

Registered number: 02618170
Charity number: 1003345

Jami
Mental Health for our Community

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

TRUSTEES' REPORT AND FINANCIAL STATEMENTS FOR THE YEAR
ENDED
31 MARCH 2024

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

Contents

	Page
About Jami	2-8
Trustees and key personnel	9
Reference and administrative details of the charity and advisers	10
Trustees' report	11-22
Trustees' responsibilities statement	23
Independent Auditors' report	24-27
Statement of Financial Activities	28
Balance Sheet	29
Cashflow Statement	30
Notes to financial statements	31-51

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

1. About The Jewish Association for Mental Illness, operating as 'Jami'

Jami supports people whose mental illness and distress make everyday life a struggle. That could mean it affects their ability to work, sleep, eat and sustain meaningful relationships, and even their desire to be alive.

Our purpose is to enrich and save lives impacted by mental illness and distress in the Jewish community.

Despite an increase in mental health awareness, the stigma around complex mental health difficulties remains. According to our annual service user survey in March 2024, 30% (n=143) reported that they had been treated unfairly in family and friendships over the past year because of their mental health needs.

Further to this, the number of people impacted by mental illness and distress in the Jewish community continues to grow. Data from the Institute of Jewish Policy Research (December 2022) reported that 26% of the Jewish community were living with mental illness, distress and trauma, or had done so in the three months prior to the study. These difficulties affect over 55% of under 25s. Despite increased levels and complexity of need, the Jewish community cannot access timely, evidence-based treatment for mental illness and distress.

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

For some people, Jami is their sole link to the community. It is vital that Jami is a Jewish provider. In the last year, we continued to ensure that even at a time when statutory services are struggling, our community members can access the right support in a timely manner. Jami supplements the care available through the NHS, ensuring that every member of our community has a safety net on which they can rely.

2. Our strategic aims

Everything Jami does is driven by one or more of our three strategic pillars. These all serve to achieve our mission that people living with mental illness and distress, and their families, receive expert support that enriches and saves lives, within an informed, resilient, and inclusive Jewish community.

Advice and Advocacy

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

Treatment and Support

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

Education and Campaigning

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

3. What we delivered and the difference we made in 2023/24

In the reporting year, we reached 1,631 individuals through a bespoke package of emotional support, treatment, advice and advocacy services, which included 575 instances of shorter-term interventions and assistance. We also reached many thousands more through our Head Room Café and Education programmes as outlined below.

There were 440 new referrals into the service (of which 204 were for our Carers and Family Support service) and we closed 382 cases over the year.

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

3a. Advice and Advocacy

What did we deliver?

We supported 575 people seeking advice, information, or signposting. Contacts included people looking for support for themselves, for a loved one, or professionals from statutory or private services calling on behalf of their own service users. Information and advice support consisted of a phonecall usually lasting 20 minutes and, on average, we responded within 5 working days to people calling Jami for the first time.

We also supported 51 people with “flashwork interventions”. These are short-term pieces of work that can last 1 to 8 weeks. Support in the reporting period included developing suicide safety plans with clients, guiding people through the process of accessing support, and liaising with other organisations.

Jami’s advocacy service supported and empowered vulnerable people and their carers/ family in the community who were previously unheard, to have a voice. It supported people to make informed decisions around issues that matter to them and to be informed of their rights, to be empowered to exercise these and develop self-advocacy skills to utilise and practise independently for their future. We continued to work with longer-term advocacy clients, and hope to expand the advocacy service in FY 24/25.

What difference did we make?

“The first people I spoke to were very caring, made me feel instantly at ease, heard and cared for.”

Following information and advice support at our “front door”, we send out an SMS survey to understand the outcomes of the service. In the FY 23/24, we found that:

- 82% knew more about the support available and their options
- 71% felt that following contact with Jami, they were able to take the next steps

In our annual service user survey, we heard that 83% of respondents who were new to Jami’s service in the last year said it was easy or very easy to get in touch with Jami (compared to 70% last year), and 96% agreed or strongly agreed that the first people they spoke to listened to them with compassion and understanding.

3b. Treatment and Support

What did we deliver?

Overall, we delivered 32,000 interactions, which was almost 20% more than last year. This included 14,132 one-to-one sessions with service users, as well as group support and home visits. On average, we supported 489 individuals per month.

In the FY 23/24, we started recording types of intervention. The top three areas of support were social connection (35%), psychological support (26%), and practical/environmental support (17%). We supported 95 risk management plans for those experiencing risk. This mainly included risk of harm to self, harm to others and risk of suicide or suicide attempt.

i. Adult 1:1 services

- Our *core services* provided personalised 1:1 support to over 200 people based on the needs of the individual and as such, our interventions were varied. They ranged from setting and achieving personal goals like anxiety management, supporting clients with housing applications and grants, and managing risks such as suicidal thoughts and risk of harm to self. Our unique multidisciplinary team means that support was provided by Occupational Therapists, Social Workers, Peer Support Workers, and Mental Health Practitioners.
- Through our *vocational service*, we have supported 82 people to access, prepare for, and succeed in meaningful activity, including volunteering, education, skills training and paid employment.

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

- In this FY, we also piloted a *step-down* service with 25 people. This has allowed staff to be able to close one to one work with clients where this has come to a natural end but provides the client the opportunity to slowly ease out of regular support from Jami.

ii. Adult group and social engagement services

- *Hubs*: Our hubs continued to provide a vital lifeline to those struggling with their mental health and social isolation. The physical hubs ran a wide range of groups and activities, to help people reconnect with old hobbies and to discover new interests. The hub staff provided informal practical support, and lunch was served daily. The Hubs Online programme delivered a programme of fun and interesting educational, cultural, and social group activities in a supportive, non-judgmental, and safe online space.
- *Compeer*: This is Jami's in-house befriending service, which supports people to feel more socially connected. Clients are matched with volunteers and they speak via calls, video or by meeting up. In the reporting year, there 119 Compeer clients, and matched pairs have visited cafes, museums, parks and more.
- *Hospital visiting*: We continued to offer support, encouragement and compassion to primarily Jewish patients in Psychiatric units, including patients who would otherwise have no visitors.
- In the FY 23/24 we also relaunched our *Jewish in Jami* programme, celebrating Jewish festivals such as Tu B'Shevat and Purim, as well as Friday night dinners.

iii. Children and Young Persons (CYP) service

- Our CYP programme for under 18s, which we piloted for a year from May 2022, has continued to go from strength to strength. Now merged with our young adults programme, the CYP service offers tailored 1:1 support to 11-25 year olds which is reviewed on a three monthly basis to identify ongoing needs. Interventions have included supporting CYP to develop strategies to manage mental health, to develop independent living skills, self-esteem, routine/structure, managing relationships, and engaging in vocational activity.
- Over the FY 23/24 we supported 110 CYP in the service, providing over 1,000 one to one sessions.

iv. Carers and Family Support Service

- Mental illness and distress has a 'ripple effect' on families. Many carers find themselves dealing with the effects of a loved one's mental illness whilst also juggling work, other family members and finances. Jami runs a range of support groups and 1:1 sessions for Carers providing practical advice and emotional support.
- In the reporting year, we reached 424 clients in this service, which included carers of children who are also being supported in our CYP programme. This holistic service has proved incredibly valuable,

v. Talking therapies

- At the end of FY 22/23 we launched the Jami counselling service by joining together with Raphael. We began offering individual and couples talking therapy to existing and new clients. In the reporting year, we delivered 491 counselling sessions (each lasting 60 minutes) to 92 clients.
- We also continued to partner with Kooth Plc to provide free, safe, online mental health and wellbeing support through the Qwell-accredited platform.

What difference did we make?

"Jami has completely changed my life. I now feel able to talk about my issues in a safe space and build strategies to cope with my issues."

The Individual Recovery Outcomes Counter (IROC) is the main outcome monitoring tool for the majority of our adult service users. It tracks scores over time in 12 areas of life – comparing baseline data to follow up scores every three months in order to understand whether service users have improved in their strengths and wellbeing. We found that 70% of service users who completed 2 or more IROCs in the last 18 months saw their score increased or maintained, both of which are considered positive outcomes.

Indeed, continuous improvement (as represented by increasing IROC scores) is not always possible for our service users. We heard from service users in our 2022/23 evaluation, that being able to cope better on a day-to-day basis is a critical outcome. We wanted to capture this in our data collection and so we launched a bespoke anonymous

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

survey in Autumn 2023. We found that 80% of adults surveyed were able to cope better thanks to Jami support. And in our CYP service, 87% in the reporting year said that they "learnt new things to help them manage difficult times".

In the CYP service, we use the young-person equivalent of the IROC, called the YROC, to measure change experienced by individuals. It showed that in the FY 23/24, 80% of CYP who had 2 or more IROCs in the last 18 months saw their score increased or maintained which demonstrates an improvement in strength and wellbeing. The areas where individuals saw most improvement were mental wellbeing, physical health, and participation and control.

In our carers service, we offer regular reviews giving people the chance to tell us about their experience of the service and the outcomes it has delivered for them. Of the 33 clients who completed the review, 85% agreed that the service empowered them to make their own choices about their situation, and 91% felt less isolated as a result of using the service.

At the end of the year, we supplemented our ongoing monitoring data with more in-depth evaluation. We ran a survey (with 177 service users responding), which gave us valuable insights into the outcomes achieved from our work:

- We heard that Jami has enabled people to feel supported and improved their quality of life. For many, our services have helped them to connect with others, provided someone to talk to, and supported them to feel less alone. For some, Jami has literally saved their lives
- 72% of respondents said that Jami had contributed a lot or a moderate amount to improvements in their mental health and wellbeing
- 78% agreed or strongly agreed that at Jami they feel they are in safe space and accepted for who they are
- 85% agreed or strongly agreed that they felt supported by Jami staff.

We also commissioned NCVO (national membership community for the voluntary sector) to run six focus groups for Jami in March 2024 reaching 45 participants. We are delighted that the results corroborated what we heard in the survey. They reported that:

"There was good evidence that Jami's intended outcomes – that users will have a measurably richer quality of life, feel effectively supported and part of mutually supportive peer communities – had occurred for users involved in our focus groups.

- *In terms of quality of life, many had experienced improvements in their emotional or internal experience of life, their social connections or their external circumstances.*
- *Users felt effectively supported by Jami staff, volunteers and other service users. Several talked about feeling safe or as if they were in a 'safe space' when accessing Jami services.*
- *There was very good evidence that users felt part of mutually supportive peer communities through Jami's Hubs and Hubs Online. Many had made good friendships with other Jami users.*

Other reported outcomes included users accessing other services that were important to them and being better able to undertake some life management and administrative tasks. Users of the carer and family support service felt they had been brought together, as parents, when living with the effects of their child's mental health challenge.

Of those users for whom we had data, many were not accessing support other than from Jami; we infer, therefore, that their outcomes were substantially contributed to by Jami. Of users who had support from elsewhere, some felt that other helpful services had contributed to some of their outcomes; others had had less positive experiences of external support and considered their outcomes to be more clearly attributable to Jami.

Users often saw Jami as being very important in their lives, describing its services as 'vital' and 'a lifeline'. In a few cases, Jami support had been lifesaving for users."

3c. Educate and Campaign

What did we deliver?

Jami's Education team continued to deliver its innovative and wide-reaching programme. We ran online courses, seminars and events to increase mental health literacy and resilience, and to support the Jewish community to learn practical skills. Our programme is specifically developed for educators, youth workers, community organisations and anyone with an interest in expanding their understanding of mental illness and distress. In the FY 23/24, the

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

Education Programme ran 127 events with 1,917 attendances. We estimate this reached 1,700 individuals.

Our work in suicide prevention and postvention continued to develop in this reporting year. This included the Emergency Response Initiative Consortium (ERIC). Led by Jami, ERIC have created gold-standard guidance for schools on how to respond when a suicide occurs and delivers immediate face-to-face, or digital support within schools. We continued to run training in schools and with consortium charities to support the work of ERIC.

In the FY 23/24 we launched our community suicide prevention strategy, which began with a consultation period with members of the Jewish community. We have supported professional development for Jami staff and volunteers, through training with Grassroots (a national suicide prevention charity), as well as reflective practice on "sitting with suicidality". Jami also became part of the consultation group for the All Party Parliamentary Group on Self Harm and Suicide. In January 2024, we presented, alongside Barnet Council, at the National Suicide Prevention Alliance conference, highlighting Jami's community suicide prevention work.

Since October 2023, the Education team pivoted its work to focus on supporting the Jewish community to understand the response to the crisis in the Middle East. We ran 17 events with 357 attendances on this topic.

On the high street, our Head Room Café has continued to grow year on year. Jami's Head Room Café is a commercially operated, community cafe in the heart of the Jewish community. It offers a vibrant kosher food and drinks menu whilst also providing a space for mutual support and open conversations about mental health. The programme of groups and events run at the café by Jami are free and open to everyone, regardless of gender, race or religion.

The community has flourished in the reporting year, with more community members taking an active role in shaping the programme and supporting with groups. There were roughly 430 unique individuals using Head Room Café programme. It ran 474 events with a total of 5,409 attendances (a further step change from last year's 4,000).

More broadly, Jami has excelled in thought leadership. We have collaborated with industry and communal bodies, including social care organisations, local councils, and national suicide prevention platforms. All with the aim to share Jami's expertise and knowledge to improve understanding, spearhead development and effect change in mental health, social care and suicide prevention.

What difference did we make?

"It has helped me to understand that my reaction to events [in Israel] is "normal"."

Following Education events, 91% felt better equipped to respond to others and/or themselves experiencing mental illness or distress. 95% agreed that they gained knowledge, skills or ideas about the topic of the training / session.

Head Room Cafe aims to create an inclusive and mutually supportive community. 82% of regular attendees reported that being part of it has helped them be more compassionate to others.

We continue to explore ways to measure the longer-term impact of this work, including collaboration with the Jewish Policy and Research Institute (JPR).

4. What did people think of our service?

Both our annual service user survey and the NCVO focus groups confirmed that service user satisfaction with Jami is extremely high.

Results from our service user survey showed that:

- Over 90% respondents were satisfied with the overall experience of using Jami, with those who are very satisfied increasing from 51% last year to 56% this year
- Our Net Promoter Score was 59 (compared to 58 last year), which is considered "excellent". 71% of respondents said they are very likely to recommend Jami to someone facing difficulties with their mental health.

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

- When asked what we do well, respondents mentioned the quality and approach of staff. This included professionalism and experience, as well as being compassionate, empathetic, and encouraging. Respondents also commented on their experience of Jami putting clients first.
- 83% of those new to Jami said it was easy to get in touch, compared to 70% last year and 86% were satisfied with the time they had to wait to get in touch with someone at Jami.

According to NCVO:

"Satisfaction with Jami services was high, in part for reasons specific to individual services... There were also some critical success factors across services that contributed to high satisfaction and the achievement of outcomes. In particular, the staff and volunteer approach to working with users – creating a welcoming atmosphere, understanding users as individuals, helping users feel that they can be themselves and be independent, being non-judgemental and 'human', and helping users work through things calmly – was important. Users also appreciated staff being responsive and contactable, being able to access support from a Jewish organisation where staff could understand their experiences, and accessing free support. Many users couldn't think of ways in which Jami services could be improved."

5. Stories from the people we've supported

Jordan's story

Jordan was 18 when he contacted Jami, looking for support. He was in what he describes as a very abusive relationship, had family problems and felt suicidal. "I had the whole shebang of mental health misery, to be honest," he says. "But it was mostly my relationship at the time that I needed help navigating because that was a real mess. I found myself caring for this person who was mentally very ill, and I got immersed in her world too. I lost my friends because every time I saw them, I would share what was going on, but I still wouldn't leave. I had lost all my self-esteem and become very isolated. To cope, I turned to drugs. All I kept thinking was that there was no point in looking after myself when life felt so pointless. I had some really dark moments."

Recognising that things needed to change, Jordan was referred to our Children and Young Person's (CYP) service and started having one-to-one sessions with Sabir, a mental health practitioner within the CYP team.

"Sabir would see me once a week or every other week just spiralling down and down. In hindsight, I see now that I was essentially having a mental breakdown. It was very distressing. I had quit school. I wasn't sleeping at all. Certain things kept going through my head. I became delusional and mentally ill myself. I didn't know how I could ever be happy in a world that felt filled with such horrendous stuff. I had only one thing on my mind at that time – to end it all."

Sabir helped Jordan to see that life could get better and supported him in taking a different direction. As their sessions increased, Jordan was able to open up more about how he was feeling, helping him to progress in his recovery. He explains: "Sabir enabled me to see how abnormal my situation was. Through his support, I have become more open and receptive to making difficult decisions to change my life because he reinforces the positives of doing so. Sabir helps me to rationalise my problems, making them feel less intense, and asks me questions that help lead me to answers. He has given me stability – and stability leads to better mental health, positivity, and optimism."

Today, Jordan has a full-time job and says he barely recognises himself from the person he was a year ago. "Having a positive influence like Sabir in my life has given me the desire to want to do better. I still struggle, but my entire mindset has changed around these struggles. I'm learning to live alongside my pain rather than let my pain dictate my life," he explains. "The reason I'm still here is because of the decisions I've made as a result of Jami's support. I now feel optimistic about the future and that is dictating the way I want to live my life. And when you feel optimistic, the only way is up."

Emily and Nicky's story

When Emily's child, Nicky*, started secondary school, she says they became "weepy and very uncommunicative". They then started struggling at home and at school. When the situation eventually reached crisis point, Emily was put in touch with Jami.

"I spoke to somebody who took down some basic details and said that Nicky would be put on a waiting list," explains Emily "And I just thought, okay, we're going to be on a waiting list for a very long time." She was, therefore, pleasantly

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

surprised when she was contacted very soon afterwards. But what surprised Emily even more was that she was offered support too. "Not only did Jami want to help my child, but they also wanted to support me to support them, which I thought was really thinking outside the box," she says.

Jami's Children and Young Person's service has been working with Nicky for a while now and Emily feels confident in the support her child is receiving. "Nicky really trusts their support worker and they've created a good bond. I couldn't support Nicky in the way that they are doing," she explains.

As for Emily, she's also benefitting from the support she is receiving. "My support worker doesn't just listen. She also gives me practical advice and ways to help me deal with what Nicky is going through.

"Jami was there when we needed them and they've been fantastic. I didn't realise how much I needed support and how much my child needed it. The support we've received from Jami has been invaluable. I really feel Jami has filled a void in both our lives."

*Names have been changed to protect privacy

THE JEWISH ASSOCIATION FOR MENTAL ILLNESS
(A company limited by guarantee)
TRUSTEES AND KEY PERSONNEL
FOR THE YEAR ENDED 31 MARCH 2024

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

Life Presidents

Dr Martin Aaron BEM
Lionel Curry
Alan Lazarus

Life Patrons

Marcia Feldman BEM
Marilyn Lazarus MBE
Michael Mitzman
John Spector

Trustees

Adam Dawson - Chair
Jonathan Zenios (appointed 18 March 2024)
Daniel Carmel Brown (appointed 18 March 2024)
Jonathan West (appointed 18 March 2024)
Michael Glass – Treasurer (resigned 18 March 2024)
Tessa Arnold (resigned 18 March 2024)
Susan Mandelbaum (resigned 18 March 2024)
Warren Taylor (resigned 18 March 2024)
Gideon Kay (resigned 18 March 2024)
Dr Abigail Swerdlow
Gemma Lyons (resigned 18 March 2024)

Key Management Personnel

Laurie Rackind, Chief Executive (resigned 31 January 2024)
Louise Kermode, Head of Services
Dr Andrew Hope, Chief Operating Officer (resigned 1 July 2023)

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

**REFERENCE AND ADMINISTRATIVE DETAILS OF THE COMPANY AND ADVISERS FOR THE YEAR
ENDED 31 MARCH 2024**

Company Registered Number

02618170

Charity Registered Number

1003345

Registered Office

Amelie House
Maurice and Vivienne Wohl Campus
221 Golders Green Road
London
NW11 9DQ

Independent Auditor

RSM UK Audit LLP
25 Farringdon Street
London
EC4A 4AB

Bankers

HSBC
196 Oxford Street
London
W1A 1EZ

Solicitors

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

Curry Popeck
380 Kenton Road
Harrow
HA3 8DP

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

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2024

The Trustees (who are also directors of the charity for the purposes of company law) present their annual report together with the audited financial statements of The Jewish Association for Mental Illness (the Charity/Jami) for the year ended 31 March 2024. The Trustees confirm that the annual report and financial statements of the Charity comply with the current statutory requirements, the requirements of the governing document and the provisions of the Charities Statement of Recommended Practice (Charities SORP) (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland; FRS102).

The company also trades under the name Jami.

Objectives, purpose, strategy and future plans

a. Jami's Objectives and Purpose

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

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

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

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

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

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

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

In FY 23/24, Jewish Care continued to provide funding for community-based mental health by way of a grant to Jami, alongside the fundraising capability of the Charity.

b. Jami's Strategy:

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

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

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

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

We achieve this Purpose through three clear pillars of work:

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

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

Within our strategy, we set out five developments to achieve by 2026. These are outlined below alongside progress made in each area in the reporting year:

Strategic ambition	Developments in 23/24
Establish a service for young people of secondary school age	<p>Our Children and Young Persons' programme for under 18s, which we piloted for a year from May 2022, has continued to go from strength to strength.</p> <p>Now merged with our young adults programme, the CYP service offers tailored 1:1 support to 11-25 year olds which is reviewed on a three monthly basis to identify ongoing needs. Interventions have included supporting CYP to develop strategies to manage mental health, to develop independent living skills, self-esteem, routine/structure, managing relationships, and engaging in vocational activity.</p> <p>Over the FY 23/24 we supported 110 CYP in the service, providing over 1,000 one to one sessions.</p>
Make it easier and quicker to gain help by improving our 'front door' and offering more to people 24/7	<p>This strategic aim is a work in progress. We increased hours for our reception function and restructured our duty and intake team to respond quickly to less complex needs, providing structured telephone support in some instances prior to/ instead of full assessments.</p>
Make affordable access to counselling and one-to-one psychological therapies available via Jami, enabling timely and professional support within a Jewish environment	<p>In the FY 23/24 we launched the Jami counselling service by joining together with Raphael. We began offering individual and couples talking therapy to existing and new clients. In the reporting year, we delivered 491 counselling sessions (each lasting 60 minutes) to 92 clients.</p> <p>We also continued to partner with Kooth Plc to provide free, safe, online mental health and wellbeing support through the Qwell-accredited platform.</p>
Develop new Head Room Cafés and integrated Jami Hubs to support collaborative physical and mental health care in welcoming and non-stigmatising environments	<p>We developed plans and applied for planning permission to redevelop the Mill Hill Head Room site, however as a result of the cost-of-living crisis, rather than move forward with the development we focused on improving services and margins at our existing social enterprise café in Golders Green.</p>
Increase campaigning, education and suicide prevention	<p>In the FY 23/24 we launched our community suicide prevention strategy, which began with a consultation period with members of the Jewish community. We have supported</p>

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

	<p>professional development for Jami staff and volunteers, through training with Grassroots (a national suicide prevention charity), as well as reflective practice on “sitting with suicidality”. Jami also became part of the consultation group for the All Party Parliamentary Group on Self Harm and Suicide. In January 2024, we presented, alongside Barnet Council, at the National Suicide Prevention Alliance conference, highlighting Jami’s community suicide prevention work.</p> <p>Since October 2023, the Education team pivoted its work to focus on supporting the Jewish community to understand the response to the crisis in the Middle East. We ran 17 events with 357 attendances on this topic.</p>
--	---

To help achieve the strategic ambitions of the charity the trustees have made use of social investment. The Trustees review the need for social investment on a case-by-case basis and consider;

- how the social investment helps achieve the charities objectives,
- how the social investment fits with the charity’s financial position,
- the risks associated with the social investment,
- the cost of making the social investment,
- how the performance of the social investment will be measured and monitored, and
- whether any advice should be taken regarding the social investment

The Charity has made one social investment in the form of a concessionary loan to the subsidiary of the charity. This loan has been made to fund the expansion of Head Room café. Head Room café is a key part of Jami’s strategy, it provides a welcoming community for those impacted by mental illness that avoids the stigma of institutionalised spaces. Head Room is open to all, providing support, friendship and a safe space that is especially vital to those who struggle to find a public space they are comfortable in. The café also provides Jami with a presence on the high street which is important for raising awareness about the work Jami does and the support that those struggling with mental illness can access.

The expansion of Head Room was completed in December 2022 and has more than doubled the capacity of the café which means more people can attend the support groups held at the café and speak with Jami staff and volunteers. There were 5,409 attendances at community events at the café in the last financial year compared to c. 3,000 in 2021/22 (data for 2022/23 is not comparable as that included a period of three months when the café was closed for the expansion works).

The trading subsidiary of the charity also operates a food and beverage service from the café with the intention that the future trading surpluses generated will be used to repay the concessionary loan and generate a return on the social investment.

c. Jami’s Future Plans:

At a board meeting on 20th September 2023 the Trustees unanimously voted to fully integrate with Jewish Care, the parent charity of Jami. This decision was made with a view to safeguard Jami services and create better opportunities to invest in mental health for the future. The merger was completed on 1 April 2024.

In the FY 24/25, and building on our strategy, Jami’s three main objectives are:

- To maintain the 3 pillars of advice & advocacy, treatment & support and education & campaigning at current scope and scale for adult mental health provision
- To improve access (front door) customer experience by responding more quickly to enquiries
- To better meet demand for children and young people’s (11-25) mental health and their carers through growth of the service to support 80% more beneficiaries

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

Structure, governance and management

d. Governing document

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

e. Members' liabilities

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

f. Appointment of Trustees

The Board of Trustees consisted of at least 9 members of which at least one third shall be 'carers' and at least one Trustee must have lived experience of mental health issues. Jewish Care (as the sole member) was entitled to appoint up to 3 Trustees. This included the Chairperson of Jami who also has a seat on the Trustee Board of Jewish Care. Each Trustee shall retire from office on the third anniversary of his or her appointment but may be re-appointed for up to a total of 3 terms in total. Following the merger with Jewish Care, the Board of Trustees was reformed to include representatives from Jewish Care management. Donations received from 9 Trustees (2022/23: 9 Trustees) without restrictions were £34,981 (2023/23 £18,816).

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

When new Trustees are elected a formal trustee nomination and recruitment process is followed, led by the Chair of the Nominations and Remuneration Committee. The process includes a skills set and experience assessment of the Board and analysis of the needs and balance required going forward leading to defined role descriptions being developed. Jami often collaborate with the Jewish Volunteering Network and Lead (part of the Jewish Leadership Council) when assessing the requirements for new trustees. The required roles are advertised publicly alongside wide-ranging search through media and personal contacts is conducted. A number of potential prospects are identified, and this list is then filtered through interviews which in turn results in a final set of nominations, all of whom are interviewed and elected by representatives of the Board.

g. Trustee induction and training

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

h. Organisation

The Board of Trustees met regularly to discuss and formulate policy and oversee operations. The Chief Executive was appointed by the Trustees to manage the day-to-day operations of the charity. To facilitate effective operations, the Chief Executive had delegated authority for operational matters including finance and human resources. A series of board sub-committees with delegated responsibilities as detailed in committee specific terms of reference have been formed to oversee governance of areas of the business. The committees are the Clinical Quality and Innovation Committee, the Finance, Audit and Risk Committee, the Fundraising and Marketing Committee and the Nominations and Remuneration Committee. There is a

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

fifth advisory committee that had been established called the Strategy and Impact Committee. Following the merger with Jewish Care, the Jami board and sub committees no longer meet regularly. A new sub committee of the Jewish Care board, the Mental Health Committee, has been formed to oversee the services of Jami.

i. 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 operates a food and beverage service from a café in Golders Green –Head Room. Profits, when they arise, are transferred by way of Gift Aid through a Deed of Covenant. Increasingly, the social enterprise activities and locations are used to enhance delivery of Jami's charitable objectives through increasing accessibility to support and activities for new and existing service users.

The Charity acquired control of a second subsidiary, Raphael – The Jewish Counselling Service (Raphael), on 17th February 2023 when Jami became the sole trustee. Raphael is a charitable incorporated organisation that provides one-to-one counselling services and supports people experiencing emotional distress.

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

None of the Trustees received any remuneration for their work associated with the Charity. Third Party Indemnity Insurance is paid on behalf of the Directors/Trustees (see note 22 of the financial statements). Related party transactions are further disclosed in note 21 of the financial statements.

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

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

j. Principal Risks and Uncertainties

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

In normal circumstances, the main financial risks faced by Jami relates to the fact that Jami is almost 100% voluntary funded. We are always seeking to expand our donor base so that we are not reliant on a small number of donors. Due to the nature of its funding Jami has been able to maintain a healthy cash balance and as such cashflow and liquidity risk is low once the level of voluntary funding is maintained. During the 2023/24 Financial Year the identified principal risks and uncertainties, and how the Charity mitigated them were:

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

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

k. Public Benefit

The Trustees have considered the requirements of the Charities Act 2011 and have satisfied themselves that they have complied with their duty to have regard to the Public Benefit guidance published by the Charity Commission. The activities and achievement of Jami are outlined throughout this report and review, and fully demonstrate that the charity is providing public benefit. Jami's services are almost entirely funded by voluntary donations which enable fees to be kept to a minimum. There is no geographic restriction to people using the services, however most are based in or around London, and Jewish communities living in these areas are those benefiting most from them. However, the provision of online services introduced during the pandemic has enabled us to support people throughout the UK and beyond and we plan to retain much of the online provision even as we reopen our face to face provision. Recruitment is underway for a link worker, based in Manchester, to enable us to enhance our services further.

l. Key Management Personnel

The Trustees consider the Chief Executive and the executive leadership team the key management personnel of the Charity in charge of directing, controlling, running and operating the Charity on a day-to-day basis. The Nominations and Remuneration Committee is responsible for the appointments and salaries for roles over £50k (Full Time Equivalent) and key management personnel. Consideration is given to pay staff at a level where they are motivated to enhance the organisation and the quality of service in line with the Charity's strategy. Servicesteam salaries are generally benchmarked against closest equivalent NHS pay scales. The total remuneration, benefits and pension paid to key management personnel in year was £733,634 (2022/23: £338,805) this included £168,040 of redundancy pay (2022/23 £nil). The Trustees are also considered key management personnel, none of whom are remunerated for their work with the Charity. The Trustees would like to thank the whole team of staff and volunteers for their hard work and commitment throughout the year. The team works tirelessly and closely with service users to enable the realisation of Jami's aims.

Service and Outcome Monitoring

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

Who have we reached?

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

What have we delivered?

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

What difference did we make?

Information related to our outcomes and impact is hugely important to us, it tells Jami whether we are making a difference to people's lives. Our main outcomes measure tool is the I.ROC – individual recovery outcomes counter which is used across many of our services. It is used in partnership with a service user to monitor their recovery journey. I.ROC asks 12 questions which focus on areas of peoples' lives that are known to have an impact on their mental health and wellbeing. Jami asks service users these questions before they begin a bespoke programme and at regular intervals thereafter to allow us to measure the improvement in their wellbeing as a result of engaging with Jami services.

We have an impact framework – a set of indicators and data collection tools which will allow us to monitor against our theory of change in future years. Finally, we have also continued to develop approaches to

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

measure outcomes within services, for example feedback forms capturing knowledge change from our Education events, our annual service user survey which this year was completed by 167 individuals (2022: 109) and SMS surveys for people who received short term support.

What did people think about the service?

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

We also seek to gather feedback within service areas, for example Jami's Education team uses evaluation methods such as 'Check In' and 'Check Out' evaluation forms to capture what people hope to gain from the courses and what would help them engage with the learning and stay on the course.

There are no statutory requirements relating to our collection of data. To our knowledge, our monitoring systems are amongst the most comprehensive in the sector. We have ambitious plans to further develop our monitoring and better understand the impact of our work.

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

Fundraising and Marketing at Jami

Jami undertakes fundraising activity to its wide range of supporters using a variety of channels including direct mail, social media, virtual and in person fundraising events, challenge events and email in line with the Fundraising Code of Practice set by the Fundraising Regulator with which Jami is registered by following this Code of Practice Jami takes steps to ensure that vulnerable and other members of the community are protected from behaviours that may be deemed unreasonable. The Fundraising and Marketing Committee oversee fundraising matters at Jami and convene regularly so that fundraising practices and policies are scrutinised to ensure adherence to the Code of Practice. There have been no escalated complaints received by the charity in respect of its fundraising activities (2022/2023: no complaints received).

The charity is also registered with the Fundraising Preference Service (FPS). Data is cleaned at least every 2 years against standard industry updates such as deceased registers and Royal Mail to ensure supporter information is up to date (last cleanse was in May 2021). Jami also runs its data against the Telephone Preference Service to ensure supporter preferences are up to date. The charity complies with the General Data Protection Regulation (GDPR) and continue to consider all marketing activities on behalf of Jami in line with legislation whilst balancing the interests and rights of the individual and the impact upon them. The Fundraising and Marketing Privacy Policy was further updated in July 2020.

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

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

Fundraising Strategy looking forward

As part of the merger with Jewish Care the fundraising and marketing team at Jami have integrated with their counterparts at Jewish Care and will work together to fundraise towards a combined goal. Further details of the Jewish Care fundraising strategy can be found in the Jewish Care Trustees' Report.

Main Activities:

PR, Awareness & Marketing

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

Mental Health Awareness Shabbat 2024

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

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

Events

A Charity Extra crowdfunding was held in May 2023. This campaign successfully raised £896,000. Other, small fundraising events took place throughout the year instead.

The London Marathon on 21 April 2024 raised £11,353 compared to the April 2023 marathon which raised £16,024.

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

Jami would like to acknowledge the generous support from major benefactors, who in April 2023-March 2024 included:

Karen Ackerman & Warren Taylor, Yoram Amsalem, Atkin Foundation, Benecare Foundation, The Bernard Charitable Trust, The Bloom Foundation, Cheryl Brodie, Childwick Trust, The Sidney and Elizabeth Corob Charitable Trust, Muriel & Gershon Coren Charitable Foundation, The David & Ruth Lewis Family Charitable Trust, The Elliott Simmons Charitable Trust, Michael Francies, Joe & Rosa Frenkel Charitable Trust, Robert Ginsberg, The Greenbaum Family Foundation, Jack & Rosa Charitable Settlement, Jusaca Charitable Trust, Dr Jeffrey Lesser, Liberal Jewish Synagogue, The Locker Foundation, Gemma & Simon Lyons, Sue Mandelbaum & John Gerszt, Yossi Miller, Eve & Philip Morrison Family Trust, Valérie L Moss, Brian & Jill Moss Charitable Trust, New North London Synagogue, Pears Foundation, The Rayne Foundation, Rothschild Foundation Europe, Rosetrees Trust, The Gerald and Gail Ronson Family Foundation, Professor Mike Rubinstein, Marc Rubinstein, K. C. Shasha Charitable Foundation, Sobell Foundation, Taurus Foundation, The United Synagogue, West London Synagogue of British Jews, The Winton Family Charitable and many others who wish to remain anonymous. Thank you also to the many synagogues, committees, schools, organisations and individuals who have raised vital funds for Jami through appeals, activities and challenges.

We acknowledge the generosity of people who have passed away and those who have thoughtfully remembered Jami in their wills and families making a bequest in the name of their loved ones. May their memories be for blessing: Mr Michael Gerstein, Mr Howard Goldthorpe, Dr Jeffrey Lesser, Ms Roberta Preston.

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

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

Financial Review

In the year to 31 March 2024 Jami generated a deficit of £1,362,004 (2023: 1,418,666). A large deficit had always been planned for the prior year, to utilise the excess reserves Jami held and meet the increased demand for the Charity's services. However income from fundraising fell significantly behind the growth of Jami's services in both the current year and the prior year. As a result of the shortfall in fundraised income over a prolonged period the Trustees took action, first by reducing expenditure and then by agreeing a merger with the parent charity, Jewish Care.

Expenditure increased from £4,072,996 in 2023 to £4,216,260 in 2024 as significant recruitment carried out in order to grow the service provision Jami offers during 2023 increased the cost base. A number of measures were taken to curb expenditure during the year with a review of both service provision and support functions carried out to make both more efficient. This reduction in costs included six roles being made redundant. Income increased from £2,649,853 in 2023 to £2,854,256 due to income from donations and legacies in 2023 of £1,669,631 compared to £1,843,131 in 2023. This increase was due to a crowdfunding event held in May 2023 that was larger in size than any event held in the prior year however this was offset by underperformance in donations from application trusts and major donors. Other principal funding sources of Jami include grants received of £725,485 (2023: £724,518).

In light of the challenges in raising sufficient funds to deliver Jami's services the Trustees agreed a merger with Jewish Care. This merger will safeguard all services while achieving greater efficiencies in supporting and delivering these services. The merger was effective from 1st April 2024 and from that point the employment of 70 Jami staff members transferred to Jewish Care under TUPE regulations. The transfer of all Jami's assets and liabilities will be completed within the next financial year.

Reserves policy

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

Jami retains free reserves in order to:

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

Owing to the merger with Jewish Care Jami considers a level of £40,000 of free reserves to be an appropriate level to meet its needs, representing the expected costs of winding up the entity.

	2024	2023
Unrestricted funds	£554,378	£1,957,417
Designated funds*	£1,196,355	£1,213,207
Restricted funds	£174,042	£116,156
Total funds	£3,286,780	£3,286,780

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

Free reserves included in the above are £69,867, being unrestricted funds, excluding designated funds, and less investments held. This exceeds the target level of £40,000.

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

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 19 to the financial statements set out an analysis of the assets attributable to the various funds. These assets are deemed sufficient to meet the charity's activities on a fund by fund basis.

Subsidiaries

The charity has a wholly owned subsidiary which is incorporated in the United Kingdom - Jami Sales & Services Limited which originally operated solely as a retail charity shop, now operates a food and beverage service from Head Room Café. The subsidiary made a loss in the year ended 31 March 2024 of £54,372 (2023: £125,924). During the course of the year, the coffee shop in Golders Green has continued to operate under the full control of the subsidiary.

Going Concern

The Trustees do not consider Jami to be a going concern and these accounts have been prepared on a basis other than going concern. A merger with the parent charity, Jewish Care, has been approved by the board of trustees with an effective date of 1st April 2024 which has seen all the employees of Jami transfer to Jewish Care. All the services and activities carried out by Jami will continue as part of Jewish Care. Further details of this are given in note 26.

A process of integrating all aspects of Jami into Jewish Care is currently underway with the aim full integration to be complete by the end of the next financial year. By this point it is also intended that the assets of Jami will have been transferred to Jewish Care and will continue to be used for the charitable purposes of Jami. For this reason the board of trustees do not consider Jami to be a going concern.

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' responsibilities statement

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

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

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

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

Disclosure of information to auditor

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

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

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

Auditor

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

The Trustees' Annual Report is approved by order of the Board of Trustees and Directors' Report required by company law (included therein) are approved by the Board of Trustees in their capacity as the directors at a meeting on 18th November 2024 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 2024 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 2024 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.

Emphasis of matter non-going concern basis of accounting

We draw attention to the disclosure made in the going concern accounting policy in note 1 on page 31 of these financial statements which describes the preparation of the financial statements on a non-going concern basis. As described in note 1 the company has merged with its parent charity Jewish Care post year end which has seen all employees and services and activities transfer to Jewish Care and the Directors have concluded that it is no longer appropriate to prepare the financial statements on a going concern basis. There have been no adjustments made to the financial statements as a result of the application of the non-going concern basis of accounting. Our opinion is not modified in respect of this matter.

Other information

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

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

We have nothing to report in this regard.

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

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

Opinions on other matters prescribed by the Companies Act 2006

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

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

Matters on which we are required to report by exception

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

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

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

Responsibilities of trustees

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

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

Auditor's responsibilities for the audit of the financial statements

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Use of our report

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

HCatchpool

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 13th December 2024

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

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2024
(incorporating the income and expenditure account)

		Unrestricted funds			Total funds	Total funds
	Note	General funds	Designated funds	Restricted funds	2024	2023
		2024	2024	2024	2024	2023
		£	£	£	£	£
Income from:						
Donations and legacies	2	1,492,880	20,951	329,300	1,843,131	1,669,631
Charitable activities	5	958,719	-	-	958,719	951,424
Investment income	4	44,957	-	-	44,957	28,798
Other income	6	7,449	-	-	7,449	-
Total		2,504,005	20,951	329,300	2,854,256	2,649,853
Expenditure on:						
Raising funds	7, 8	812,290	-	-	812,290	783,406
Charitable activities	8	3,094,753	37,803	271,414	3,403,970	3,285,113
Total	8	3,907,043	37,803	271,414	4,216,260	4,068,519
Net (expenditure)/income and net movement in funds for the year		(1,403,038)	(16,852)	57,886	(1,362,004)	(1,418,666)
Reconciliation of funds						
Total funds brought forward	17-18	1,957,417	1,213,207	116,156	3,286,780	4,705,446
Total funds carried forward	17-18	554,379	1,196,355	174,042	1,924,776	3,286,780

The notes on pages 32 to 51 form part of these financial statements.

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

BALANCE SHEET FOR THE YEAR ENDED 31 MARCH 2024

Company No. 02618170

	Note	£	31 March 2024 £	£	31 March 2023 £
Fixed Assets					
Tangible assets	12		1,196,355		1,213,206
Investments	13		140,002		256,158
Social investments	14		404,510		-
Total Fixed Assets			1,740,867		1,469,364
Current Assets					
Debtors	15	563,330		1,127,757	
Cash at bank and in hand		<u>227,572</u>		<u>969,460</u>	
Total Current Assets		790,902		2,097,217	
Creditors – amounts falling due in one year	16	<u>(606,993)</u>		<u>(279,801)</u>	
Net Current Assets			183,909		1,817,416
Total Net Assets			1,924,776		3,286,780
Charity Funds:					
Unrestricted funds:					
General funds	18-19		554,378		1,957,417
Designated funds	18-19		1,196,356		1,213,207
Restricted funds	18-19		174,042		116,156
Total Charity Funds			1,924,776		3,286,780

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

The financial statements were approved by the Trustees on 18th November 2024 and signed on their behalf by:



Adam Dawson

The notes on page 31 to 51 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 2024

	Note	2024 £	2023 £
Cashflows from operating activities			
Net cash outflow from operating activities	20	(765,893)	(1,497,616)
Cashflows from investing activities			
Investment income	4	44,957	28,798
Purchases of tangible fixed assets		(20,952)	(79,638)
Net cash inflow / (outflow) from investing activities		24,005	(50,840)
Decrease in cash at bank and in hand in the year		(741,888)	(1,548,456)
Change in cash and cash equivalents in the reporting period		(741,888)	(1,548,456)
Cash and cash equivalents at the beginning of the reporting period		969,460	2,517,916
Cash and cash equivalents at the end of the reporting period		227,572	969,460
Cash and cash equivalents consist of:			
Cash at bank and in hand		227,572	526,565
Short term deposits		-	442,895
		227,572	969,460

The notes on page 31 to 51 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 2024

1. ACCOUNTING POLICIES

General information

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

Basis of preparation of financial statements

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

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

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

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

Preparation of financial statements on a basis other than going concern.

The financial statements have been prepared on a basis other than going concern. The going concern assessment requirements mean that the trustees are obliged to take into account all available information about the future, for at least, but not limited to, the period of 12 months from the date the financial statements are approved.

A merger with the parent charity, Jewish Care, has been approved by the board of trustees with an effective date of 1st April 2024 which has seen all the employees of Jami transfer to Jewish Care. All the services and activities carried out by Jami will continue as part of Jewish Care. Further details of this are given in note 24.

A process of integrating all aspects of Jami into Jewish Care is currently underway with the aim full integration to be complete by the end of the next financial year. By this point it is also intended that the assets of Jami will have been transferred to Jewish Care and will continue to be used for the charitable purposes of Jami.

For this reason the board of trustees do not consider Jami to be a going concern and the accounts have been prepared on a non going concern basis. This has not resulted in any adjustments to the financial statements as a result of the application of the non-going concern basis of accounting.

Income

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

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

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

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

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

NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2024

1. ACCOUNTING POLICIES (continued)

Income cont'd

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

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

Donated services and facilities

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

Interest and dividends receivable

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

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

Expenditure

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

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

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

Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management carried out at Head office. The support costs, which include governance costs are shown in note 8, support the whole of the charitable activities. Support costs are allocated to the charitable expenditure headings based on staff time using a full-time equivalent basis as that is consistent with the use of these resources. Support costs include human resources, information technology, property, finance and governance.

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

NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2024

1. ACCOUNTING POLICIES (continued)

Expenditure cont'd

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

Operating leases

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

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

Pension schemes

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

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

Differences between contributions payable in the year and contributions actually paid are shown as either accruals or prepayments. Please refer to note 29 of the Jewish Care statutory financial statements for further information.

Employee benefits

Short term benefits

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

Employee termination benefits

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

Tangible fixed assets and depreciation

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

Freehold property	- 2% straight line
Improvements to leasehold property	- straight line over the lease period
Equipment	- 10 - 25% straight line
Fixtures & fittings	- 25% straight line

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

NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2024

1. ACCOUNTING POLICIES (continued)

Fixed asset investments

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

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

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

Social investments represent programme related investments in the form of concessionary loans and are initially recognised at the amount paid and subsequently measured at the amount paid with the carrying amount adjusted to reflect repayments and any accrued interest and adjusted if necessary for any impairment.

Cash and cash equivalents

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

Financial instruments

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

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

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

Basic financial assets

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

Classification of financial liabilities

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

Basic financial liabilities

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

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

NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2024

1. ACCOUNTING POLICIES (continued)

Fund accounting

Jami maintains various types of funds as follows:

Restricted funds

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

Unrestricted funds

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

Designated funds

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

Critical accounting judgements and estimates

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

Depreciation

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

2. DONATIONS AND LEGACIES 2024

	Unrestricted Funds 2024 £	Designated Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £
Donations	1,293,648	20,951	329,300	1,643,899
Legacies	199,232	-	-	199,232
	1,492,880	20,951	329,300	1,843,131

DONATIONS AND LEGACIES 2023

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

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

NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2024

3. TRADING ACTIVITIES

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

	Total Year Ended 2024 £	Total Year Ended 2023 £
Income Statement		
Trading income	328,870	146,055
Promotion of parent charity's services and provision of space (Jami Charity)	83,990	48,551
Total income	412,860	194,606
Trading expenses:		
Administrative expenses (staff expenses)	(214,332)	(175,808)
Fundraising trading expenses	(252,900)	(144,722)
Total trading expenses	(467,232)	(320,530)
Net (loss) from trading activities	(54,372)	(125,924)
Distribution to parent under gift aid	-	-
Balance Sheet		
	Year Ended 2024 £	Year Ended 2023 £
Fixed Assets	365,383	406,041
Current Assets	10,508	16,690
Current Liabilities	(369,125)	(766,103)
Long Term Liabilities	(404,510)	-
Net Assets	(397,744)	(343,372)
Called Up Share Capital	2	2
Profit and Loss Account	(397,746)	(343,374)
Total Shareholder Funds	(397,744)	(343,372)

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

NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2024

TRADING ACTIVITIES CONTINUED

Jami's second subsidiary incorporated in the United Kingdom, Raphael – The Jewish Counselling Service which is a Charitable Incorporated Organisation that provides counselling services to the Jewish community. The acquisition took place on the 17th February 2023 when Jami become the sole trustee. The results of Raphael from the acquisition date are summarised below and financial statements are filed with the Charities Commission, the results are not consolidated into Jami. From 4th March 2024 the activities, assets and liabilities of Raphael were transferred to Jami.

	For the period 1st April 2023 – 4th March 2024 £	For the period 17th February 2023 – 31st March 2023 £
Income Statement		
Income from:		
Donations	13,549	1,076
Charitable activities	31,016	5,875
Other income	2,213	129
Total incoming resources	46,778	7,080
Resources expended:		
Charitable activities	110,226	10,519
Governance costs	406	540
Total resources expended	110,632	11,059
Deficit for the period	(63,854)	(3,980)
	4th March 2024 £	31st March 2023 £
Balance Sheet		
Fixed assets	-	3,669
Current assets:		
Debtors	-	22,392
Cash	89,161	91,462
	89,161	113,854
Current liabilities		
Accruals	875	5,348
Other creditors	36,692	
	37,567	5,348
Net current assets	51,594	108,506
Total assets	51,594	112,175

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

NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2024

4. INVESTMENT INCOME FOR THE YEAR ENDED 31 MARCH 2024

	Unrestricted Funds £	Restricted Funds £	Total Funds £
Rent receivable	26,773	-	26,773
Investment income	18,184	-	18,184
	<u>44,957</u>	<u>-</u>	<u>44,957</u>

INVESTMENT INCOME FOR THE YEAR ENDED 31 MARCH 2023

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

5. INCOME FROM CHARITABLE ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2024

	Unrestricted Funds £	Restricted Funds £	Total Funds £
Grants received	725,485	-	725,485
Donated services Jewish Care	90,000	-	90,000
Rent and other income (Benevolent Landlords scheme)	114,928	-	114,928
Mental Health First Aid courses	8,244	-	8,244
Training course & other income	20,062	-	20,062
	<u>958,719</u>	<u>-</u>	<u>958,719</u>

INCOME FROM CHARITABLE ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2023

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

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

NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2024

6. OTHER INCOME FOR THE YEAR ENDED 31 MARCH 2024

	Unrestricted Funds £	Restricted Funds £	Total Funds £
Gain on disposal of asset	7,449	-	7,449
	<u>7,449</u>	<u>-</u>	<u>7,449</u>

No other income received in the prior year.

7. COST OF RAISING FUNDS FOR THE YEAR ENDED 31 MARCH 2024

	Unrestricted Funds £	Restricted Funds £	Total Funds £
Fundraising and publicity costs	40,272	-	40,272
Costs of fundraising events	198,145	-	198,145
Staff costs	573,873	-	573,873
	<u>812,290</u>	<u>-</u>	<u>812,290</u>

COST OF RAISING FUNDS FOR THE YEAR ENDED 31 MARCH 2023

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

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

NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2024

8a. ANALYSIS OF TOTAL EXPENDITURE FOR THE YEAR ENDED 31 MARCH 2024

	-----Direct Costs-----				
	Staff Costs	Depreciation	Other Costs	Support Costs	Totals
	£	£	£	£	£
Raising Funds	573,873	-	238,417	-	812,290
Mental Health Services	2,256,442	37,803	631,681	478,044	3,403,970
	2,830,315	37,803	870,098	478,044	4,216,260

Expenditure on charitable activities was £3,403,970 (2023: £3,289,590) of which £3,172,211 was unrestricted (2023: £3,197,186) and £193,956 was restricted (2023: £92,404).

ANALYSIS OF TOTAL EXPENDITURE FOR THE YEAR ENDED 31 MARCH 2023

	-----Direct Costs-----				
	Staff Costs	Depreciation	Other Costs	Support Costs	Totals
	£	£	£	£	£
Raising Funds	406,131	-	377,275	-	783,406
Mental Health Services	2,091,211	26,651	650,214	518,646	3,285,113
	2,497,342	26,651	1,027,489	518,646	4,068,519

8b. ANALYSIS OF SUPPORT COSTS FOR THE YEAR ENDED 31 MARCH 2024

	HR	IT	Property	Governance	Finance	Totals
	£	£	£	£	£	£
Mental Health Services	107,821	80,353	109,633	33,185	147,053	478,044
	107,821	80,353	109,633	33,185	147,053	478,044

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

ANALYSIS OF SUPPORT COSTS FOR THE YEAR ENDED 31 MARCH 2023

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

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

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

NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2024

9. NET INCOME

This is stated after charging:

	31 March 2024	31 March 2023
	£	£
Depreciation	37,803	26,651
Operating leases - property	218,421	223,951
Operating lease rental income	(28,000)	(26,773)
Auditors remuneration – audit (excluding VAT) RSM UK Audit LLP	25,322	18,333
Gain on disposal of fixed asset	7,449	-

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

NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2024

10. STAFF COSTS

Staff costs were as follows:

	31 March 2024	31 March 2023
	£	£
<u>Wages and Salaries:</u>		
Gross salaries	2,798,064	2,473,809
Social security costs	252,323	225,730
Pensions	83,009	70,900
	<hr/> 3,133,396	<hr/> 2,770,439

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

	2024 No.	2023 No.
Office and administration	5	5
Mental Health services	78	83
	<hr/> 83	<hr/> 88

The number of higher paid employees was:

	31 March 2024	31 March 2023
	No.	No.
In the band £60,001 - £70,000	1	-
In the band £70,001 - £80,000	1	1
In the band £90,001 - £100,000	1	-
In the band £130,001 - £140,000	-	1
In the band £160,001 - £170,000	1	-

Employer's pension contributions for employees whose emoluments exceeded £60,000 were £32,412 (2023: £21,539).

The Trustees consider themselves, the Chief Executive Officer and the senior management team the key management personnel of the Charity in charge of directing, controlling, running and operating the Charity on a day-to-day basis. The total remuneration, benefits and pension paid to key management personnel in the year were £733,634 (2023: £338,805).

During the period, no trustees received any remuneration, benefits in kind or reimbursement of expenses (2023: £nil).

During the period the charity made statutory redundancy payments of £20,845 (2023: £nil) and discretionary termination payments of £175,139 (2023: £nil).

11. TAXATION

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

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

NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2024

12. TANGIBLE FIXED ASSETS

	Freehold Property £	Leasehold Improvements £	Equipment £	Fixtures & Fittings £	Total £
Cost					
At 1 April 2023	1,332,572	68,498	40,111	10,000	1,451,181
Additions	-	20,952	-	-	20,952
Disposals	-	-	-	-	-
At 31 March 2024	1,332,572	89,450	40,111	10,000	1,472,133
Depreciation					
At 1 April 2023	203,264	-	34,711	-	237,975
Charge for the period	26,651	7,870	990	2,292	37,803
Disposals	-	-	-	-	-
At 31 March 2024	229,915	7,870	35,701	2,292	275,778
Net Book Value					
At 31 March 2024	<u>1,102,657</u>	<u>81,580</u>	<u>4,410</u>	<u>7,708</u>	<u>1,196,355</u>
At 31 March 2023	1,129,308	68,498	5,400	10,000	1,213,206

13. FIXED ASSET INVESTMENTS

	Investment Property £	Shares in Group Undertakings £	Investment in Subsidiary	Programme related Investment £	2024 Total £	2023 Total £
Value at the start of the period	140,000	2	116,156	-	256,158	2
Additions at cost	-	-	-	404,510	404,510	256,156
Transfer of assets	-	-	(116,156)	-	(116,156)	-
Value at the end of the period	<u>140,000</u>	<u>2</u>	<u>-</u>	<u>404,510</u>	<u>544,512</u>	<u>256,158</u>

Company investments at market value comprise:

	31 March 2024 £	31 March 2023 £
Ordinary shares	2	2

Jami owns 2 £1 Ordinary shares in Jami Sales and Services Limited, being its entire issued share capital. See note 3 for further detail on its performance for the year and its position at the year ended 31 March 2024.

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

NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2024

	31 March 2024 £	31 March 2023 £
Investment in subsidiary	-	116,156

Jami acquired control of Raphael – The Jewish Counselling Service, a Charitable Incorporated Organisation, on February 17th 2023 as sole Trustee. On 4th March 2024 the Trustees passed a special resolution to transfer all the assets and liabilities of Raphael to Jami and dissolve Raphael. The assets and liabilities at the transfer date recognised at their fair values are detailed below:

	4th March 2024 £
Current assets:	
Cash	89,161
	<u>89,161</u>
Current liabilities	
Accruals	875
Owed to parent company	36,692
	<u>37,567</u>
Total	<u>51,594</u>
Satisfied by:	
Donation recognised in 2023	116,156
Less : impairment loss	<u>(64,562)</u>
Total	<u>51,594</u>

14. SOCIAL INVESTMENTS

	Programme related investment £
At 1 April 2023	-
Additions at cost	404,510
Repayments	-
Accrued interest	-
At 31 March 2024	<u>404,510</u>

The programme related investment represents a concessionary loan made to the subsidiary of the charity, Jami Sales and Services Limited, to further the purposes of the charity by funding the expansion of Head Room café. The loan is repayable after ten years and accrues no interest for the first three years, after that period interest accrues at 0.5% above the Bank of England base rate.

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

NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2024

15. DEBTORS

	31 March 2024	31 March 2023
	£	£
Trade debtors	7,755	8,000
Amounts owed by group undertakings	334,084	740,672
Other debtors	4,690	5,007
Gift Aid claims	-	28,855
Prepayments and accrued income	220,187	345,223
	<u>563,330</u>	<u>1,127,757</u>

16. CREDITORS

Amounts falling due within one year

	31 March 2024	31 March 2023
	£	£
Trade creditors	52,014	104,158
Other taxation and social security	124,549	67,741
Other creditors	11,238	14,064
Accruals and deferred income	36,848	26,862
Amounts owed to group undertakings	382,344	66,976
	<u>606,993</u>	<u>279,801</u>

17. DEFERRED INCOME

	£
Balance at 1 April 2023	6,462
Amount added to income earned from charitable activities	6,462
Amount released from charitable activities	(6,462)
Balance at 31 March 2024	<u>6,462</u>

Deferred income is rental income received in advance.

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

NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2024

18. STATEMENT OF FUNDS FOR THE YEAR ENDED 31 MARCH 2024

	Brought Forward £	Income £	Expenditure £	Transfers in/out £	Carried Forward £
Unrestricted Funds					
General funds	1,957,417	2,504,005	(3,907,043)	-	554,379
Designated funds					
Locality premises development	1,213,207	20,951	(37,803)	-	1,196,356
Restricted funds					
Mental Health Awareness Shabbat	-	2,983	(2,983)	-	-
Carer and Family Support	-	14,000	(14,000)	-	-
Children & Young Persons Service	-	110,000	(80,000)	-	30,000
Suicide Prevention	-	25,000	(25,000)	-	-
Counselling & Talking Therapy	116,156	83,859	(115,973)	-	84,042
Head Room Community Program	-	33,458	(33,458)	-	-
Head Room expansion	-	60,000	-	-	60,000
Restricted funds	116,156	329,300	(271,414)	-	174,042
Total of funds	3,286,780	2,854,256	(4,216,260)	-	1,924,776

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

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

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

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

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

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

Head Room Community Program – funds to support the development of mental health services provided by Jami and based at Head Room Café including a program of support groups open to all and community befrienders based at the café who are available to listen and talk with anyone who needs them. The source of the funding was the Benecare Foundation.

Head Room expansion – capital funding has been provided to cover the costs of expanding Head Room café to create a larger and improved setting where those impacted by mental illness can access support groups and join the community while avoiding the stigmas associated with institutionalised spaces.

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

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

NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2024

STATEMENT OF FUNDS FOR THE YEAR ENDED 31 MARCH 2023

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

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

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

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

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

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

NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2024

19. ANALYSIS OF NET ASSETS BETWEEN FUNDS AS AT THE 31 MARCH 2024

	Unrestricted Funds 2024 £	Designated Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £
Fixed assets	-	1,196,355	-	1,196,355
Investments	544,512	-	-	544,512
Current assets	616,860	-	174,042	790,902
Creditors due within one year	(606,993)	-	-	(606,993)
	<u>554,379</u>	<u>1,196,355</u>	<u>174,042</u>	<u>1,924,776</u>

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

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

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

NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2024

20. NOTES TO THE CASHFLOW STATEMENT

RECONCILIATION OF NET INCOME TO CASH INFLOW FROM OPERATING ACTIVITIES

	31 March 2024	31 March 2023
	£	£
Net expenditure for the year	(1,362,004)	(1,418,666)
Adjustments for:		
Depreciation	37,803	26,651
Property donated to the charity	-	(140,000)
Net assets of subsidiary acquired	-	(116,156)
Transfer of cash from subsidiary	89,161	-
Impairment loss on investment in subsidiary	64,562	-
Decrease in debtors	564,427	192,530
Increase / (decrease) in creditors due in one year	(114,885)	(13,177)
Investment income	(44,957)	(28,798)
Net cash used in operating activities	(765,893)	(1,497,616)

NET DEBT RECONCILIATION

	At 1 April 2023	Cash flow	At 31 March 2024
	£	£	£
Cash in hand, and at bank	969,460	(741,888)	227,572

21. OPERATING LEASE

Commitments as Lessee

At 31 March 2024 Jami's minimum total operating leases payments on buildings were as follows:

	31 March 2024	31 March 2023
	£	£
Payments due		
Expiry Date:		
Within 1 year	206,800	227,800
Between 2 and 5 years	827,200	911,200
Between 6 and 25 years	2,500,864	2,830,663

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

NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2024

As Lessor

At 31 March 2024 Jami had contracted with tenants for the following minimum lease payments as follows:

	31 March 2024 £	31 March 2023 £
Payments due		
Expiry Date:		
Within 1 year	49,379	37,110
Between 2 and 5 years	-	27,463

22. RELATED PARTY TRANSACTIONS

During the year Jami Sales and Services Limited, the subsidiary undertaking, recharged Jami £83,990 (2023: £49,461) for the promotion and furtherance of Jami's charitable objectives and the provision of space. At the year end the Charity was owed £334,084 by Jami Sales and Services Limited (2023: £740,672). During the year the trustees designated a loan facility to Jami Sales and Service Limited to fund the redevelopment works at Head Room café as a programme related investment as Head Room café is a key part of Jami's strategy in delivering its charitable objectives. The loan facility is repayable after 10 years and is interest free for the first three years. After that period the loan accrues interest at 0.5% above the Bank of England base rate. At 31 March 2024 the loan facility balance was £404,510 (2023: £nil).

One ex-trustee of Jami is also a Trustee of a charitable trust which made a donation to Jami during the year. Raymond Harris is a Trustee of the Atkin Foundation which donated £10,000 (2023: £10,000). Donations received from 9 (2023: 9) Trustees without restrictions were £34,981 (2023: £18,816). There were no balances outstanding at the year end (2023: £nil).

Jewish Care provided grant funding to Jami of £715,257 (2023: £715,257) and donated services for the provision of facilities worth £90,000 (2023: £90,000) during the year. Charges of £55,367 (2023: £68,524) were applied by Jewish Care to Jami for property and IT costs incurred in the year and a loan of £260,000 (2023: £nil) was made by Jewish Care to Jami that was written off subsequent to the merger. At the 31 March 2024 there was £385,238 owed to Jewish Care by Jami (2023: £66,976).

23. INDEMNITY INSURANCE

During the period a premium of £1,139 (2023: £845) was paid for the purchase of insurance to protect the Charity from making a loss arising from the neglect or default of its Trustees, employees or agents.

24. PENSION ARRANGEMENTS

Jami is a subsidiary of Jewish Care by reference to Jewish Care being its sole member. Jewish Care operates a defined benefit pension scheme that closed to future benefit accrual at 31 March 2011, further details of which are disclosed in note 29 of the statutory financial statements of Jewish Care for the year ended 31 March 2024.

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. Their company number is 02447900 and their charity number is 802559. Jewish Care is the sole company law member of the Jewish Association for Mental Illness (Jami). Jewish Care cares for people in the Jewish Community through a number of activities.

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

NOTES TO FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2024

26. POST BALANCE SHEET EVENTS

Fuller integration with Jewish Care (non-adjusting event)

At a board meeting on 20th September 2023 the Trustees agreed a proposal that Jami fully integrates into its parent charity, Jewish Care and later approved a merger agreement between the two charities with an effective date of 1st April 2024.

As part of this merger agreement the employment of 70 Jami staff members was transferred to Jewish Care from 1st April 2024. The assets and liabilities of Jami will be transferred to Jewish Care at a later date however at the date of signing of these Financial Statements an asset transfer agreement has not been signed.