

Registered number: 02618170
Charity number: 1003345

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

**TRUSTEES' REPORT AND FINANCIAL STATEMENTS FOR THE YEAR
ENDED**

31 MARCH 2020

THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
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TRUSTEES AND KEY PERSONNEL
FOR THE YEAR ENDED 31 MARCH 2020

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

Life Presidents

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

Life Patrons

Marcia Feldman BEM
Marilyn Lazarus MBE
Michael Mitzman
John Spector

Trustees

Adam Dawson – (appointed Trustee 26 July 2019, appointed Chair 3 October 2019)
Douglas Krikler – Chair (resigned 3 October 2019)
Debra Fox (resigned 13 February 2020)
Jose Grayson
Raymond Harris – (resigned as Treasurer 13 February 2020)
Dr Suzanne Joels
Alan Lazarus
Robert Shemtob – (resigned 31 January 2020)
Michael Blane
Ross Fabian – (appointed Trustee 3 October 2019, appointed Treasurer 13 February 2020)
Michael Glass – (appointed 3 October 2019)
Tessa Arnold – (appointed 3 October 2019)
Susan Mandelbaum – (appointed 3 October 2019)
Howard Morgan – (appointed 3 October 2019)
Dr Elise Cannon – (appointed 3 October 2019)
Warren Taylor – (appointed 3 October 2019)
Richard Benson – (appointed 3 October 2019)
Richard Miron – (appointed 3 October 2019)
James Hutchinson – (appointed 3 October 2019)
Gideon Kay – (appointed 3 October 2019)
Daniel Somekh – (appointed 3 May 2020)

Chief Executive (Key Management Personnel)

Laurie Rackind

Head of Services (Key Management Personnel)

Tanya Harris (resigned 18 October 2019)
Louise Kermode (appointed 19 October 2019)

Head of Development (Key Management Personnel)

Liz Jessel

Head of Social Enterprise (Key Management Personnel)

Warren Traeger (resigned 30 June 2019). Responsibilities transferred to Head of Development.

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Clinical Governance and Professional Advisory Group

Dr Suzanne Joels (Chair)
Michele Foux (resigned January 2019)
Lucille Balcombe
Dr Ken Bledin
Suzanne Clinton-Davis
Rebecca Corney
Jose Grayson
Dr Louise Morganstein

Dr Marc Berelowitz (resigned July 2019)
Dr Julia Renton (resigned January 2020)
Dr Simon Michaelson (resigned January 2020)
Fiona Taylor (appointed April 2019)
Jennye Seres JP
Nicolas Werner (appointed October 2019)
Dr Jonathan Ornstein (appointed October 2019)
Debbie Spain (appointed July 2020)

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**REFERENCE AND ADMINISTRATIVE DETAILS OF THE COMPANY AND ADVISERS FOR THE YEAR
ENDED 31 MARCH 2020**

Company Registered Number

02618170

Charity Registered Number

1003345

Registered Office

Leila's House
55 Christchurch Avenue
London
N12 0DG

Operating Office

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

Company Secretary

Alan Lazarus

Independent Auditors

RSM UK Audit LLP
25 Farringdon Street
London
EC4A 4AB

Bankers

HSBC
196 Oxford Street
London
W1A 1EZ

Solicitors

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

Curry Popeck
380 Kenton Road
Harrow
HA3 8DP

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TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2020

The Trustees (who are also directors of the charity for the purposes of the Companies Act 2006) present their annual report together with the audited financial statements of The Jewish Association for Mental Illness (the company) for the year ended 31 March 2020. The Trustees confirm that the annual report and financial statements of the Charitable Company comply with the current statutory requirements, the requirements of the governing document and the provisions of the revised Statement of Recommended Practice (SORP): Accounting and Reporting by Charities 2019.

The company also trades under the name Jami.

Structure, governance and management

a. Governing document

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

b. 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 is entitled to appoint up to 3 Trustees. Each Trustee shall retire from office on the third anniversary of his or her appointment but may be appointed for up to 3 terms in total. Donations received from Trustees without restrictions were £29,493 (2018/19 £70,320).

c. Trustee induction and training

New Trustees received induction training into their role to familiarise themselves with both the Charity and the responsibilities that go with Trusteeship. This is supplemented 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.

d. Organisation

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

e. Related parties, transactions and relationships

The Charity's wholly owned subsidiary, Jami Sales & Services Ltd, was originally established to operate the Charity Shop in Golders Green but now includes the online sale of donated goods and other activities including upcycling based from a warehouse in Borehamwood and a café in Golders Green - Head Room. Profits are transferred by way of Gift Aid through a Deed of Covenant dated 9th May 1994. None of the Trustees received any remuneration for their work associated with the Charity. Related party transactions are further disclosed in note 21 of the accounts.

The Statement of Financial Activities (SOFA) and Balance Sheet do not consolidate the financial statements for the company and its subsidiary undertaking under section 9.2 in FRS 102. 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.

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TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2020

Structure, governance and management continued

f. Principal Risks and Uncertainties

The Board of Trustees is responsible for the management of the risks faced by the Charity. Risks are identified, assessed and controls established as appropriate. The principal risks and uncertainties faced by the organisation and their control measures in this year and in future years are:

Incidence of major fraud risk resulting in extreme financial/reputational damage. Risk control measures include authorisation procedures and segregation of duties, regular meetings with the Treasurer and reviews of monthly management accounts by senior staff and the Trustee board. Incidence of unforeseen events and/or Acts of God resulting in the ability to fundraise and the cancellation of events, for example the global pandemic, would be managed through introducing risk controls such as a more diverse fundraising mix including consideration of virtual activities and crowdfunding.

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

g. 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.

h. Key Management Personnel

The Trustees consider the Chief Executive Officer and the senior leadership team the key personnel of the Charity in charge of directing, controlling, running and operating the Charity on a day to day basis. The Remunerations Committee is responsible for the appointments and salaries for roles over £50k (Full Time Equivalent) and key management personnel. Consideration is given to pay staff at a level where they are motivated to enhance the organisation and the quality of service in line with the Charity's strategy. The total remuneration, benefits and pension paid to key management personnel in year was £300,699 (2018/19: £240,345). The Trustees are also considered key management personnel, none of whom are remunerated. 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.

i. Clinical Governance & Professional Advisory Group

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

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TRUSTEES' REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2020

Objectives and Activities

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

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

Jami's vision is a Jewish Community which accepts, acknowledges and understands mental illness. A community which is resilient and has the capacity and capability to be healthy. A community in which symptoms of mental illness are as recognisable as a heart attack and trigger equally appropriate First Aid response. A community in which Parity of Esteem is a reality and an environment which helps, not hinders, recovery.

Jami is committed to working alongside statutory services toward the provision of high-quality mental health care in the Jewish community.

Jami believes that:

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

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

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

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

A Single Mental Health Service for the Jewish Community

On 1st April 2013, by way of an Association Agreement, Jami and Jewish Care created a single mental health service for the Jewish community.

Under the Agreement, Jami continues to be run by its existing management and all former Jewish Care staff that worked in community-based mental health were transferred over to Jami under TUPE arrangements.

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TRUSTEES' REPORT (continued)
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A Single Mental Health Service for the Jewish Community (cont'd)

The stated aims of the single service are to:

- reduce the duplication of mental health services within the Jewish community
- provide the opportunity to have a single strategy for mental health services helping to identify what the community needs, address gaps in the service and to plan for a better service
- provide better service across a wider geographic area
- make better use of economies of scale
- share back office services such as finance and information technology to reduce costs.

Jewish Care maintains its existing level of funding for community-based mental health by way of a grant to Jami and it is hoped that the fundraising capability of the new single service will be significantly increased.

The Institute for Voluntary Action Research (IVAR) conducted a review of the creation of the single service in the Spring of 2014. IVAR's concluding remarks were:

"Such processes require huge amounts of time, effort and commitment. To have any chance of succeeding, key people have to set aside anxieties and reservations in order to take a leap of faith. In this particular case, the process was driven by a shared vision that mental health services for the Jewish community could be enhanced and improved through the creation of a single service. This conviction helped staff and trustees to navigate their way through difficult and unpredictable waters. 2 years on, despite the inevitable niggles and gripes, those most closely involved with both Jewish Care and Jami can feel proud of what they have achieved, 'a mental health service for the Jewish community which has a very bright future'.

Since this time, the organisation has continued to grow.

Achievements and Performance

During the 2019/20 year, Jami staff recorded 29,638 (2019: 27,603) separate provisions of service. This represents every service contact recorded, every hub attendance recorded, every duty call and every enquiry to 1,073 (2019: 1,279) individuals with hundreds more interactions within Head Room Café and Head Room Education.

- Jami had a staff team of 45 Mental Health professionals plus 2 support staff and over 220 volunteers
- Jami ran 6 hubs (including 2 social enterprise hubs)
- There were 7,187 attendances at Jami's hub-based activities (not including social enterprise hubs)
- 951 attendances at a Sabbath or Festival meal at one of Jami's hubs
- 23 befriender pairs went into their local community for coffee, to the cinema and other outings
- 762 attendances at physical fitness sessions
- 554 one-to-one meetings with Jami Peer Support workers took place
- Jami provided 1,440 support interventions through our Carers and Family Support service
- The Jami Hospital Visiting Team made 878 visits to Jewish patients in mental health services across London
- 1,862 attendances at Head Room Café Wellbeing menu activities
- 322 people participated in a Mental Health First Aid course

Total number of attendances at Jami hubs from April 2019 to March 2020	
Martin B Cohen Centre, Edgware	2,614
Leila's House, Finchley	2,662
Mitkadem, Redbridge	1,503
Hackney Hub, Stoke Newington	408

Although staff are encouraged to comprehensively log their activity, this total does not include the extensive additional informal support which takes place across all Jami services or within schools.

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TRUSTEES' REPORT (continued)
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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 with the organisation and to external agencies. We strive to embed the concept of mental health recovery in every part of the service from the Board to locality teams and front-line workers. Good progress is being made in delivering recovery-oriented services in many parts of Jami but this is not yet consistent throughout the organisation.

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

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

- Service user involvement strategy
- Recruitment and management of service user representatives
- Quality Assurance across all services

Service and Outcome Monitoring

Jami's existing contact management system, Apricot (a cloud-based monitoring system) was installed into all resources in January 2013. This has allowed us to record activity in all 4 resources and across all services since the creation of the single service in April 2013. From January 2019 we have set up quarterly sessions for support and training with Gallery Partnership to ensure high quality and effective reporting with Apricot.

We evaluate our existing work with service users through Apricot. This enables us to see how many people are using the service, how we are supporting them and the range of positive outcomes achieved by our clients with our guidance and support. We also seek direct feedback via surveys from clients, employers, educators and those providing work placements.

We ask clients to complete an I.ROC (Individual Recovery Outcomes Counter) (Adults) or Y.ROC (Youth Recovery Outcomes Counter (16+) questionnaire at their initial assessment and at regular intervals thereafter to allow us to measure the improvement in their wellbeing as a result of the increase in their vocational activity. This evidence has allowed us to concentrate our resources on the services deemed most useful, namely advice and support in relation to maintaining and obtaining paid employment.

The I.ROC digital platform has made evaluation and reporting more straightforward. The I.ROC Assessment Team is working well. Staff are rotating through so that everyone has experience of supporting initial assessments. The Y.ROC digital platform is expected in April 2021, this will enable enhanced reporting on our young adults service.

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Quality Assurance

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

Following a governance review and rigorous process of recruiting new trustees, we have ambitious plans to further invest in monitoring the impact of our work. A Head of Quality and Impact was therefore recruited in Autumn 2020 and will be reviewing PQASSO in 2021.

Locality Services

Jami has 4 locality hubs and 2 social enterprise hubs:

Locality Hubs

- Martin B Cohen Centre (Edgware)
- Elliott Simmons Centre (Leila's House, Finchley)
- Mitkadem (Redbridge)
- Hackney Hub (Stoke Newington)

Social Enterprise Hubs

- Head Room Café (Golders Green)
- Borehamwood warehouse
- Pop Up (temporary) Head Room Shop (Mill Hill)

Jami remains committed to the provision of centres which offer a safe, welcoming environment that supports people back to planning and engaging with their lives following an acute episode of mental ill health. The 4 Jami locality hubs promote meaningful lives and enhance the sense of hope that is integral to recovery. For people with severe and enduring mental ill health the centres provide meaningful activity, structure, routine, social engagement and support. Each hub has its own unique programmes which reflects the needs and identifies goals of the people who use it.

Peer Support

We have continued to see Peer Support go from strength to strength. We now have Peer Support Workers in each of our 4 locality hubs, a Peer Support Worker in our Employment and Vocational support service and also in our Carer and Family Support team.

Peer Support is delivered by people who have lived experience of mental ill health. They use their own experience to support and empower others along their recovery path. Peer Support Workers are powerful role models and provide evidence that recovery from mental ill health is possible. Peer Support involves building positive and supportive relationships with clients to enable them to develop their own support plans, aspirations and goals. The structure of the peer support service encompasses both closed and open groups, as well as 1:1 support.

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TRUSTEES' REPORT (continued)
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Volunteers

There are currently over 220 active volunteers supporting Jami. Volunteers play a vital role in the organisation and are present at each of Jami's 4 hubs and 2 social enterprise hubs.

Individual supervision takes place for each volunteer with the Volunteer and Pastoral Coordinator and their line manager. 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, resilience, dealing with vulnerable people and how to facilitate groups.

Volunteering at Jami continues to thrive with an increase in both numbers of volunteers to over 200 and also their impact on the organisation. All Jami services have benefited from committed and enthusiastic volunteers who have contributed to innovation and supporting service users particularly in such areas as the four hubs, the carers' service, and social enterprise.

Over 160 annual reviews with volunteers have now taken place. A very successful annual celebration buffet dinner in November and volunteer voices' tea party in June were the highlights of the volunteer social calendar. Specifically arranged induction sessions were complemented by education service training sessions for volunteers and received very positive feedback.

Highlights of the Jewish year at Jami were the 3 sedarim at Edgware, Finchley and Redbridge, introduction to Judaism sessions for new staff, students and volunteers, high holy day services at Finchley, the ever-popular monthly Friday night services and meals at Edgware and twice annually at Redbridge, a tea party in Golders Green for Shavuot, the megillah reading and Menorah lighting at Purim and Chanukah together with well attended and joyous parties at Edgware, Hackney and Redbridge.

Vocational Support

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

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

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

37 individuals received support from the Vocational Service during the year ending 31st March 2020. We thank the warehouse owners, the Mammon family, for their ongoing support.

Young Adults Service

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

Jami supported 79 16–25-year-olds during the year ending 31st March 2020.

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

We envisage the service evolving over time according to the needs of our young community, working in partnership with any relevant organisations.

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TRUSTEES' REPORT (continued)
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Carer and Family Support

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

The Carer and Family Support Team consists of the Carer Service Coordinator, Peer Carer Support worker and 7 volunteers. The volunteers are a vital part of the service. They carry a caseload and offer telephone support, 1:1 support and group support.

The team are currently working with over 100 carers and received over 100 new carer referrals during the year. We respond to carer referrals within 3 days and have never had to hold a waiting list.

In addition to the three Peer-led carer groups, newly developed groups include a Men's Peer Carer Group and a Young Parent Carer Group.

The service also has 4 facilitated Carers groups included Add Anon which supports carers affected by addiction.

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

Education and Awareness

The Jami Head Room Education and Awareness team runs a comprehensive programme of seminars, events and training courses to educate the whole community about mental health and wellbeing. Our range of Mental Health training products are created to reflect communal need to better equip both Jewish third sector organisations, synagogue communities and individuals to be able to respond effectively to mental ill health and build resilience. Alongside our bespoke products we continue to provide the standardised Mental Health First Aid (MHFA) training to add value to our well-regarded in-house portfolio of training courses and facilitated groups, training 380 people in MHFA this year. In 2019/20, we delivered 372 hours of training to a mixture of over 60 schools, higher education groups, synagogues and Jewish third sector organisations. Across all these events there were 1,567 attendances.

We run courses to support people on their recovery journey working with a cohort of sessional Peer Trainers as part of the Head Room team. They co-create our Head Room in the Hub programme and lead on our Café Culture programme: Community Conversations and Open Mic nights which are both thriving micro-communities within the wider Jami landscape. Café Culture provides much needed interactivity and connection and celebrates the human spirit enabling a space both for reflection, vulnerability and celebration. In 2019/20 there was a 61% increase in attendances at our Café Culture events compared with the previous year, with 875 attendance across 108 hours of events.

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

Across all our work combined, we had 2,635 attendances, across 205 events, totalling 573 hours of delivery. We also generated £8,320 income. The total amount of time that all participants spent getting training and education from us in 2019/20 was 7,286 hours.

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TRUSTEES' REPORT (continued)
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Physical Health

The role of Fitness Coordinator recognises the vital link between physical and mental health. Both group and 1:1 work is offered. Sessions on stress management, diet and maintaining physical health and wellbeing are available at all 4 of Jami's hubs with over 300 service users participating in physical fitness sessions.

Building resources

Jami's Kadimah service settled into their new home in the Hackney Hub providing a more permanent and settled location.

Jami is very grateful to IDS for its collaborative approach and looks forward to ongoing collaboration on projects.

The social enterprise team and volunteers spent time restoring some of the original features at the Mill Hill property and ensuring that appropriate electrics and plumbing were in place. In the autumn, the property began to showcase and offer upcycled products produced by Jami's Social Enterprise division for sale staffed primarily by a rota of volunteers. Thanks are due to the landlord Mr J Miller for his ongoing commitment and support to Jami.

Social Enterprise / Head Room Café

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

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

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Fundraising Activities

Fundraising approach and performance

The charity undertakes fundraising activity to its supporters via direct mail, fundraising events, challenge event, gala dinners and email in line with the Fundraising Code of Practice set by the Fundraising Regulator. No telephone appeals are undertaken.

The charity is registered with the Fundraising Regulator. There have been no complaints received by the charity in respect of its fundraising activities (2018/2019: no complaints received).

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

On 25 May 2018 the General Data Protection Regulation (GDPR) came into force to make data privacy consistent across Europe, superseding the UK's Data Protection Act 1998. Jami, after careful consideration, took the view that utilising Legitimate Interest for fundraising and marketing purposes to our current supporters gave the flexibility needed to continue all marketing activities whilst balancing the interests and rights of the individual and the impact upon them. Our supporters, volunteers and learners were informed of the changes via a special version of Headlines, our twice annual newsletter, in June. All Jami's consent wording online and in print was updated and GDPR preferences were recorded onto ThankQ our fundraising database. The Privacy Policy was further updated in July 2020.

Jami operates a combined Fundraising and Marketing/Communications Dept. The fundraising element is split into the following sections: Major Donors & Trusts; Events; Community and an administrator 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.

PR, Brand Awareness & Marketing

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

Events

Jami Dinner 2020

On Thursday 23rd January 2020, Jami's annual dinner was held at Alexandra Palace Theatre. The dinner, marking Jami's 30th anniversary, was attended by 340 guests and raised over £330,000 for the mental health charity.

During the evening guests heard the Rt Hon Sir Brian Leveson speak about his remarkable legal career, the impact the criminal justice system has on the mental welfare of those who journey through it, and how fortunate the Jewish community is to have an organisation dedicated to providing life-changing services to resolve the social care issues resulting from mental illness.

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TRUSTEES' REPORT (continued)
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Fundraising Activities (cont'd)

Mental Health Awareness Shabbat 2020

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

This year's Shabbat, held on 31st January 2020 and 1st February 2020, saw over 150 communities, organisations and individuals throughout the UK, US and Israel deliver activities, speakers, sermons and discussion groups on the importance of mental health. The most brave were the people who stood up and shared their own experience of mental illness and the impact it has had on themselves and their loved ones.

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

This year also saw the launch of a collaboration with Maccabi GB, whereby all Maccabi affiliated football league and club matches held on Sunday 2nd February 2020 began with a 1-minute delay, allowing players, managers and spectators to think about their own mental health and wellbeing, or how they can support other people.

Direct Marketing (Appeals)

Pesach Appeal 2019

The Pesach appeal raised over £55,000. This appeal used the case study of Matt whose extreme anxiety led to social isolation and put his employment at risk. Following referral to Jami, Matt joined a discussion group at Jami's Head Room Café, interacting with others in a social setting. Jami's expert employment team also helped Matt to speak to his manager about what support he would need to return to work.

Rosh Hashanah Appeal 2019

The Rosh Hashanah Appeal 2019 told the narrative of Sharon whose confidence was shattered after an accident. Routine actions became a nightmare. Making a phone call, cleaning her flat and participating in conversations became impossible due to her debilitating anxiety and panic attacks, which led to her becoming reliant on her aging parents and unable to work. Following support from Jami, Sharon is now participating in many Jami activities and leads her own Creative Writing group. The appeal was written as a personal letter from the Chief Executive and raised almost £80,000.

Headlines Newsletter

The biannual newsletter Headlines provides updates to our supporters to keep them informed of the impact of their donations. The newsletter also has features on other areas of Jami service provision to further inform our supporters of our work as well as news items. Last year this was sent out primarily via email, but we successfully tested the impact of sending it out via post and will continue to send out a printed version in future years.

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

TRUSTEES' REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2020

Fundraising Activities (cont'd)

Jami would like to acknowledge the generous support from major benefactors, who in April 2019-March 2020 included:

Karen Ackerman and Warren Taylor, The Atkin Foundation, The Max Barney Foundation, Benecare Foundation, Jonathan Bergwerk, The Bloom Foundation, The Bluston Charitable Settlement, Peggy & Paul Brett, The Brian & Jill Moss Charitable Trust, Childwick Trust, Alan and Sheila Diamond Charitable Trust, Geoffrey & Elise Duveen Charitable Trust, Elias Charitable Foundation, Caroline and Raymond Esdaile, Talia and Daniel Ezra, J.E. Joseph Charitable Trust, Jack & Rosa Charitable Settlement, Jews' Temporary Shelter, The Joe & Rosa Frenkel Charitable Trust, Judy and David Green, Alison and Avi Goldberg, Jusaca Charitable Trust, Susan and Neville Kahn, K.C Shasha Charitable Trust, The Kennedy Leigh Charitable Trust, The Lambert Charitable Trust, The Leo Baeck Housing Association, Sarah and Jacob Levy QC, The Locker Foundation, Gemma and Simon Lyons, Sue Mandelbaum and John Gerszt, Caroline Marcus and Marc Gordon, The Maurice Wohl Charitable Foundation, The Vernon May and Joyce Cohen Charitable Trust, The Eve and Philip Morrison Family Trust, The Rosemary Nathanson Charitable Trust, Leanne and Winston Newman, Susie and Adam Olins, Pears Foundation, Sara and Paul Phillips, The Repper Charitable Foundation, Natalie Rose, Cecil Rosen Foundation, The Teresa Rosenbaum Golden Charitable Trust, Jo Rosenfelder and Richard Bolchover, Rosetrees Trust, The Sam & Bella Sebba Charitable Trust, The Shores Charitable Trust, The Sobell Foundation, Stanley Cohen Charitable Trust, Joseph Sucharewicz, Tangent Charitable Trust, Corinne and David Tapnack, Laura and Barry Townsley, Dyna and Fala Weinstock Charitable Trust, Melissa Wides Foundation, The Wigoder Family Foundation, The Charles Wolfson Charitable Trust, The Wolfson Charitable Trust, The Wolfson Jewish Education Fund, The Worth Charitable Trust and many others who wish to remain anonymous.

We acknowledge the generosity of people who have passed away and those who have thoughtfully remembered Jami in their wills: Mr Derek C Chapper, Mr Otto Deutsch, Ms Anne Freeman, Mrs Sarah Ganz, Mr Tony Helman and Ms Rosemary White

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

Future Plans

Fundraising and Marketing

Trusts and Major Giving

The Fundraising and Marketing team continue to develop stronger relationships with existing trust and grant providers. Effective relationship management and research resulted in successfully securing a number of new grants from new providers across the financial year. Investment in this area of fundraising remains key and another staff member was recruited to work on the trust and major giving portfolio in November 2019. Future plans include development of a more defined prospecting approach for major donors in order to better provide bespoke information on key projects. This will include development of a Major Donor journey to improve communications.

General Donations

A successful migration to Raisers Edge NXT, a new cloud-based customer relationship management database was completed after a six-month long project in November 2019. This enables more accurate analysis of donor behaviour and more effective communication with our supporters. Further investment in the development of our Marketing and Communications was enabled with the recruitment of an additional Fundraising & Marketing Executive in January 2020. We plan to further develop key communications to all donors with a more segmented approach to postal communications and an increased level of emailed communications to ensure supporters remain informed and engaged on developments.

THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
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TRUSTEES' REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2020

Future Plans (cont'd)

Fundraising and Marketing (cont'd)
Website, Digital Content, Social Media

The recruitment of a Digital marketing lead in October 2019 has led to more effective use of social media and continues to drive the conversation and increase engagement with mental health across social networks including Facebook, Twitter, Instagram and LinkedIn. We have seen increased reach and steady growth in the number of followers across all channels. After initial launch of the new website last year, significant further improvements to content and navigation were completed this year. Further additions are planned to grow our online presence include more collaborations with other organisations and writing blogs and increased video content on areas of topical interest at key times across the year.

Fundraising Outlook

The pandemic will likely have significant impact on all organisations reliant on voluntary income.

Trustees approved a revised budget which uses reserves to meet a potential shortfall caused by the cost of additional resources required to meet the demands of the pandemic. However, whilst voluntary income is generally predicted to be adversely affected by the economic impact of the pandemic, mental health is recognised as being a more significant cause than ever before. As a result, Jami's challenge will be to use the higher profile of mental health to maintain or grow voluntary income.

We expect that many of the additional grants we were able to apply for during the pandemic are likely to cease in the near future and there remains a risk that adverse market conditions will impact large trusts' investments resulting in smaller distributions to grantees. This may be mitigated by a gradual return to a wider fundraising mix as physical events and challenges recommence.

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

TRUSTEES' REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2020

Future Strategy: Transforming the Landscape

Jami's continued focus on recovery means we are committed to helping clients to fulfil their individual potential, maximise their self-esteem and progress along their own unique recovery path. We will continue to offer and expand our range of services that provide practical, emotional and social support to those experiencing mental ill health and their carers.

The recent rise in the profile of mental health and the reduction in stigma are long overdue and very welcome. The resulting impact on demand for meaningful mental health services will be immense. Protecting our mental health and supporting people experiencing mental illness should be everyone's business and is the business of all services offering social care.

Jami recognises that prevention and early intervention are key indicators of good mental health and recovery. Prevention begins within our families, schools, communal organisations and workplaces. We therefore need to transform the mental health landscape of the Jewish community. This transformation will entail building capacity and capability in all communal organisations to enable the community to support all of its constituents, regardless of their mental health.

Jami's challenge over the next 5 years is to balance the need to transform the community with the need to provide direct service interventions. The "transformation" has a public health/preventative focus which will in time hopefully reduce the demand for direct services from Jami.

Jami's Future Plans:

Jami recognises that early intervention and prevention are key indicators of good mental health and recovery. Prevention begins within our families, schools, communal organisations and workplaces. We therefore need to transform the mental health landscape of the Jewish community to:

- Build healthy communities which provide the levels of social support and social inclusion necessary to enhance emotional wellbeing.
- Develop capacity for emotional resilience amongst our children and young people, the ability to cope or adapt to stressful situations.
- Develop a community that responds quickly so that people are offered information and support at the point of concern, rather than waiting for a crisis.
- Continue Jami's offer of core direct service interventions to those who need them.

Key plans for Jami over the next 5 years include:

- Head Room cafés on high streets in prominent Jewish areas.
- Transforming the Landscape - Educating more communal organisations (including charities, schools, synagogues, youth movements) and employers to be better equipped to deal with mental health; embedding Parity of Esteem (mental health to be as important as physical health) in organisational procedures and culture.
- Implementation of Jami Sales & Services Limited's business plan
- Developing more sustainable income streams.
- A comprehensive strategic review is being undertaken towards the end of 2020/21.

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

TRUSTEES' REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2020

Jami's Future Plans continued in light of Covid-19

As the Covid-19 pandemic continues to dominate the global landscape, the need to look after our mental health remains key. Whilst we wait for the vaccinations to be rolled out and some semblance of 'normality' to resume Jami continues to provide a lifeline to anyone in the Jewish UK community affected by poor mental health.

Since the pandemic commenced, Jami has witnessed a continued growth in the demand for our services in terms of both:

- a. an increased level of support required by existing service users in response to the heightened anxiety, isolation and risk that lockdown has caused (55% increase in hours of support and 29% increase in number of people being supported since lockdown); and
- b. the demand of new referrals for individuals whose mental health has deteriorated during the Covid-19 pandemic with:
 - 100% of Jami's new referrals are all Covid-19 related;
 - a 110% increase in referrals from July 2020 to August 2020 alone; and
 - a 65% increase in all enquiries between July-October 2020 as compared with those received March-June 2020.

With the first imposed lockdown back in March 2020, Jami was sadly forced to close its Head Room Café and four Community Hubs. Whilst we were able to reopen Head Room Café for a short period back in October, we were sadly required to close our doors once more when the second lockdown was announced in November. Whilst Jami is keen to reopen its 'physical doors', the reaction from our service users to the online support has been so positive that we do not plan to simply automatically revert to our pre-Covid services once full lockdown has been lifted but instead look likely to run virtual and face to face services concurrently going forwards.

Jami's immediate focus following lockdown was to ensure that its most vulnerable existing service users and their families had somewhere to turn to for vital social interaction and essential practical and emotional support. Electronic tablets had been provided to service users by Jami with further people receiving 1:1 IT support; 1,195 meals and doorstep chats have been delivered to 43 individuals and 1,954 hours of telephone support and 397 hours of 1:1 video conferencing were provided between March-August 2020. Jami's Community Hub Online and Head Room Online programmes have been warmly received with volunteers, staff and service users having spent around 6,350 hours together online since March 2020 (Community Hub Online) and 1,521 people attending Head Room Online sessions.

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 a number of new exciting community wide initiatives including:

- Compeer – a new more formalised befriending programme
- Kooth Student and Qwell - online mental health platform, to provide Jewish students and 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.

THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
(A company limited by guarantee)
TRUSTEES' REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2020

Financial Review

We undertake a range of services to fulfil our charitable mission to transform the landscape for mental health in our community and provide specialist mental health services. These services are delivered via our four community hubs (Edgware, Finchley, Hackney, Redbridge), Head Room Cafe and social enterprise Warehouse. In the year ending March 2020, charitable activity costs were lower than budgeted as a result of the prudent management of resources and lower than anticipated expenditure. 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 2020 shows reserves of £3,222,960 (2019: £2,965,887) of which the majority is represented by cash at £2,051,423 (2019: £1,601,631). This meets the criteria of the trustees of Jami to attempt to maintain sufficient cash reserves to meet 6 months of budgeted expenditure.

Reserves policy

The Trustee's policy for free reserves when combined with restricted funds donated for specific service provisions, is to set a target of 6 months projected expenditure (approximately £1.5m). Jami considers the current level of reserves sufficient to meet its needs.

	2020	2019
Unrestricted funds	£1,622,266	£1,475,745
Designated funds*	£1,565,277	£1,478,940
Restricted funds	£35,417	£11,202
Total funds	£3,222,960	£2,965,887

* This represents in the main the property at 55 Christchurch Avenue

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 18 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.

Subsidiary

The charity has a wholly owned subsidiary which is incorporated in the United Kingdom - Jami Sales & Services Limited which originally operated solely as a retail charity shop. The subsidiary made a profit/loss in the year ended 31 March 2020 of NIL (2018/19) (NIL). During the course of the year, the coffee shop in Golders Green has continued to operate under the full control of the subsidiary along with the sale of donated goods at the coffee shop. The eBay operation continued at the Borehamwood warehouse. A new venture involving the sale of upcycled goods operated from a high street premises in Mill Hill. All retail operations have been significantly impacted by the Covid-19 pandemic.

Going Concern

The Trustees consider there are no material uncertainties about the Charity's ability to continue as a going concern. The review of our financial position, reserves levels and future plans gives Trustees confidence the charity remains a going concern for a period of at least 12 months from the date of approval of the accounts, please also refer to the assessment of the going concern in the accounting policies page 27.

Funds held as custodian Trustee on behalf of others.

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

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

TRUSTEES' REPORT (continued)
FOR THE YEAR ENDED 31 MARCH 2020

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:

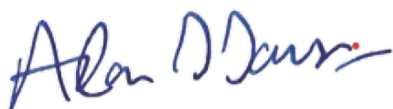
- so far as that Trustee is aware, there is no relevant audit information of which the charitable company's auditors are unaware, and
- that Trustee has taken all the steps that ought to have been taken as a Trustee in order to be aware of any information needed by the charitable company's auditors in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

The appointment of our new auditors, RSM UK LLP, was made on the 10 June 2020 following a tender process supported by Trustees.

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 18 March 2021 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 2020 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 2020 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

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report other than the financial statements and our auditor's report thereon. 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.

In connection with our audit of the financial statements, 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 audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. 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
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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 and the Strategic 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 and the Strategic 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 or the Strategic 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 20 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

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

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

RSM UK Audit LLP

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

Date 30 March 2021

THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
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STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2020
(incorporating the income and expenditure account)

	Note	Unrestricted funds 2020 £	Restricted funds 2020 £	Designated funds 2020 £	Total funds 2020 £	Total funds 2019 £
Income and Endowments from:						
Donations and legacies	2	1,285,007	437,248	110,000	1,832,255	1,430,444
Charitable activities	5	1,028,539	-	-	1,028,539	1,008,432
Investment Income	4	62,802	-	-	62,802	79,445
Total		2,376,348	437,248	110,000	2,923,596	2,518,321
Expenditure on:						
Raising funds	6, 7	412,433	-	-	412,433	361,524
Charitable activities	7	1,817,394	413,033	23,663	2,254,090	2,103,901
Total	7	2,229,827	413,033	23,663	2,666,523	2,465,425
Net income and net movement in funds		146,521	24,215	86,337	257,073	52,896
Transfer of funds		-	-	-	-	-
Reconciliation of funds						
Total funds brought forward	16-18	1,475,745	11,202	1,478,940	2,965,887	2,912,991
Total funds carried forward	16-18	1,622,266	35,417	1,565,277	3,222,960	2,965,887

The notes on pages 27 to 42 form part of these financial statements.

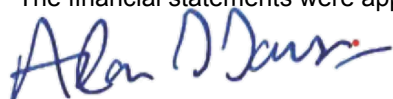
THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
(A company limited by guarantee)

COMPANY BALANCE SHEET FOR THE YEAR ENDED 31 MARCH 2020

Company No. 02618170

	Note	£	31 March 2020 £	£	31 March 2019 £
Fixed Assets					
Tangible	11		1,212,277		1,251,912
Investments	12		2		2
			<u>1,212,279</u>		<u>1,251,914</u>
Total Fixed Assets					
Current Assets					
Debtors	13	178,369		291,450	
Cash at bank and in hand		<u>2,051,423</u>		<u>1,601,631</u>	
Total Current Assets		2,229,792		1,893,081	
Creditors – amounts falling due in one year	14	<u>(219,111)</u>		<u>(179,108)</u>	
Net Current Assets			<u>2,010,681</u>		<u>1,713,973</u>
Total Net Assets			<u>3,222,960</u>		<u>2,965,887</u>
Charity Funds:					
Designated Funds	16-18		1,565,277		1,478,940
Restricted Funds	16-18		35,417		11,202
Unrestricted Funds	16-18		<u>1,622,266</u>		<u>1,475,745</u>
Total Charity Funds			<u>3,222,960</u>		<u>2,965,887</u>

The financial statements were approved by the Trustees on 18 March 2021 and signed on their behalf by:


Adam Dawson


Ross Fabian

The notes on page 27 to 42 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 2020

	Note	2020 £	2019 £
Cashflows from operating activities			
Net cash provided by operating activities	19	386,990	(61,861)
Cashflows from investing activities			
Investment income and rent	4	62,802	79,445
Purchase of fixed assets	11	-	(34,711)
Net cash provided by investing activities		62,802	44,734
Cashflows from activities		449,792	(17,127)
Net cash provided by/(used in) from activities		449,792	(17,127)
Change in cash and cash equivalents		449,792	(17,127)
Cash and cash equivalents at the beginning of the reporting period		1,601,631	1,618,758
Cash and cash equivalents at the end of the reporting period		2,051,423	1,601,631
Cash and cash equivalents consist of:			
Cash at bank and in hand		1,598,107	1,151,091
Short term deposits		453,316	450,540
		2,051,423	1,601,631

The notes on page 27 to 42 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 2020

1. ACCOUNTING POLICIES

General information

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 and is not liable to direct UK taxation on its charitable activities.

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 accounts 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.

The Statement of Financial Activities (SOFA) and Balance Sheet do not consolidate the financial statements for the company and its subsidiary undertaking under FRS102, as Jewish Care is the sole Member of the Jewish Association for Mental Illness (JAMI). The Charity is consolidated into the accounts of Jewish Care.

Jami meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

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

Preparation of accounts 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 accounts are approved. In accordance with these requirements and taking into account the challenges of financial forecasting in the current circumstances and the resilience of the charity 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 2022, including the estimated net impact of the coronavirus pandemic on Jami's resources. The company 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 Jami will be able to continue in operation and meet its liabilities as they fall due over the period of the assessment to the end of March 2022 and that reserves and cash remain at acceptable levels throughout the period of assessment.

Income

All income is recognised in the Statement of Financial Activities where there is entitlement to income, it is probable that income will be received and the amount of income receivable 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 in wills which are recognised where there is entitlement, probability of receipt and the amount of the gift is measurable.

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 accrual basis. Donations and all other receipts (including capital receipts) from fundraising are reported gross and the related fundraising costs are reported in raising funds.

THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
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NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2020

1. ACCOUNTING POLICIES (continued)

Income cont'd

Pecuniary legacies are accrued and credited directly to the Statement of Financial Activities when the value becomes known with certainty. Legacies are recognised on a receivable basis, when the conditions of entitlement, probability and measurement are met. For residuary and reversionary legacies, entitlement is established in the year that the Charity has been notified of an impending distribution. Where a legacy is received or notified as receivable (by the personal representatives) after the accounting year end, but it is clear that a legacy had been agreed by the personal representatives prior to the year end (hence providing evidence of a condition that existed at the balance sheet date) it is accrued in the Statement of Financial Activities and the Balance Sheet.

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.

Income from other trading activities is recognised as earned when order fulfilment has been completed.

Donated Services and Facilities

Donated services and facilities are only included in these accounts at the value to the Charity where this can be accurately and reliably quantified. The value of this contribution, where quantifiable has been reflected in these accounts. The majority of the Charity's donated services represent the contribution of many hundreds of hours by JAMI's unpaid volunteers, this has not been reflected in these accounts. 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 Trustee's 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 accrual 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. Support costs are those costs incurred directly in support of expenditure on the objects of the company and include project management carried out at Headquarters.

The support costs which include governance costs are shown in note 7 support the whole of the charitable activities. Support costs are allocated to the charitable expenditure headings on a full time equivalent basis that is consistent with the use of these resources. Support costs include human resources, information technology, property, finance and governance.

Grants are recognised in the period in which they are payable. Grants are payable in the furtherance of the charity's objects and are attributed in the related classification heading in the SOFA namely unrestricted charitable activities.

Operating Leases

The Charity classifies the lease of property, buses and printing equipment as operating leases, the title of the property, buses 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.

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NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2020

1. ACCOUNTING POLICIES (continued)

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 Jewish Care 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 the Charity. The Pension Scheme has been accounted for in accordance with FRS 102. Please refer to note 28 of the Jewish Care statutory accounts for further information.

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 accrual basis and in line with FRS 102.

Financial Instruments

The charity operates basic financial instruments in terms of its assets and liabilities.

Debtors

Trade and other debtors are recognised at the settlement amount due for the provision of services delivered. Prepayments are recognised at the prepaid amount.

Cash at Bank and in Hand

Cash at bank and in hand includes cash and deposits with a short term maturity of three months or less from the date of opening the deposit account.

Creditors

Creditors are recognised where the Charity has a present obligation resulting from a past event that will result in the transfer of funds to a third party and the amount due to settle the obligation can be measured reliably. Amounts are recognised at their settlement amount.

Tangible fixed assets and depreciation

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

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

Fund Accounting

Jami maintains various types of funds as follows:

Restricted Funds

Restricted funds represent donations and legacies received which are allocated by the donor to a specific project. The restrictions are binding on the Trustees of the Charity.

Unrestricted Funds

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

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NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2020

1. ACCOUNTING POLICIES (continued)

Fund Accounting (cont'd)

Designated Funds

Designated funds represents funds which are unrestricted but the Trustees have designated them for a specific purpose to further the objectives of Jami, the only designated fund is the fixed asset fund which represents the value of unrestricted tangible fixed assets.

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.

Donations in kind

The value of the contribution of the many hundreds of hours donated by JAMI's unpaid volunteers has not been reflected in these accounts. 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.

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, that charge is adjusted retrospectively. 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 2020

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

DONATIONS AND LEGACIES 2019

	Unrestricted Funds 2019 £	Restricted Funds 2019 £	Designated Funds 2019 £	Total Funds 2019 £
Donations	638,842	593,879	176,500	1,409,221
Legacies	21,223	-	-	21,223
	660,065	593,879	176,500	1,430,444

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NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2020

3. TRADING ACTIVITIES

The charity 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. All the profits of this company are transferred to the charity under gift aid. The company's trading results are summarised below and accounts will be filed with the Registrar of Companies, the trading results are not consolidated into Jami.

	Total Funds Year Ended 2020 £	Total Funds Year Ended 2019 £
Statement of Financial Activities		
Turnover		
Trading income:	193,051	78,428
Grant Income support (JAMI Charity)	340,039	139,494
Total income	533,090	217,922
Trading expenses:		
Administrative expenses (staff expenses)	(303,455)	(92,544)
Fundraising trading expenses	(229,635)	(125,378)
Total trading expenses	(533,090)	(217,922)
Net (loss)/profit from trading activities	-	-
Distribution to parent under gift aid	-	-
Balance Sheet		
	Year Ended 2020 £	Year Ended 2019 £
Current Assets	58,850	64,416
Current Liabilities	(58,848)	(64,414)
Net Assets	2	2
Called Up Share Capital	2	2
Profit and Loss Account	-	-
Total Shareholder Funds	2	2

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NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2020

4. INVESTMENT INCOME FOR THE YEAR ENDED 31 MARCH 2020

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

INVESTMENT INCOME FOR THE YEAR ENDED 31 MARCH 2019

	Unrestricted Funds £	Restricted Funds £	Total Funds £
Rent receivable	76,861	-	76,861
Investment income	2,584	-	2,584
	<u>79,445</u>	<u>-</u>	<u>79,445</u>

5. INCOME FROM CHARITABLE ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2020

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

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NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2020

5. INCOME FROM CHARITABLE ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2019

	Unrestricted Funds £	Restricted Funds £	Total Funds £
Grants received	729,625	-	729,625
Donated services Jewish Care	76,534	-	76,534
Rent and other income (Benevolent Landlords scheme)	123,588	-	123,588
Mental Health First Aid courses	10,607	-	10,607
Training course & other income	68,078	-	68,078
	1,008,432	-	1,008,432

6. COST OF RAISING FUNDS

	Total Funds Year ended 31 March 2020 £	Total Funds Year ended 31 March 2019 £
Fundraising and publicity costs	21,272	15,872
Costs of fundraising events	239,416	245,854
Staff costs	151,745	99,798
	412,433	361,524

7a. ANALYSIS OF TOTAL EXPENDITURE FOR THE YEAR ENDED 31 MARCH 2020

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

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NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2020

7a. ANALYSIS OF TOTAL EXPENDITURE FOR THE YEAR ENDED 31 MARCH 2019

	Staff Costs £	Depreciation £	Support Costs £	Other Costs £	Totals £
Raising Funds	99,798	-	-	261,726	361,524
Mental Health Services	1,258,395	66,695	187,176	591,635	2,103,901
	1,358,193	66,695	187,176	853,361	2,465,425

7b. ANALYSIS OF SUPPORT COSTS FOR THE YEAR ENDED 31 MARCH 2020

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

ANALYSIS OF SUPPORT COSTS FOR THE YEAR ENDED 31 MARCH 2019

	HR £	IT £	Property £	Governance £	Finance £	Totals £
Mental Health Services	38,824	25,765	52,620	16,779	53,188	187,176
	38,824	25,765	52,620	16,779	53,188	187,176

8. NET INCOME

This is stated after charging:

	31 March 2020 £	31 March 2019 £
Depreciation	31,649	66,695
Auditors remuneration – audit (excluding VAT)	9,884	-
RSM UK Audit LLP	-	7,350
Haysmacintyre LLP		

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NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2020

9. STAFF COSTS

Staff costs were as follows:

	31 March 2020	31 March 2019
	£	£
<u>Wages and Salaries*:</u>		
Gross Salaries	1,297,479	1,271,070
Social Security Costs	119,087	115,892
Pensions	34,883	35,641
	<hr/> 1,451,449	<hr/> 1,422,603

Defined contribution pension costs were £34,883 (2018/19: £35,641).

There were no redundancy payments in the year ended 31 March 2020 in the amount of £NIL (2019: £NIL).

The FTE of employees during the period was as follows:

	2020 No.	2019 No.
Office and administration	3	3
Mental Health services	45	43
	<hr/> 48	<hr/> 46

The number of higher paid employees was:

	31 March 2020 No.	31 March 2019 No.
In the band £110,001 - £120,000	1	1

Employer's pension contributions for employees whose emoluments exceeded £60,000 were £13,316 (2018/19: £15,628).

The Trustees consider 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 £300,699 (2018/19: £240,345).

During the period, one Trustee received £60 of reimbursed expenses to attend a conference as disclosed in note 21, no other Trustees received any remuneration, benefits in kind or reimbursement of expenses (2019: NIL).

10. TAXATION

The Charity is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

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NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2020

11. TANGIBLE FIXED ASSETS

	Property £	Equipment £	Vehicles £	Total £
Company				
Cost				
At 1 April 2019	1,332,572	50,683	12,700	1,395,955
Additions	-	-	-	-
Disposals	-	(15,972)	-	(15,972)
At 31 March 2020	1,332,572	34,711	12,700	1,379,983
Depreciation				
At 1 April 2019	96,657	38,705	8,681	144,043
Charge for the period	26,653	3,992	1,004	31,649
Write off of assets	-	(7,986)	-	(7,986)
At 31 March 2020	123,310	34,711	9,685	167,706
Net Book Value				
At 31 March 2020	1,209,262	-	3,015	1,212,277
At 31 March 2019	1,235,915	11,978	4,019	1,251,912

12. FIXED ASSET INVESTMENTS

		Shares in Group Undertakings £
Company		
Market Value		
At 31 March 2020 and 31 March 2019		2
Company investments at market value comprise:		
	31 March 2020 £	31 March 2019 £
Ordinary Shares	2	2

The company owns 2 £1 Ordinary shares in Jami Sales and Services Limited, being its entire issued share capital. Retained reserves show net assets of £2 (2018/19: £2 of net assets), with a profit/(loss) for the year ended 31 March 2020 of NIL (year ended 31 March 2019: £NIL).

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NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2020

13. DEBTORS:

	31 March 2020 £	31 March 2019 £
Trade Debtors	38,797	82,844
Amounts owed by group undertakings	13,764	44,055
Other debtors	8,162	32,976
Gift Aid Claims	18,266	89,707
Prepayments and accrued income	99,380	41,868
	<hr/> 178,369	<hr/> 291,450

14. CREDITORS:

Amounts falling due within one year

	31 March 2020 £	31 March 2019 £
Trade creditors	145,359	7,342
Other taxation and social security	-	30,722
Other creditors	6,969	5,323
Accruals and deferred income	20,120	135,721
Owed to group Undertakings	46,663	-
	<hr/> 219,111	<hr/> 179,108

15. DEFERRED INCOME:

	£	£
Balance at 1 April 2019/2018	12,231	13,250
Amount added to income earned from charitable activities	39,750	51,992
Amount released from charitable activities	(39,750)	(53,011)
Balance at the 31 March 2020/2019	<hr/> 12,231	<hr/> 12,231

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NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2020

16. STATEMENT OF FUNDS FOR THE YEAR ENDED 31 MARCH 2020

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

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

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

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

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

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

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

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

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

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

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

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

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NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2020

STATEMENT OF FUNDS FOR THE YEAR ENDED 31 MARCH 2019

	Brought Forward £	Income £	Expenditure £	Transfers in/out £	Carried Forward £
Unrestricted Funds					
General funds	1,556,194	1,747,942	(1,828,391)	-	1,475,745
Designated funds					
Locality premises development	1,334,424	176,500	(31,984)	-	1,478,940
Restricted funds					
Education	-	198,364	(187,162)	-	11,202
Employment Project	-	20,700	(20,700)	-	-
Head Room – Mental Health Awareness	20,156	-	(20,156)	-	-
Hospital visiting	-	51,000	(51,000)	-	-
Peer/Trainers/Education	1,992	151,500	(153,492)	-	-
Hub Services	-	116,667	(116,667)	-	-
Head Room Education	-	-	-	-	-
Head Room Youth Drama	225	-	(225)	-	-
Other funds	-	55,648	(55,648)	-	-
Restricted funds	22,373	593,879	(605,050)	-	11,202
Total of funds	2,912,991	2,518,321	(2,465,425)	-	2,965,887

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

Education - represents funding towards the Recovery & Education Co-Ordinator, Headroom Manager and other education costs.

Employment Project – the Jami Employment project provides support in finding full-time or part-time or voluntary work, education and training courses and one to one advice to prepare for employment. The project also works with employers and employees to help maintain and retain positions.

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.

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

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

Hub Services – funds to support the operations of the Hub Services at Hackney/Mitkadem/Edgware and Leila's House.

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NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2020

17. STATEMENT OF FUNDS (continued)

SUMMARY OF MOVEMENT IN FUNDS FOR THE YEAR ENDED 31 MARCH 2020

	Brought Forward	Income	Expenditure	Transfers in/out	Carried Forward
	£	£	£	£	£
Unrestricted funds	1,475,745	2,376,348	(2,229,827)	-	1,622,266
Designated funds	1,478,940	110,000	(23,663)	-	1,565,277
Restricted funds	11,202	437,248	(413,033)	-	35,417
	<u>2,965,887</u>	<u>2,923,596</u>	<u>(2,666,523)</u>	<u>-</u>	<u>3,222,960</u>

SUMMARY OF MOVEMENT IN FUNDS FOR THE YEAR ENDED 31 MARCH 2019

	Brought Forward	Income	Expenditure	Transfers in/out	Carried Forward
	£	£	£	£	£
Unrestricted funds	1,556,194	1,747,942	(1,828,391)	-	1,475,745
Designated funds	1,334,424	176,500	(31,984)	-	1,478,940
Restricted funds	22,373	593,879	(605,050)	-	11,202
	<u>2,912,991</u>	<u>2,518,321</u>	<u>(2,465,425)</u>	<u>-</u>	<u>2,965,887</u>

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

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

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NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2020

18. ANALYSIS OF NET ASSETS BETWEEN FUNDS AS AT THE 31 MARCH 2019

	Unrestricted Funds 2019 £	Restricted Funds 2019 £	Designated Funds 2019 £	Total Funds 2019 £
Fixed Assets	11,978	-	1,239,934	1,251,912
Investments	2	-	-	2
Current assets	1,674,731	11,202	239,006	1,924,939
Creditors due within one year	(179,108)	-	-	(179,108)
	1,507,603	11,202	1,478,940	2,997,745

19. RECONCILIATION OF NET INCOME TO CASH INFLOW(OUTFLOW) FROM OPERATING ACTIVITIES

	31 March 2020 £	31 March 2019 £
Net income for the year	257,073	52,896
Adjustments for:		
Depreciation	31,649	66,695
Write off	7,986	-
Decrease/(increase) in debtors	113,081	(124,611)
Increase in creditors due in one year	40,003	22,604
Investment income and rent	(62,802)	(79,445)
Net cash provided/(utilised) by operating activities	386,990	(61,861)

20. OPERATING LEASE COMMITMENTS

At 31 March 2020 the company's minimum operating leases payments/receipts on buildings were as follows with the charge to the Statement of Financial Activities £159,542 in 2020 (2019: £161,861).

	31 March 2020	31 March 2019
Payments due Expiry Date:		
Within 1 year	188,200	167,200
Between 2 and 5 years	757,800	668,800
Between 6 and 25 years	2,876,666	2,858,891

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

NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2020

21. RELATED PARTY TRANSACTIONS

During the period the charity received NIL (2018/19: NIL) by way of Gift Aid from its wholly owned subsidiary Jami Sales & Services Limited. £13,764 was owed to the charity by the subsidiary (2018/19: £42,744 was owed to the charity by its subsidiary undertaking at the period end). Jami Sales & Services received a grant from Jami in the amount of £340,039 (2018/19: £139,494) in the promotion and furtherance of JAMI's charitable objectives.

Two Jami Trustees are also Trustees of Charitable Trusts which made donations to Jami during the year. Robert Shemtob is a Trustee of the K C Shasha Charitable Trust (amount received £105,000, 2018/19: £12,000) and Raymond Harris is a Trustee of Atkin Foundation (amount received £50,000, 2018/19: £50,000). Donations received from Trustees without restrictions were £29,493 (2018/19: £70,320).

£100 income was received by Jami for a training course provided to The Langdon Foundation. Jami Trustee Michael Blane is also a Trustee of The Langdon Foundation. Trustee expenses of £60 were incurred by Jami through Michael Blane's attendance at a community trustee conference.

Jewish Care provided grant funding to the Jewish Association for Mental Illness in the amount of £765,257 (2018/19: £765,257). At the 31 March 2020 there was £46,663 owed to Jewish Care by the Jewish Association for Mental Illness (2018/19: £1,311 owed to Jewish Care).

22. VOLUNTARY HELP

The association is dependent upon a team of part time voluntary helpers who assist in fundraising, publicity, administration and across the range of mental health services. The value of the contribution of the many hundreds of hours donated by JAMI's unpaid volunteers has not been reflected in these accounts.

23. INDEMNITY INSURANCE

During the period a premium of £748 (2018/19: £748) was paid for the purchase of insurance to protect the charity from making a loss arising from the neglect or default of its Trustees, employees or agents.

24. PENSION ARRANGEMENTS

Jami is a subsidiary of Jewish Care by reference to Jewish Care being its sole member. Jewish Care operates 2 pension schemes of which certain Jami employees are members, the first being a Group Personal Pension plan, a defined contribution scheme operated by Legal and General, contributions of £22,883 were paid in the year ended 31 March 2020 (2018/19: £24,490) with liabilities of £5,822 at the 31 March 2020 (2018/19: £3,948) due to timing. The second being a defined benefit pension scheme operated by Jewish Care that closed to future benefit accrual at the 31 March 2011, further details of which are disclosed in note 28 of the statutory accounts of Jewish Care for the year ended 31 March 2020. Jewish Care paid contributions to the defined benefit scheme of £5,422 in the year ended 31 March 2020 (2018/19: £5,249).

25. 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. Jewish Care is the sole company law member of the Jewish Association for Mental Illness (JAMI).