hubs Online programme, which started at the beginning of the pandemic, was attended by 30% of service users. However, many more will have participated in events where bookings and a register are not taken in the interests of anonymity and informality of these activities.

By embracing phone and on-line provision, Jami has been able to extend our mental health services to people living in locations across the UK, to those without easy transport access to Jami, or living at too great a distance from our physical Hubs. Furthermore, some of our service users feel that mental health support provided at a 'safe distance' and even potentially without video link provides them greater anonymity and ease when distressed or exploring difficult and painful issues. Face-to-face meetings are, for many of our service users important, and even essential, while for others, in person contact can be too intimate, direct, frightening and even prohibitive.

Advice & Advocacy

Jami's 'Front Door' is our first point of contact for people looking for advice, information and quick intervention, or for signposting to an organisation who can help them with specific expertise e.g. housing services. Contacts may be looking for support for themselves, for a loved one, or they may be professionals from statutory or private services calling on behalf of their own service users.

In our annual service user survey, we found that 70% of respondents who were new to Jami's service in the last year said it was easy or very easy to get in touch with Jami and over 90% agreed or strongly agreed that the first people they spoke to listened to them with kindness and gave them the information they needed to decide what to do next.

The need for advocacy on behalf of our service users has also increased during Covid-19. Via Zoom and over the phone we have been able to support people remotely to enable faster access to other specialist community-based services.

- 760 people received immediate information, advice or support 'at the Front Door'; a slight decrease in the number of enquiries from the preceding year
- On average we replied within 4 days to people calling Jami for the first time
- We responded to 26 requests for short-term advocacy support

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Education & Campaigning:

- Our Jami Education team delivered 213 events with 3,415 attendances.
- Courses included accredited Mental Health First Aid training for schools & organisations.
- Head Room Café ran 472 groups and events in person and online, with 4,145 attendances.

Safeguarding

Depending upon the area of work, teams have different mechanisms to protect our vulnerable service users and keep them safe. In the light of Covid and working increasingly online, Jami updated its GDPR (data protection) policy in 2020 and developed 'Video Conferencing at Jami' guidance to safeguard confidentiality and ensure clinical safety online.

We also carried out a Covid Crisis Plan with the most vulnerable of our service users and those deemed at additional risk due to the virus itself, or to social distancing measures. We have continued to follow our safeguarding and risk procedures, working with statutory agencies to protect vulnerable people and minimise harmful risk.

During lockdown, we instigated a meal delivery service bringing 1400 meals in 2021 and a doorstep chat several times a week ensuring that people who were isolated at home had hot food and human contact even during the worst of the pandemic. Having contact with Jami volunteers and staff through meal deliveries meant any concerns could be highlighted to the Jami team.

Head Room Café Online has been keen to keep the café atmosphere by providing easy access to the Zoom links on the website - similar to the café where people can just walk in and join a group. Our facilitators ask all new people to switch on their camera so we can meet them and have a community agreement to treating each other with respect and kindness.

Janet's story

Janet is 80 years old and lives alone. She has mental health problems and was feeling suicidal because of the constant loud music from her neighbour.

Jami's advocacy and emotional support was crucial for Janet. We supported her to help express her wishes and stand up for her rights. Our advocacy worker liaised with the Local Authority Enforcement Team, local counsellor and synagogue, and attended meetings to ensure that Janet's voice was heard.

Janet told us she had been let down by other advocacy and mental health services and, without the support of Jami, she would not be alive today.

Jacs's story

Jacs started volunteering for Jami after her mum suggested it may help her to tackle her own depression, which had left her feeling hopeless, worthless and unable to see anyone or do anything.

Although Jacs was terrified at the thought of leaving her home and being around others, she says that volunteering for Jami proved an invaluable part of her recovery. Having a supportive manager and being around other people who understood, and who might need support themselves too, made Jacs feel welcome and accepted. Volunteering also gave her a routine, a sense of purpose and made her feel valued. But perhaps, most importantly, it helped her socially and gave her the confidence she needed to start reintegrating into the community again.

Today, Jacs has a thriving career, a place of her own and is about to finish writing and illustrating her own book on looking after our mental health. She is happy, in a good place, and still close friends with the people she met volunteering. She also says she is forever thankful to Jami for helping to lift her out of her depression and for bringing people into her life who have helped her to rise to the surface and stay afloat ever since.

Mark's story

Mark visits Jami's Head Room Café at least three times a week because he says that coming here is like a holiday. All the staff who work here understand his mental health needs and spend time chatting with him and making sure that he eats well. For Mark, the café gives him somewhere to go each day and a place where he can

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be himself and where he is welcomed and accepted. It also helps to relieve the loneliness that Mark finds hardest to deal with as a symptom of his mental illness.

But Mark also makes the 1.5 hour journey from his home to Golders Green frequently to take part in the café's weekly programme of events. He joins the conversation and walking groups, and takes part in Creativity4All, Head Room Café's twice-weekly art and writing session, with an emphasis on connection, peer support and process. He also benefits from attending Jami's community hub in Redbridge once a week. Here he receives support from one of Jami's occupational therapists and gets the chance to engage with other people who also have long-term health problems.

Mark explains that he finds comfort in being with people who listen and understand what he's going through and that these connections are only made possible through Jami's café and hubs across North London. "Without Jami, I'd be lost," he says.

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TRUSTEES AND KEY PERSONNEL
FOR THE YEAR ENDED 31 MARCH 2023

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

Life Presidents

Dr Martin Aaron BEM
Lionel Curry
Alan Lazarus

Life Patrons

Marcia Feldman BEM
Marilyn Lazarus MBE
Michael Mitzman
John Spector

Trustees

Adam Dawson - Chair
Raymond Harris (resigned 7 April 2022)
Michael Blane (resigned 8 August 2022)
Michael Glass - Treasurer
Tessa Arnold
Susan Mandelbaum
Howard Morgan (resigned 27 October 2022)
Warren Taylor
Richard Benson OBE (resigned 1 December 2022)
James Hutchinson (resigned 27 October 2022)
Gideon Kay
Dr Alan Cohen (resigned 1 December 2022)
Dr Abigail Swerdlow
Gemma Lyons (appointed 9 February 2023)

Key Management Personnel

Laurie Rackind, Chief Executive
Louise Kermode, Head of Services
Liz Jessel, Head of Development (resigned 29 September 2022)
Dr Andrew Hope, Chief Operating Officer (resigned 1 July 2023)

Nominations and Remuneration Committee

Adam Dawson (Chair)
Tessa Arnold

Michael Glass
Gideon Kay

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TRUSTEES AND KEY PERSONNEL
FOR THE YEAR ENDED 31 MARCH 2023

Clinical Quality and Innovation Committee

Dr Abigail Swerdlow (Chair)
Dr Jonathan Ornstein
Debby Klein
Rebecca Corney
Dr Daniel Gordon

Dr Louise Morganstein
Jennye Seres
Rabbi Dr Samuel Landau
Hedy Anne Freedman

Finance, Audit and Risk Committee

Michael Glass (Co-chair)
Warren Taylor (Co-chair)

Gideon Kay
David Kirk

Fundraising and Marketing Committee

Sue Mandelbaum (Chair)
Warren Taylor
Howard Morgan

Adam Dawson
Abi Levitt
Gemma Lyons

Strategy and Impact Committee

Tessa Arnold (Chair)
Howard Morgan

Sue Mandelbaum
Warren Taylor

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**REFERENCE AND ADMINISTRATIVE DETAILS OF THE COMPANY AND ADVISERS FOR THE YEAR
ENDED 31 MARCH 2023**

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

Independent Auditor

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

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TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2023

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 2023. 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).

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 of 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 9 Trustees (2021/22: 15 Trustees) without restrictions were £18,816 (2021/22 £30,400).

Jami utilises the Charities Excellence Framework to undertake quality assurance, model and in particular for reviewing Board governance and leadership. The results of this were among other things helping to inform the trustee appointment process discussions with Jewish Care. We were awarded the Quality Mark in March 2022 and intend to use it as our framework in future years.

When new trustees are elected a formal trustee nomination and recruitment process is followed, led by the Chair of the Nominations and Remuneration Committee. The process includes a skills set and experience assessment of the Board and analysis of the needs and balance required going forward leading to defined role descriptions being developed. Jami often collaborate with the Jewish Volunteering Network and Lead (part of the Jewish Leadership Council) when assessing the requirements for new trustees. The required roles are advertised publicly alongside 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 representatives of the 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.

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TRUSTEES' REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2023

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 series of board sub-committees with delegated responsibilities as detailed in committee specific terms of reference has been formed to oversee governance of areas of the business. The committees are the Clinical Quality and Innovation Committee, the Finance, Audit and Risk Committee, the Fundraising and Marketing Committee and the Nominations and Remuneration Committee. There is a fifth advisory committee that has been established called the Strategy and Impact Committee. Membership of all committees can be seen on pages 8 and 9 above.

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 a food and beverage service from a café in Golders Green –Head Room. Profits, when they arise, are transferred by way of Gift Aid through a Deed of Covenant. 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 Charity acquired control of a second subsidiary, Raphael – The Jewish Counselling Service (Raphael), on 17th February 2023 when Jami became the sole trustee. Raphael is a charitable incorporated organisation that provides one-to-one counselling services and supports people experiencing emotional distress.

The Statement of Financial Activities (SOFA) and Balance Sheet do not consolidate the financial statements for the company and its subsidiary undertakings 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.

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.

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TRUSTEES' REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2023

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. During the 2022/23 Financial Year the identified principal risks and uncertainties, and how the Charity mitigated them were:

| Risk | Mitigation |
|---|---|
| Voluntary income not reaching the level required to fund Jami services due to prevailing economic conditions or diversion of funds to national or international disasters. | Risk control measures include the Fundraising and Marketing Committee meeting quarterly to provide oversight of fundraising activities, utilising multiple fundraising activities rather than placing reliance on one major event and ongoing monitoring of the reserves policy and reserves balance by the Finance, Audit and Risk Committee. |
| Failure to maintain statutory compliance of properties across the Jami estate. | All documentation, risk assessments, certification and registers are collated and stored centrally. Monthly monitoring of compliance and timeline of required work reviewed by the senior executive team under the oversight of the Finance, Audit and Risk Committee. |
| Statutory services being unable to respond to harmful risk or causes of distress along with lack of control over socio-economic impacts causing harm and poor mental health. | Risk management policy and training in place with a comprehensive risk assessment process in place for service delivery. Building and maintaining links to statutory services. |
| Major staff shortages due to the inability to recruit and retain existing staff. | Control measures include building links with staff agencies and universities, broadening places where roles are advertised and the ongoing commitment to enhancing reputation as a good employer through improving wellbeing at work and providing flexible working arrangements. |
| Sustained loss of IT infrastructure and telecommunications. | A strong IT security environment is maintained, including multi-factor authentication, e-mail screening and staff training on security and GDPR. A strategy of using cloud based systems with regular offsite backups is in place to minimize disruption. |
| Data breach leading to loss of information including that of vulnerable members of the community. | An external Data Protection Officer has been appointed and privacy and data protection policies put in place. Regular GDPR training for staff is carried out including as part of the induction process for new staff. |
| Major client incident leading to closure, litigation or financial penalties and the damaging reputational impact of such an incident leading to reduced income or additional expenditure. | To mitigate this risk comprehensive risk assessments take place. A clinical risk management policy is followed alongside safeguarding policies and procedures. Regular reviews of the 'Managing Incidents Policy' are carried out and thorough investigations of any near misses and incidents take place to identify and implement improvements to the policies in place. |

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TRUSTEES' REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2023

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. However, the provision of online services introduced during the pandemic has enabled us to support people throughout the UK and beyond and we plan to retain much of the online provision even as we reopen our face to face provision. Recruitment is underway for a link worker, based in Manchester, to enable us to enhance our services further.

i. Key Management Personnel

The Trustees consider the Chief Executive and the executive leadership 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 Nominations and Remuneration 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. Servicesteam salaries are generally benchmarked against closest equivalent NHS pay scales. The total remuneration, benefits and pension paid to key management personnel in year was £338,805 (2021/22: £323,212). 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.

j. Jami's Objectives and Purpose

Jami is established as a charity for the treatment, care, support, education, training and rehabilitation of Jewish people being impacted by various forms of mental ill health and to provide help to relatives and carers. Jami's purpose is to enrich and save lives impacted by mental illness in the Jewish community.

This purpose has been developed through rigorous analysis of the problems and needs that face the community. The Jewish community and wider society cannot access timely, evidence-based treatment for mental illness when they need it.

Despite progress, the community continues to lack sufficient understanding of mental illness and distress and demands the ability to build resilience within safe and inclusive environments.

Jami works alongside statutory bodies, communities and organisations to help prevent mental illness from developing; improve early intervention and promote mental wellbeing.

Jami's operations are continually reviewed to ensure that the provision of services is based on the needs individuals and that those services are as efficient and effective as possible. Jami acknowledges the deepening socio-economic inequalities facing society and its reciprocal relationship with mental health. The focus on need, together with Jami's continued commitment to develop services which are based in service users' own communities, is more effective in assisting our members on their pathway to recovery and social inclusion (Vision and Progress – Social Inclusion and Mental Health (2009) National Social Inclusion Programme).

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

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under TUPE arrangements.

Jewish Care continues to provide funding for community-based mental health by way of a grant to Jami, alongside the fundraising capability of the Charity. Since this time, the organisation has continued to grow. recovery support plans.

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 live a meaningful life despite having a mental illness. Mental health recovery is on the agenda for every team meeting and individual supervision session and is reflected in the programmes offered. Systems are under constant review to ensure that recovery values and principles are reflected throughout operations.

Jami's Service Response to the Pandemic

The pandemic has placed enormous mental strain on people around the world which may resonate for years after the physical effects have settled down. The mental health impact on the Jewish Community is no different. Indeed, 100% of Jami's referrals post lockdown have been Covid-19 related and Jami continue to experience a rise in new referrals.

Whilst Jami's immediate focus following lockdown was to ensure that its most vulnerable existing service users continued to be supported, Jami went on to look towards the future and the need for the provision of longer-term mental health support post lockdown.

Jami is now looking towards the future and the need for the provision of longer-term mental health support post lockdown, and beyond which can be provided to the wider Jewish UK community. To this end, Jami has launched several new exciting community wide initiatives including:

- Compeer – a new more formalised befriending programme
- Qwell - online mental health platform, to provide adults across the UK access to free, safe, online mental health counselling and support through bespoke branded portal on Jami's website
- Shout – teaming up with Shout, a 24/7 UK text messaging service for times when people feel they need immediate support.

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Jami's Objectives and Purpose (continued)

Compeer: Lockdown and the enforced period of isolation has therefore only served to make Jami's service users feel even more alone than ever. To combat social isolation, it was crucial that people were offered opportunities to feel connected with others and with their local communities. It was for this reason that Jami decided not to delay the launch of the new Compeer Befriending Programme until post lockdown but instead elected to introduce an adapted version with the aim that the Compeer Friends would be able to meet in person when the social distancing restrictions were lifted. The team recognised that the importance of any regular human contact, even if only online, was key in keeping the isolation at bay by providing Jami's service users with:

- regular and scheduled social interaction (routine);
- methods for coping with lockdown and enforced social distancing; and
- tools for helping service users look forwards to the future and a life post lockdown.

Compeer in 2022/23

There have been 31 referrals into Compeer in the financial year, coming from across all areas of Jami. There are currently 68 matched pairs at Jami who have been having face to face meet ups when safe to do so, as well as phone calls and Zoom meets.

Throughout this period, there were an additional 26 matched pairs of service users and compeer volunteers active during the period who no longer meet.

In 2022/23 our Compeer volunteers had 2,745 interactions with their matches (a 47% increase from the prior year), which totalled 2,162 hours (a 97% increase). To facilitate this, there have been 2,761 interactions from staff, which totals over 530 hours.

Qwell: Jami launched Kooth Student in April 2020 and went on to launch Qwell in August 2020, the adult version of the service, enabling adults throughout our community to have access to safe, online mental health and wellbeing support. Kooth plc (formerly Xenzon) is a provider of online mental health services and has two online platforms which provide online counselling and emotional well-being platforms accessible through mobile, tablet and desktop and are free at the point of need.

The service is immediate and anonymous. Users are able to receive text-based counselling, online peer support and self-help tools. Twelve months on the decision was taken to merge the Kooth and Qwell services under one banner of Jami Qwell, continuing to provide support for anyone aged 18 plus in the Jewish community and simplify the offering. The key objectives to the service are to:

- Provide the wider adult Jewish UK Community with a first line of defence provision which provides immediate and stigma-free access to professional support.
- Enable people who would not normally seek help from Jami, to remain anonymous and obtain the help they need from the comfort and privacy of their own homes.
- Complement the existing services offered by Jami to the Jewish community nationwide by providing out of hours access to professional and peer support as well as self-help material between appointments.
- Provide an early response to emotional wellbeing and/or emerging mental health needs and to prevent mental health issues escalating and reaching crisis.

In the last year there have been over 1,500 log ins to the service with two thirds of people utilising the service out of office hours demonstrating a need for this type of wrap around support.

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Volunteers

Volunteering at Jami continues to thrive with an increase in both numbers and impact. We now have 220 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.

Individual supervision takes place for each volunteer 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.

All volunteers have to obtain a Disclosure and Barring Service certificate as well as attend Jami training which includes safeguarding, information on maintain 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.

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.

Jami is supported by its volunteers across all its services.

- Locality Hubs - volunteers are vital in supporting the hub activity programmes. Volunteers bring their unique interests and hobbies which they share with people. Including arts and crafts, Jewish history workshops, gardening, IT and computer skills.
- Compeer Befriending - volunteers meet regularly with service users at venues outside of the Jami hubs. Further volunteers are now being recruited as the popularity of our new Compeer Befriending Programme grows.
- Hospital Visiting – meeting with patients in several different hospitals and institutions. This is now reactivating following a necessary pause in provision during the pandemic.
- Carer and Family Support service – Jami's volunteers help to provide telephone support to carers and to help run carer support groups.
- Pastoral Volunteers help on Friday nights and Jewish holidays. Volunteers usually support the activity going on in the hubs. Volunteers also extend their hospitality to Jami in their own homes, organising tea in a Sukkah at Succot and a tea at Shavuot. Volunteers also run Jewish services in the hubs over the High Holy Days.

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Service and Outcome Monitoring

We seek to understand our activities and impact by focusing on four key areas:

Who have we reached?

Jami tracks the vast majority of our work through Apricot, a cloud-based monitoring system. Through this system we are able to understand the profile of our service users – including age breakdown, gender, mental health diagnosis and location. This helps us to understand who we are reaching and what their future needs might be.

What have we delivered?

All service user contact is recorded in Apricot which enables us to keep track of which activities we have delivered and whether this meets our expectations for the year. The data can be used to monitor trends and engagement with services, for example shifts in referral rates. It shows us how many people are using our services, for how long, and how we are supporting people.

What difference did we make?

Information related to our outcomes and impact is hugely important to us, it tells Jami whether we are making a difference to people's lives. Our main outcomes measure tool is the I.ROC – individual recovery outcomes counter which is used across many of our services. It is used 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.

We have an impact framework – a set of indicators and data collection tools which will allow us to monitor against our theory of change in future years. Finally, we have also continued to develop approaches to measure outcomes within services, for example feedback forms capturing knowledge change from our Education events, our annual service user survey which this year was completed by 167 individuals (2022: 109) and SMS surveys for people who received short term support.

What did people think about the service?

We gather qualitative and quantitative feedback on a regular basis to understand what people thought worked well in our services and what they would like us to improve upon. At an organisation level, this happens through our annual service user survey. For example, this year we learnt that Jami's approach is highly valued by our service users. When asked what Jami does well, they told us that Jami and our staff are caring, supportive, understanding and encouraging which resonates with feedback in the prior year.

We also seek to gather feedback within service areas, for example Jami's Education 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.

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. We have ambitious plans to further develop our monitoring and better understand the impact of our work.

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Fundraising and Marketing at Jami

Jami undertakes fundraising activity to its wide range of supporters using a variety of channels including 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 with which Jami is registered by following this Code of Practice Jami takes steps to ensure that vulnerable and other members of the community are protected from behaviours that may be deemed unreasonable. The Fundraising and Marketing Committee oversee fundraising matters at Jami and convene regularly so that fundraising practices and policies are scrutinised to ensure adherence to the Code of Practice. There have been no escalated complaints received by the charity in respect of its fundraising activities (2021/2022: no complaints received).

The charity is also 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. The charity complies with the General Data Protection Regulation (GDPR) and continue to consider all marketing activities on behalf of Jami in line with legislation whilst balancing the interests and rights of the individual and the impact upon them. The Fundraising and Marketing 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. When budgeting income consideration is given to the costs of growth in response to increased demand from services.

Fundraising Strategy looking forward

- There remains strong potential for growth across the whole fundraising mix for Jami – particularly following the addition of over 3,500 new donors through a successful crowdfunding campaign in January 2022.
- In order to grow further, to deliver the income required to expand existing services and launch new ones in line with the 5-year strategy, additional investment in resource is required across Fundraising, Marketing & Comms.
- Current economic climate and situation in Ukraine having an impact on specific funding providers and our ability to fundraise.

Key Strategic Objectives for Fundraising, Marketing & Comms in 2023/24

- Grow capacity across the fundraising team to create succession planning and career pathways while building for a step-change in income in 23/24 onwards.
- Devise and implement a clear pathway of engagement for different supporter segments.
- Significantly improve research, recruitment and relationship management of five and six figure philanthropists.
- Refresh Jami brand and assets to drive consistency and enhance use across channels and rebrand Head Room to bring it closer to Jami.
- Launch new campaign to raise awareness and understanding of what Jami does and the needs of its service users.

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Main Activities:

PR, 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.

During the financial year, we conducted a review of our creative agency and website hosts and went out to tender successfully selecting a new agency on a retained basis.

Mental Health Awareness Shabbat 2023

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

This year almost two hundred shuls, schools and orgs participated putting on a range of face to face events, speakers and virtual activities as well as joining Jami's programme.

Events

After a successful Charity Extra crowdfunding event in January 2022 which raised £1,279,221 there was no fundraising event of a comparable size planned for the current year, with another crowdfunding event instead held at the start of the next financial year in May 2023. This campaign in May 2023 successfully raised £972,000. Other, small fundraising events took place throughout the year instead.

A Patrons Event was held on 1st December 2022 with seventy guests in attendance. The event gave guests a first-hand insight into how Jami's support is changing lives and highlighted the growing demand for the Charity's services. Total income raised from the event was £249,462.

The London Marathon on 2nd October 2022 raised £16,024 compared to the October 2021 marathon which raised £28,774.

Jami would like to acknowledge the generous support from major benefactors, who in April 2022-March 2023 included:

Karen Ackerman & Warren Taylor, All Aboard, The Apelt and Lazarus Charitable Trust, Atkin Foundation, Edward & Rebecca Barnett, The Benson and Lionel Black Charitable Trust, Jonathan Bergwerk, Betty Messenger Charitable Foundation, The Bloom Foundation, The Bluston Charitable Settlement, Jo Rosenfelder & Richard Bolchover, Peggy Brett, Gary Bull, Briess Rayner Charity Trust (Briess Family Charitable Trust), The Casey Trust, The Cheruby Trust, Chesterhill Charitable Trust, Childwick Trust, Alan and Sheila Diamond Charitable Trust, Dyrham Park Lodge, Eric and Jean Beecham Charitable Trust, The Vernon May and Joyce Cohen Charitable Trust, Muriel & Gershon Coren Charitable, Foundation Caroline & Raymond Esdaile, Finchley Federation Synagogue, Claire & Michael Francies, Joe and Rosa Frenkel Charitable Trust, Garfield Weston Foundation, Michael Gerstein, Robert & Sarah Ginsberg, Alison & Avi Goldberg, R and I Hyman Charitable Trust, Judy & David Green, The Greenbaum Family Foundation, Incoms Systems Ltd, Jusaca Charitable Trust, The Second J A Littman Foundation, J E Joseph Charitable Trust, The Locker Foundation, The Joy & Malcolm Lyons Foundation, The J E Posnansky Charitable Trust, Jack and Rosa Charitable Settlement, Susan & Neville Kahn, K. C. Shasha Charitable Trust, The Kennedy Leigh Charitable Trust, Kingston Liberal Synagogue, Kirsh Foundation, Talia & Eli Krieger, The Lambert Charitable Trust, Lauffer Family Charitable Trust, Sarah & Jacob Levy KC, Sarah Jane Leigh Charitable Trust, Lodge of Light and Honour, Loftus Charitable Trust, Gemma & Simon Lyons, Sue Mandelbaum & John Gerszt, Caroline Marcus & Marc Gordon, Brian and Jill Moss Charitable Trust, The Morgan Charitable Foundation, Valérie Moss & Maurice Monina, Elizabeth & Tristan Nagler, New North London Synagogue, Nimrod Capital LLP, The Ostrich Charitable Trust, Pears Foundation, Peppercorn Group of Companies, Sara & Paul Phillips, Radlett Reform Synagogue, The Repper Charitable Foundation, Rosetrees Trust, Rothschild Foundation Hanadiv Europe, The Rubin Foundation Charitable Trust,

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Professor Mike Rubinstein and Barbara Rubinstein, Marc Rubinstein & Judith Vandervelde, The Shores Charitable Trust, The Elliott Simmons Charitable Trust, Lincoln Small & Suzanne Ferreira, Sobell Foundation, Stanley Cohen Charitable Trust, Joe Sucharewicz, Taurus Foundation, Julian & Amanda Weinberg, Dyna and Fala Weinstock Charitable Trust, The Melissa Wides Foundation, Adam & Susan Winton, The Wolfson Family Charitable Trust, and many others who wish to remain anonymous. Thank you also to the many synagogues, committees, schools, organisations and individuals who have raised vital funds for Jami through appeals, activities and challenges.

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. May their memories be for blessing: Mr Hyman Calvert, Mr Howard Goldthorpe, Mr Justin Kornberg, Mrs Vera Plaut

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

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Jami's 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.

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.

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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 scaleable 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.

Fuller Integration with Jewish Care

At a board meeting on 20th September 2023 the Trustees unanimously voted to fully integrate with Jewish Care, the parent charity of Jami. This could see the two charities merge and Jami employees transfer to Jewish Care under TUPE regulations. Discussions are ongoing over key terms of the merger and there is no agreed term sheet for the merger agreement. This move would safeguard Jami services and create better opportunities to invest in mental health for the future.

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Financial Review

In the year to 31 March 2023 Jami generated a deficit of £1,418,666 (2022: Surplus of £1,033,230). A large deficit was always planned to utilise the excess reserves Jami held and meet the increased demand for the Charity's services. Expenditure increased from £3,053,273 in 2022 to £4,072,996 in 2023 as significant recruitment was carried out in order to grow the service provision Jami offers. Income decreased from £4,086,503 in 2022 to £2,649,853, due to income from donations and legacies in 2023 of £1,669,631 compared to £3,102,842 in 2022. Part of this decrease was due to the delay of the main fundraising event from January 2023 to May 2023 but it was also caused by wider challenges in fundraising as a result of the cost of living crisis and the public's focus on other international appeals. Other principal funding sources of Jami include grants received of £724,518 (2022: £733,509) Included in grants received for 2022 was £12,618 (2023: £Nil) relating to the Coronavirus job retention scheme.

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 and the Head room Café, run by the subsidiary of the company Jami Sales and Services. In the year ending March 2023, charitable activity costs were lower than budgeted as a result of the prudent management of resources and challenges faced in recruiting suitable candidates leading to vacancies taking longer to fill, reducing personnel costs below budgeted levels. Other charitable activity costs reflect the cost of service delivery at the locality resources listed on page 7. Regular reviews of the charity's finances are undertaken throughout the year. The Balance Sheet at 31st March 2023 shows reserves of £3,286,780 (2022: £4,705,446) of which £969,460 (2022: £2,517,916) is represented by cash. This meets the criteria of the trustees of Jami to attempt to maintain sufficient cash reserves as determined by the reserves policy.

Reserves policy

Jami's reserves policy focuses on the level of its free (general) reserves, excluding restricted and designated reserves. Tangible fixed assets are considered designated, as they do not represent free reserves. In planning and budgeting for its activities, Jami considers the level of free reserves held, in order to strike a balance between the continuing development of its services for clients and the need for prudent management of its commitments, as well as providing for contingencies. The Finance, Audit & Risk Committee (a sub-committee of the Jami Board) monitors Jami's performance against budget, recommending action to bridge any gap in reserves as and if necessary. Jami uses its budget process each year to manage its reserves in the medium term in accordance with its reserves policy level.

Jami retains free reserves in order to:

- manage the risks to which it is exposed
- finance future plans in line with its aims and strategic vision
- safeguard activities funded by volatile income streams

Jami considers a level of £1.55m free reserves to be an appropriate level to meet its needs, representing approximately 5.5 months of its annual expenditure.

| | 2023 | 2022 |
|--------------------|-------------------|-------------------|
| Unrestricted funds | £1,957,417 | £3,513,805 |
| Designated funds* | £1,213,207 | £1,160,220 |
| Restricted funds | £116,156 | £31,421 |
| Total funds | £3,286,780 | £4,705,446 |

* 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 £1,957,417, being unrestricted funds, excluding designated funds, and less investments held. This exceeds the target level of £1,550,000.

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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.

Subsidiaries

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, now operates a food and beverage service from Head Room Café. The subsidiary made a loss in the year ended 31 March 2023 of £125,924 (2022: £217,450). 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 coffee shop was closed for three months from September 2022 while expansion works were carried out that increased the capacity of the space. The Mill Hill premises will be considered for a future Head Room Café location as part of the strategic objective to deliver more high street based access to mental health provision and planning consents will be submitted.

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 alongside a letter of continued financial support from Jewish Care, the immediate parent charity, gives Trustees confidence the charity remains a going concern for the foreseeable future, please also refer to the assessment of going concern in the accounting policies. A Forecast budget for 2023/24 and a five year model to 2028 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.

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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:

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

- so far as that Trustee is aware, there is no relevant audit information of which the charitable company's auditors are unaware, and
- 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 21st December 2023 and signed on their behalf by:



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 2023 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 2023 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 26 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.

H Catchpool

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 21st December 2023

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

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2023
(incorporating the income and expenditure account)

| | | Unrestricted funds | | | Total funds | Total funds |
|--|--------------|--------------------|------------------|------------------|--------------------|------------------|
| | Note | General funds | Designated funds | Restricted funds | 2023 | 2022 |
| | | 2023 | 2023 | 2023 | | |
| | | £ | £ | £ | £ | £ |
| Income from: | | | | | | |
| Donations and legacies | 2 | 1,412,854 | 79,638 | 177,139 | 1,669,631 | 3,102,842 |
| Charitable activities | 5 | 951,424 | - | - | 951,424 | 942,109 |
| Investment income | 4 | 28,798 | - | - | 28,798 | 28,934 |
| Other income | 6 | - | - | - | - | 12,618 |
| Total | | 2,393,076 | 79,638 | 177,139 | 2,649,853 | 4,086,503 |
| Expenditure on: | | | | | | |
| Raising funds | 7, 8 | 783,406 | - | - | 783,406 | 405,856 |
| Charitable activities | 8 | 3,166,058 | 26,651 | 92,404 | 3,285,113 | 2,647,417 |
| Total | 8 | 3,949,464 | 26,651 | 92,404 | 4,068,519 | 3,053,273 |
| Net income/(expenditure) and net movement in funds for the year | | (1,556,388) | 52,987 | 84,735 | (1,418,666) | 1,033,230 |
| Reconciliation of funds | | | | | | |
| Total funds brought forward | 16-17 | 3,513,805 | 1,160,220 | 31,421 | 4,705,446 | 3,672,216 |
| Total funds carried forward | 16-17 | 1,957,417 | 1,213,207 | 116,156 | 3,286,780 | 4,705,446 |

The notes on pages 34 to 54 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)

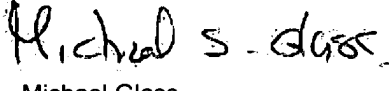
BALANCE SHEET FOR THE YEAR ENDED 31 MARCH 2023

Company No. 02618170

| | Note | £ | 31 March 2022 | £ | 31 March 2022 £ |
|---|-------|------------------|------------------|------------------|-----------------------|
| Fixed Assets | | | | | |
| Tangible assets | 11 | | 1,213,206 | | 1,160,219 |
| Investments | 12 | | 256,158 | | 2 |
| Total Fixed Assets | | | 1,469,364 | | 1,160,221 |
| Current Assets | | | | | |
| Debtors | 13 | 1,127,757 | | 1,320,287 | |
| Cash at bank and in hand | | <u>969,460</u> | | <u>2,517,916</u> | |
| Total Current Assets | | 2,097,217 | | 3,838,203 | |
| Creditors – amounts falling due in one year | 14 | <u>(279,801)</u> | | <u>(292,978)</u> | |
| Net Current Assets | | | 1,817,416 | | 3,545,225 |
| Total Net Assets | | | 3,286,780 | | 4,705,446 |
| Charity Funds: | | | | | |
| Unrestricted funds: | | | | | |
| General funds | 16-17 | | 1,957,417 | | 3,513,805 |
| Designated funds | 16-17 | | 1,213,207 | | 1,160,220 |
| Restricted funds | 16-17 | | 116,156 | | 31,421 |
| Total Charity Funds | | | 3,286,780 | | 4,705,446 |

The financial statements were approved by the Trustees on 21 December 2023 and signed on their behalf by:


Adam Dawson


Michael Glass

The notes on page 34 to 54 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 2023

| | Note | 2023 £ | 2022 £ |
|---|------|--------------------|------------------|
| Cashflows from operating activities | | | |
| Net cash (outflow) from operating activities | 18 | (1,497,616) | (25,080) |
| Cashflows from investing activities | | | |
| Investment income | 4 | 28,798 | 28,934 |
| Purchases of tangible fixed assets | | (79,638) | (4,260) |
| Net cash (outflow) / inflow from investing activities | | (50,840) | 24,674 |
| (Decrease) in cash at bank and in hand in the year | | (1,548,456) | (406) |
| Change in cash and cash equivalents in the reporting period | | (1,548,456) | (406) |
| Cash and cash equivalents at the beginning of the reporting period | | 2,517,916 | 2,518,322 |
| Cash and cash equivalents at the end of the reporting period | | 969,460 | 2,517,916 |
| Cash and cash equivalents consist of: | | | |
| Cash at bank and in hand | | 526,565 | 2,076,767 |
| Short term deposits | | 442,895 | 441,149 |
| | | 969,460 | 2,517,916 |

The notes on page 34 to 54 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 2023

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 2028, including the estimated net impact of inflation and changing economic conditions 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 December 2024 and that reserves and cash remain at acceptable levels throughout the period of assessment.

A potential merger with the parent charity, Jewish Care, has been approved by the board of trustees which would see the employees of Jami transfer to Jewish Care. Further details of this are given in note 24.

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 2023

1. ACCOUNTING POLICIES (continued)

Income cont'd

Jami received a discretionary cash grant of £12,618 in the prior year from the government as part of the Coronavirus Job Retention Scheme (CJRS). No such grant was received in the current year. 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.

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 8, 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 2023

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 29 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 | - 10 - 25% straight line |
| Motor vehicles | - 25% straight line |
| Fixtures & fittings | - 25% straight line |

THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
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1. ACCOUNTING POLICIES (continued)

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.

Investment properties are initially recognised at their transaction value and are subsequently measured at their fair value (market value) as at the balance sheet date. Investment Properties are valued by an annual desktop review performed by management experts.

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.

THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
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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.

NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2023

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 2023

| | Unrestricted Funds 2023 £ | Designated Funds 2023 £ | Restricted Funds 2023 £ | Total Funds 2023 £ |
|-----------|------------------------------------|----------------------------------|----------------------------------|-----------------------------|
| Donations | 927,540 | 79,638 | 117,139 | 1,184,317 |
| Legacies | 485,314 | - | - | 485,314 |
| | <u>1,412,854</u> | <u>79,638</u> | <u>117,139</u> | <u>1,669,631</u> |

DONATIONS AND LEGACIES 2022

| | Unrestricted Funds 2022 £ | Designated Funds 2022 £ | Restricted Funds 2022 £ | Total Funds 2022 £ |
|-----------|------------------------------------|----------------------------------|----------------------------------|-----------------------------|
| Donations | 1,730,941 | 4,260 | 240,983 | 1,976,184 |
| Legacies | 1,126,658 | - | - | 1,126,658 |
| | <u>2,857,599</u> | <u>4,260</u> | <u>240,983</u> | <u>3,102,842</u> |

During the prior year the charity recognised a significant one-off legacy. Jami had previously been notified of their legal entitlement to this legacy and recognised it in the prior year following the granting of probate as the value could now be measured accurately. During the year ended 31st March 2022 £925,000 was recognised. At 31 March 2023, £100,000 relating to this legacy is included in accrued income (2022; £900,000).

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NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2023

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 Year Ended 2023 £ | Total Year Ended 2022 £ |
|--|--|--|
| Income Statement | | |
| Trading income | 146,055 | 165,283 |
| Coronavirus Job Retention Scheme Grant | - | 9,710 |
| Promotion of parent charity's services and provision of space (Jami Charity) | 48,551 | 49,620 |
| Total income | 194,606 | 224,613 |
| Trading expenses: | | |
| Administrative expenses (staff expenses) | (175,808) | (224,270) |
| Fundraising trading expenses | (144,722) | (217,793) |
| Total trading expenses | (320,530) | (442,063) |
| Net (loss) from trading activities | (125,924) | (217,450) |
| Distribution to parent under gift aid | - | - |
| Balance Sheet | | |
| | Year Ended 2023 £ | Year Ended 2022 £ |
| Fixed Assets | 406,041 | 29,901 |
| Current Assets | 16,690 | 27,711 |
| Current Liabilities | (766,103) | (275,060) |
| Net Assets | (343,372) | (217,448) |
| Called Up Share Capital | 2 | 2 |
| Profit and Loss Account | (343,374) | (217,450) |
| Total Shareholder Funds | (343,372) | (217,448) |

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NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2023

TRADING ACTIVITIES CONTINUED

Jami acquired control of a second subsidiary which is incorporated in the United Kingdom, Raphael – The Jewish Counselling Service which is a Charitable Incorporated Organisation that provides counselling services to the Jewish community. The acquisition took place on the 17th February 2023 when Jami become the sole trustee. The results of Raphael from the acquisition date are summarised below and financial statements are filed with the Charities Commission, the results are not consolidated into Jami.

| | For the period 17th February 2023 – 31st March 2023 £ |
|---------------------------------|--|
| Income Statement | |
| Income from: | |
| Donations | 1,076 |
| Charitable activities | 5,875 |
| Other income | 129 |
| Total incoming resources | 7,080 |
| Resources expended: | |
| Charitable activities | 10,519 |
| Governance costs | 540 |
| Total resources expended | 11,059 |
| Deficit for the period | (3,980) |
| | 31st March 2023 £ |
| Balance Sheet | |
| Fixed assets | 3,669 |
| Current assets: | |
| Debtors | 22,392 |
| Cash | 91,462 |
| | 113,854 |
| Current liabilities | |
| Accruals | 5,348 |
| | 5,348 |
| Net current assets | 108,506 |
| Total assets | 112,175 |

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NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2023

4. INVESTMENT INCOME FOR THE YEAR ENDED 31 MARCH 2023

| | Unrestricted Funds £ | Restricted Funds £ | Total Funds £ |
|-------------------|----------------------------|--------------------------|---------------------|
| Rent receivable | 26,848 | - | 26,848 |
| Investment income | 1,950 | - | 1,950 |
| | <u>28,798</u> | <u>-</u> | <u>28,798</u> |

INVESTMENT INCOME FOR THE YEAR ENDED 31 MARCH 2022

| | Unrestricted Funds £ | Restricted Funds £ | Total Funds £ |
|-------------------|----------------------------|--------------------------|---------------------|
| Rent receivable | 28,574 | - | 28,574 |
| Investment income | 360 | - | 360 |
| | <u>28,934</u> | <u>-</u> | <u>28,934</u> |

5. INCOME FROM CHARITABLE ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2023

| | Unrestricted Funds £ | Restricted Funds £ | Total Funds £ |
|---|----------------------------|--------------------------|---------------------|
| Grants received | 725,518 | - | 725,518 |
| Donated services Jewish Care | 90,000 | - | 90,000 |
| Rent and other income (Benevolent Landlords scheme) | 121,962 | - | 121,962 |
| Mental Health First Aid courses | 5,281 | - | 5,281 |
| Training course & other income | 9,663 | - | 9,663 |
| | <u>951,424</u> | <u>-</u> | <u>951,424</u> |

INCOME FROM CHARITABLE ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2022

| | Unrestricted Funds £ | Restricted Funds £ | Total Funds £ |
|---|----------------------------|--------------------------|---------------------|
| Grants received | 720,891 | - | 720,891 |
| Donated services Jewish Care | 90,000 | - | 90,000 |
| Rent and other income (Benevolent Landlords scheme) | 117,226 | - | 117,226 |
| Mental Health First Aid courses | 8,181 | - | 8,181 |
| Training course & other income | 5,811 | - | 5,811 |
| | <u>942,109</u> | <u>-</u> | <u>942,109</u> |

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NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2023

6. OTHER INCOME FOR THE YEAR ENDED 31 MARCH 2023

No other income received in the year.

OTHER INCOME FOR THE YEAR ENDED 31 MARCH 2022

| | Unrestricted Funds £ | Restricted Funds £ | Total Funds £ |
|--|----------------------------|--------------------------|---------------------|
| Coronavirus job retention scheme grant | 12,618 | - | 12,618 |
| | 12,618 | - | 12,618 |

7. COST OF RAISING FUNDS FOR THE YEAR ENDED 31 MARCH 2023

| | Unrestricted Funds £ | Restricted Funds £ | Total Funds £ |
|---------------------------------|----------------------------|--------------------------|---------------------|
| Fundraising and publicity costs | 193,431 | - | 193,431 |
| Costs of fundraising events | 183,844 | - | 183,844 |
| Staff costs | 406,131 | - | 406,131 |
| | 783,406 | - | 783,406 |

COST OF RAISING FUNDS FOR THE YEAR ENDED 31 MARCH 2022

| | Unrestricted Funds £ | Restricted Funds £ | Total Funds £ |
|---------------------------------|----------------------------|--------------------------|---------------------|
| Fundraising and publicity costs | 53,092 | - | 53,092 |
| Costs of fundraising events | 153,557 | - | 153,557 |
| Staff costs | 199,207 | - | 199,207 |
| | 405,856 | - | 405,856 |

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NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2023

8a. ANALYSIS OF TOTAL EXPENDITURE FOR THE YEAR ENDED 31 MARCH 2023

| | -----Direct Costs----- | | | | |
|------------------------|------------------------|--------------|----------------|------------------|-----------|
| | Staff Costs | Depreciation | Other Costs | Support Costs | Totals |
| | £ | £ | £ | £ | £ |
| Raising Funds | 406,131 | - | 377,275 | - | 783,406 |
| Mental Health Services | 2,091,211 | 26,651 | 650,214 | 521,514 | 3,289,590 |
| | 2,497,342 | 26,651 | 1,027,489 | 521,514 | 4,072,996 |

Expenditure on charitable activities was £3,289,590 (2022: £2,645,021) of which £3,197,186 was unrestricted (2022: £2,373,165) and £92,404 was restricted (2022: £271,856).

ANALYSIS OF TOTAL EXPENDITURE FOR THE YEAR ENDED 31 MARCH 2022

| | -----Direct Costs----- | | | | |
|------------------------|------------------------|--------------|----------------|------------------|-----------|
| | Staff Costs | Depreciation | Other Costs | Support Costs | Totals |
| | £ | £ | £ | £ | £ |
| Raising Funds | 199,207 | - | 206,649 | - | 405,856 |
| Mental Health Services | 1,664,702 | 28,912 | 564,682 | 389,121 | 2,647,417 |
| | 1,863,909 | 28,912 | 771,331 | 389,121 | 3,053,273 |

8b. ANALYSIS OF SUPPORT COSTS FOR THE YEAR ENDED 31 MARCH 2023

| | HR | IT | Property | Governance | Finance | Totals |
|------------------------|--------|--------|----------|------------|---------|---------|
| | £ | £ | £ | £ | £ | £ |
| Mental Health Services | 76,710 | 97,540 | 186,812 | 21,148 | 139,304 | 521,514 |
| | 76,710 | 97,540 | 186,812 | 21,148 | 139,304 | 521,514 |

Included within some of these headings are a part of staff costs which have been allocated to support activities, see note 1 (expenditure).

ANALYSIS OF SUPPORT COSTS FOR THE YEAR ENDED 31 MARCH 2022

| | HR | IT | Property | Governance | Finance | Totals |
|------------------------|--------|--------|----------|------------|---------|---------|
| | £ | £ | £ | £ | £ | £ |
| Mental Health Services | 42,269 | 46,177 | 133,250 | 39,242 | 128,183 | 389,121 |
| | 42,269 | 46,177 | 133,250 | 39,242 | 128,183 | 389,121 |

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

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NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2023

8. NET INCOME

This is stated after charging:

| | 31 March 2023 | 31 March 2022 |
|---|--------------------------|--------------------------|
| | £ | £ |
| Depreciation | 26,651 | 28,912 |
| Operating leases - property | 223,951 | 225,377 |
| Operating lease rental income | (26,773) | (28,574) |
| Auditors remuneration – audit (excluding VAT) RSM UK Audit LLP | 18,333 | 16,000 |

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NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2023

9. STAFF COSTS

Staff costs were as follows:

| | 31 March 2023 | 31 March 2022 |
|----------------------------|------------------|------------------|
| | £ | £ |
| <u>Wages and Salaries:</u> | | |
| Gross salaries | 2,473,809 | 1,823,011 |
| Social security costs | 225,730 | 155,166 |
| Pensions | 70,900 | 54,677 |
| | <u>2,770,439</u> | <u>2,032,854</u> |

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

| | 2023 No. | 2022 No. |
|---------------------------|-------------|-------------|
| Office and administration | 5 | 4 |
| Mental Health services | 83 | 70 |
| | <u>88</u> | <u>74</u> |

The number of higher paid employees was:

| | 31 March 2023 No. | 31 March 2022 No. |
|---------------------------------|-------------------------|-------------------------|
| In the band £60,001 - £70,000 | - | 1 |
| In the band £70,001 - £80,000 | 1 | - |
| In the band £120,001 - £130,000 | - | 1 |
| In the band £130,001 - £140,000 | 1 | - |

Employer's pension contributions for employees whose emoluments exceeded £60,000 were £21,539 (2022: £21,337).

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 £338,805 (2022: £323,212).

During the period, no trustees received any remuneration, benefits in kind or reimbursement of expenses (2022: £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.

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NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2023

11. TANGIBLE FIXED ASSETS

| | Freehold Property £ | Leasehold Improvements £ | Equipment £ | Fixtures & Fittings £ | Motor Vehicles £ | Total £ |
|-----------------------|---------------------------|--------------------------------|----------------|-----------------------------|------------------------|------------|
| Cost | | | | | | |
| At 1 April 2022 | 1,332,572 | 4,260 | 34,711 | - | 12,700 | 1,384,243 |
| Additions | - | 64,238 | 5,400 | 10,000 | - | 79,638 |
| Disposals | - | - | - | - | (12,700) | (12,700) |
| At 31 March 2023 | 1,332,572 | 68,498 | 40,111 | 10,000 | - | 1,451,181 |
| Depreciation | | | | | | |
| At 1 April 2022 | 176,613 | - | 34,711 | - | 12,700 | 224,024 |
| Charge for the period | 26,651 | - | - | - | - | 26,651 |
| Disposals | - | - | - | - | (12,700) | (12,700) |
| At 31 March 2023 | 203,264 | - | 34,711 | - | - | 237,975 |
| Net Book Value | | | | | | |
| At 31 March 2023 | 1,129,308 | 68,498 | 5,400 | 10,000 | - | 1,213,206 |
| At 31 March 2022 | 1,155,959 | 4,260 | - | - | - | 1,160,219 |

12. FIXED ASSET INVESTMENTS

| | Investment Property £ | Shares in Group Undertakings £ | Investment in Subsidiary | 2023 Total £ | 2022 Total £ |
|--|-----------------------------|---|--------------------------------|--------------------|--------------------|
| Market value at the start of the period | - | 2 | - | 2 | 2 |
| Additions at cost | 140,000 | - | 116,156 | 256,156 | - |
| Unrealised gain | - | - | - | - | - |
| Market value at the end of the period | 140,000 | 2 | 116,156 | 256,158 | 2 |

Company investments at market value comprise:

| | 31 March 2023 £ | 31 March 2022 £ |
|-----------------|-----------------------|-----------------------|
| 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 2023.

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NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2023

| | 31 March 2023 £ | 31 March 2022 £ |
|--------------------------|--------------------------------|--------------------------------|
| Investment in subsidiary | 116,156 | - |

Jami acquired control of Raphael – The Jewish Counselling Service, a Charitable Incorporated Organisation, on February 17th 2023 as sole trustee. Acquisition accounting has been used to account for the transaction and the assets and liabilities at the acquisition date are detailed below:

| | 17th February 2023 £ |
|---------------------|--|
| Fixed assets | 3,844 |
| Current assets: | |
| Debtors | 23,324 |
| Cash | 90,738 |
| | <u>114,062</u> |
| Current liabilities | |
| Accruals | 1,750 |
| | <u>1,750</u> |
| Net current assets | <u>112,312</u> |
| Total assets | <u>116,156</u> |

13. DEBTORS

| | 31 March 2023 £ | 31 March 2022 £ |
|------------------------------------|--------------------------------|--------------------------------|
| Trade debtors | 8,000 | 7,850 |
| Amounts owed by group undertakings | 740,672 | 248,412 |
| Other debtors | 5,007 | 8,586 |
| Gift Aid claims | 28,855 | 94,108 |
| Prepayments and accrued income | 345,223 | 961,331 |
| | <u>1,127,757</u> | <u>1,320,287</u> |

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NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2023

14. CREDITORS

Amounts falling due within one year

| | 31 March 2023 £ | 31 March 2022 £ |
|------------------------------------|--------------------------------|--------------------------------|
| Trade creditors | 104,158 | 114,503 |
| Other taxation and social security | 67,741 | 46,671 |
| Other creditors | 14,064 | 9,147 |
| Accruals and deferred income | 26,862 | 63,338 |
| Amounts owed to group undertakings | 66,976 | 59,319 |
| | <hr/> 279,801 | <hr/> 292,978 |

15. DEFERRED INCOME

| | £ |
|--|----------------|
| Balance at 1 April 2022 | 6,962 |
| Amount added to income earned from charitable activities | 6,462 |
| Amount released from charitable activities | <u>(6,962)</u> |
| Balance at 31 March 2023 | <u>6,462</u> |

Deferred income is rental income received in advance.

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NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2023

16. STATEMENT OF FUNDS FOR THE YEAR ENDED 31 MARCH 2023

| | Brought Forward £ | Income £ | Expenditure £ | Transfers in/out £ | Carried Forward £ |
|-------------------------------------|-------------------------|-------------|------------------|--------------------------|-------------------------|
| Unrestricted Funds | | | | | |
| General funds | 3,513,805 | 2,393,076 | (3,949,464) | - | 1,957,417 |
| Designated funds | | | | | |
| Locality premises development | 1,160,220 | 79,638 | (26,651) | - | 1,213,207 |
| Restricted funds | | | | | |
| Vocational Support | 22,515 | - | (22,515) | - | - |
| Head Room - Mental Health Awareness | - | 3,000 | (3,000) | - | - |
| Children & Young Persons Service | 8,906 | 22,983 | (31,889) | - | - |
| Suicide Prevention | - | 25,000 | (25,000) | - | - |
| Compeer Befriending Program | - | 10,000 | (10,000) | - | - |
| Counselling & Talking Therapy | - | 116,156 | - | - | 116,156 |
| Restricted funds | 31,421 | 177,139 | (92,404) | - | 116,156 |
| Total of funds | 4,705,446 | 2,649,853 | (4,068,519) | - | 3,286,780 |

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

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 Rosemary Nathanson Charitable Trust.

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 Shoresch Charitable Trust.

Children & Young Persons Service - funds to support the operation of a pilot service to provide a fast response, early intervention and mental health support for secondary school aged children. The source of the funding was the Rosetrees Trust, Shoresch Charitable Trust and The Locker Foundation

Suicide Prevention – funds to support the Emergency Response Initiative Consortium coordinated by Jami which provides guidance and a face-to-face first responder service in schools after a student suicide or sudden traumatic death. The source of the funding was the Greenbaum Family Foundation.

Compeer Befriending Program – funds to support the operation of a program matching service users and volunteers to combine friendship with practical support to reduce loneliness and isolation and promote independence and recovery. The source of the funding was The Joe & Rosa Frenkel Charitable Trust.

Counselling & Talking Therapy – funds represent the net assets of Raphael – The Jewish Counselling Service, a Charitable Incorporated Organisation that was acquired by Jami on 17th February 2023. The counselling service will continue to be operated by Jami in the same way, supporting people experiencing emotional distress.

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

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NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2023

STATEMENT OF FUNDS FOR THE YEAR ENDED 31 MARCH 2022

| | Brought Forward £ | Income £ | Expenditure £ | Transfers in/out £ | Carried Forward £ |
|-------------------------------------|-------------------------|-------------|------------------|--------------------------|-------------------------|
| Unrestricted Funds | | | | | |
| General funds | 2,072,050 | 3,838,864 | (2,750,109) | 353,000 | 3,513,805 |
| Designated funds | | | | | |
| Locality premises development | 1,537,872 | 4,260 | (28,912) | (353,000) | 1,160,220 |
| Restricted funds | | | | | |
| Carer and Family Support | - | 22,000 | (22,000) | - | - |
| Vocational Support | 46,630 | 40,000 | (64,115) | - | 22,515 |
| Hub Services | 7,844 | - | (7,844) | - | - |
| Head Room - Mental Health Awareness | - | 3,000 | (3,000) | - | - |
| Peers/Trainers/Education | - | 4,983 | (4,983) | - | - |
| MH at Cafe | 7,820 | - | (7,820) | - | - |
| Jami Qwell Platform | - | 46,000 | (46,000) | - | - |
| Children & Young Persons Service | - | 10,000 | (1,094) | - | 8,906 |
| Suicide Prevention | - | 25,000 | (25,000) | - | - |
| Compeer Befriending Program | - | 20,000 | (20,000) | - | - |
| Peer Support Program | - | 20,000 | (20,000) | - | - |
| Education & Outreach at Head Room | - | 50,000 | (50,000) | - | - |
| Restricted funds | 62,294 | 240,983 | (271,856) | - | 31,421 |
| Total of funds | 3,672,216 | 4,084,107 | (3,050,877) | - | 4,705,446 |

Transfers in/out - On review, the designation has been removed for funds set aside for the purchase of Leila's House as the purchase was made using restricted and unrestricted funds received at the time of the purchase.

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 and the Ann Hirshfield Trust.

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 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 Shores Charitable Trust.

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NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2023

STATEMENT OF FUNDS FOR THE YEAR ENDED 31 MARCH 2022 (continued)

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

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

Jami Qwell Platform – funds to support the delivery of the online platform Jami Qwell, a bespoke online mental health platform that will provide online counselling and support services 7 days a week, 365 days a year. The source of the funding was The Bloom Foundation.

Children & Young Persons Service – funds to support the operation of a pilot service to provide a fast response, early intervention and mental health support for secondary school aged children. The source of the funding was the Rosetrees Trust

Suicide Prevention – funds to support the Emergency Response Initiative Consortium coordinated by Jami which provides guidance and a face-to-face first responder service in schools after a student suicide or sudden traumatic death. The source of the funding was the Greenbaum Family Foundation.

Compeer Befriending Program – funds to support the operation of a program matching service users and volunteers to combine friendship with practical support to reduce loneliness and isolation and promote independence and recovery. The source of the funding was The Joe & Rosa Frenkel Charitable Trust and the Garfield Weston Foundation.

Peer Support Program – funding for peer support workers based across Jami's Community Hubs and Head Room Café who draw upon their own lived experience of mental illness and recovery to facilitate a wide range of activities and groups and also provide one-to-one support.

Education & Outreach at Head Room – funds to support the development of Head Room Café as a community hub, bringing awareness, education and access to mental health support to the high street.

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

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NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2023

17. ANALYSIS OF NET ASSETS BETWEEN FUNDS AS AT THE 31 MARCH 2023

| | Unrestricted Funds 2023 £ | Designated Funds 2023 £ | Restricted Funds 2023 £ | Total Funds 2023 £ |
|-------------------------------|------------------------------------|----------------------------------|----------------------------------|-----------------------------|
| Fixed assets | - | 1,213,206 | - | 1,213,206 |
| Investments | 140,002 | - | 116,156 | 256,158 |
| Current assets | 2,097,217 | - | - | 2,097,217 |
| Creditors due within one year | (279,801) | - | - | (279,801) |
| | 1,957,418 | 1,213,206 | 116,156 | 3,286,780 |

ANALYSIS OF NET ASSETS BETWEEN FUNDS AS AT THE 31 MARCH 2022

| | Unrestricted Funds 2022 £ | Designated Funds 2022 £ | Restricted Funds 2022 £ | Total Funds 2022 £ |
|-------------------------------|------------------------------------|----------------------------------|----------------------------------|-----------------------------|
| Fixed assets | - | 1,160,219 | - | 1,160,219 |
| Investments | 2 | - | - | 2 |
| Current assets | 3,806,782 | - | 31,421 | 3,838,203 |
| Creditors due within one year | (292,978) | - | - | (292,978) |
| | 3,513,806 | 1,160,219 | 31,421 | 4,705,446 |

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NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2023

18. NOTES TO THE CASHFLOW STATEMENT

RECONCILIATION OF NET INCOME TO CASH INFLOW FROM OPERATING ACTIVITIES

| | 31 March 2023 £ | 31 March 2022 £ |
|--|-----------------------|-----------------------|
| Net income / (expenditure) for the year | (1,418,666) | 1,033,230 |
| Adjustments for: | | |
| Depreciation | 26,651 | 28,912 |
| Property donated to the charity | (140,000) | - |
| Net assets of subsidiary acquired | (116,156) | |
| Decrease / (increase) in debtors | 192,530 | (1,094,860) |
| (Decrease) / increase in creditors due in one year | (13,177) | 36,572 |
| Investment income | (28,798) | (28,934) |
| Net cash used in operating activities | (1,497,616) | (25,080) |

NET DEBT RECONCILIATION

| | At 1 April 2022 £ | Cash flow £ | At 31 March 2023 £ |
|---------------------------|-------------------------|----------------|--------------------------|
| Cash in hand, and at bank | 2,517,916 | (1,548,456) | 969,460 |

19. OPERATING LEASE COMMITMENTS

As Lessee

At 31 March 2023 Jami's minimum total operating leases payments on buildings were as follows:

| | 31 March 2023 £ | 31 March 2022 £ |
|------------------------|-----------------------|-----------------------|
| Payments due | | |
| Expiry Date: | | |
| Within 1 year | 227,800 | 227,800 |
| Between 2 and 5 years | 911,200 | 911,200 |
| Between 6 and 25 years | 2,830,663 | 3,058,463 |

As Lessor

At 31 March 2023 Jami had contracted with tenants for the following minimum lease payments as follows:

| | 31 March 2023 £ | 31 March 2022 £ |
|-----------------------|-----------------------|-----------------------|
| Payments due | | |
| Expiry Date: | | |
| Within 1 year | 37,110 | 37,110 |
| Between 2 and 5 years | 27,463 | 55,463 |

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

NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2023

20. RELATED PARTY TRANSACTIONS

During the year Jami Sales and Services Limited, the subsidiary undertaking, recharged Jami £49,461 (2022: £50,514) for the promotion and furtherance of Jami's charitable objectives and the provision of space. At the year end the Charity was owed £740,672 by Jami Sales and Services Limited (2022: £248,412).

One Jami Trustee who resigned in the year is also a Trustees of a charitable trust which made a donation to Jami during the year. Raymond Harris is a Trustee of the Atkin Foundation which donated £10,000 (2022: £20,000). Donations received from Trustees without restrictions were £18,816 (2022: £30,400). There were no balances outstanding at the year end (2022: £nil).

Jewish Care provided grant funding to Jami of £715,257 (2022: £715,257) and donated services for the provision of facilities worth £90,000 (2022: £90,000) during the year. Charges of £68,524 (2022: £59,319) were applied by Jewish Care to Jami for property and IT costs incurred in the year. At the 31 March 2023 there was £66,976 owed to Jewish Care by Jami (2022: £59,319).

21. INDEMNITY INSURANCE

During the period a premium of £845 (2022: £845) 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 a defined benefit pension scheme that closed to future benefit accrual at 31 March 2011, further details of which are disclosed in note 29 of the statutory financial statements of Jewish Care for the year ended 31 March 2023.

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.

24. POST BALANCE SHEET EVENTS

Fuller integration with Jewish Care (non-adjusting event)

At a board meeting on 20th September 2023 the Trustees agreed a proposal that Jami fully integrates into its parent charity, Jewish Care. Following this decision, a working group has been set up which comprises management representatives from both Jewish Care and Jami. The group will plan what the first stages of integration would look like and how a potential merger would be carried out. The potential merger would see up to 82 Jami employees transferred to Jewish Care under the Transfer of Undertakings (Protection of Employment) regulations.

At the date of signing of these financial statements discussions are ongoing over key terms of the merger and there is no agreed term sheet for the merger agreement.