

JEWISH CARE

A charitable company limited by guarantee

Trustees' Report and Accounts

For the year ended 31 March 2021

JEWISH CARE

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JEWISH CARE

1. CHARITY INFORMATION

Bankers

Barclays Commercial Bank
Level 28, 1 Churchill Place
London E14 5HP

Investment Advisors

Quilter Cheviot Limited
One Kingsway
London WC2B 6AN

Veritas Investment Management LLP
Riverside House
2A Southwark Bridge Road
London SE1 9HA

Auditors

External

RSM UK Audit LLP
25 Farringdon Street
London EC4A 4AB

Auditors

Internal

Haysmacintyre LLP
10 Queen Street Place
London EC4R 1AG

Solicitors

BDB Pitmans LLP
One Bartholomew Close
London EC1A 7BL

Solicitors

Stephenson Harwood LLP
1 Finsbury Circus
London EC2M 7SH

JEWISH CARE

1. CHARITY INFORMATION (cont'd)

Pension Advisors

Barnett Waddingham LLP
Decimal Place
Chiltern Avenue
Amersham HP6 5FG

Principal Office & Registered Address

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

Charity Registration Number

802559

Company Registration Number

02447900

Website

www.jewishcare.org

JEWISH CARE

2. TRUSTEES' ANNUAL REPORT

The Trustees have pleasure in submitting their Report incorporating the strategic report and audited financial statements for the year ended 31 March 2021.

CHAIRMAN'S OVERVIEW FOR 2020/21

2020 marked my first year as Chair of Jewish Care, which has been an incredible honour and privilege for me having been formerly involved as a Trustee and Treasurer. I took over the role of Chair from Steven Lewis in September 2020. Steven has had a remarkable life with Jewish Care: he first joined the Board 30 years ago and after serving as Vice-Chair, chaired Jewish Care for 9 years and will continue to serve the organisation as President with Lord Levy taking up the role of Life President, the organisation and I are so grateful for their continued support.

This year brought some other changes to our Board of Trustees. After many years of dedicated service as Trustees, Lord Ian Livingston, Dr Dean Noimark and Stuart Roden stepped down as Trustees of Jewish Care. We are incredibly grateful for the contributions they have made to Jewish Care as Trustees and continue to make on the various expert committees they remain part of. Current Trustee, Gayle Klein will also now serve as Jewish Care's joint Vice Chair alongside Arnold Wagner OBE, and Leah Hurst joins our Trustee Board.

Despite 2020 being incredibly challenging with the impact of the pandemic being swift and hard hitting, the flexibility and the determination of the Jewish Care team, along with clear plans meant we continued to do what we have always done: care for the most vulnerable members of our community in our Care Homes and support those living in our Retirement Living schemes and their own homes to lead happy and fulfilling lives. We have had to develop new ways of reaching people in the community, and as we look ahead into what we suspect will be a changed "normality", the types of services we provide will continue to broaden and change to reflect the needs of our community. Financially whilst we felt the significant impact of the pandemic on occupancy across our homes and having to stop all our in-person fundraising events, fortunately we end the year in a strong financial position thanks to the kindness and generosity of our community.

I want to extend my huge thanks to our incredible talented and dedicated Board of Trustees who have supported and dedicated an enormous amount of time to the organisation. We are equally fortunate to work with a highly effective and dedicated senior executive team led by Daniel Carmel-Brown. The partnership between Jewish Care's lay and executive leadership has been key to our success and resilience as an organisation. I want to also say a huge thank you to everyone who has supported us this year and continues to do so in this challenging year ahead.

Despite the many challenges that lie ahead in the new financial year, we have the resources, expertise, knowledge, governance, and skills to both surmount them and come out stronger.

Jonathan Zenios, Chairman

JEWISH CARE

2. TRUSTEES' ANNUAL REPORT

CHIEF EXECUTIVE'S OVERVIEW FOR 2020/21

Over the last year, Jewish Care has overseen some incredibly complex changes and experienced significant challenges in the face of a global pandemic that had an enormous impact on our staff, volunteers, and clients, many of whom are some of the most vulnerable people in society and rely on us for their care and support.

You can read more about the decisions we took early on in the pandemic to protect and keep safe those in our care in the Covid-19 section of this report.

One of the biggest challenges we faced was losing members of the Jewish Care family. Despite all of our efforts, sadly, 75 residents across our 10 care homes passed away either testing positive for or showing symptoms of, Covid-19. Many of these residents had underlying health issues or were already receiving end of life care. Unfortunately, we also lost a member of staff to Covid-19, along with some dear members of our community centres, supporters and dedicated lay leaders, including our former chairman Michael Goldmeier. We share the grief of each resident, member, supporter, and staff passing with their families and hold them fondly in our memory.

In August 2020, we took the difficult decision to close our Clore Manor care home in Hendon. The occupancy of all Jewish Care's homes was challenged significantly by the Covid-19 pandemic and our inability to accept any admissions into any of our homes for a 12-week period. This placed significant financial pressure on Jewish Care's resources, and it meant we had to consolidate our existing portfolio of homes where we could, in the interests of our financial sustainability whilst continuing to deliver high quality services for our residents. We had explored many other options to give Clore Manor, an ageing home, the extensive refurbishment needed for it to be an environment that meets the needs of today's residents with complex care needs. However, to do this would have required highly significant investment in an extremely challenging time. We are pleased that all residents are settled in new homes, and many have chosen to stay within Jewish Care.

Things began to look brighter when the summer arrived, and we were thrilled to be able to facilitate a number of special reunions between relatives and residents, who had not been able to see each other in-person for months. These visits were so important, not just for relatives, but for the wellbeing and mental health of our residents, including those who had made a full recovery from Covid-19.

We continued to facilitate visits in line with Government guidance throughout the winter months via visiting pods and via designated visitors. In addition to this, the large investment in technology that we made earlier in the year allowed us to continue to also facilitate as many video calls between residents and relatives as possible.

In October 2020, amidst the ongoing risk associated with the rising cases of Covid-19, there was no immediate possibility of going back into our community centres, day centres, Connect@ centres and centres for people living with dementia. This forced us to reassess and accelerate our strategic review to make sure our community services are viable, sustainable, and relevant to the communities we serve now and into the future.

Given the situation, we decided how we could best serve our members by investing in and further enhancing the outreach programme that we had developed. This involved a reorganisation of our centres to centralise and build on the success of our outreach services.

JEWISH CARE

2. TRUSTEES' ANNUAL REPORT

CHIEF EXECUTIVE'S OVERVIEW FOR 2020/21 (cont'd)

Regretfully, it meant that we were simply unable to sustain the full complement of the centres' staff that were needed to run the services when we could meet all our members in person, and we unfortunately had to say goodbye to a number of staff that worked in our community centres.

In spite of the many challenges that our homes and services faced, this did not stop the great work which happens across the organisation. To name just a few examples of this: Selig Court was assessed by the Association of Retirement Community Operators and judged once again to be an approved provider. Our Supportive Communities Tea Parties' volunteers were recognised by the London Borough of Redbridge with the 2020 Mayor's community award. Our plans to open and fill our newest Retirement Living scheme, Pears Court at Sandringham are moving forward. We have also celebrated birthdays, Jewish festivals, remarkable fundraising challenges, residents returning to homes after recovering from Covid-19, and more. We were also delighted to welcome Sunridge Court care home into our portfolio of care homes on April 19th 2021.

As we reflect on some of the more positive aspects of the year, we are regularly reminded of the truly special community that exists within Jewish Care and are so thankful to those who make it possible. This was exemplified by the commitment of our new volunteers. When lockdown began, Jewish Care put out a call for volunteers to help support our staff in what we knew would be a challenging time. Within a week, over 600 new volunteers had signed up to help with the huge effort to support older, vulnerable members in the local community. The Redbridge Jewish Community Centre packed and delivered over 3000 meals during the month of April alone. Together with staff, these volunteers made sure that hot, Kosher meals were delivered across London to those in need. By early November, we had delivered over 33,000 Meals on Wheels to those who needed them and were making over 600 calls a week to the most vulnerable and isolated members of our community. By the end of the year, we had delivered over 50,000 Meals on Wheels and made over 50,000 befriending calls. We would also like to acknowledge the great support of our donors in these difficult times.

The development and roll-out of a vaccine was a true light at the end of a tunnel in 2020, as we encouraged and continue to encourage our staff, residents and members to receive their vaccination as soon as possible.

As the financial year closes, we can see there are positive developments ahead, as we look to plan to resume in-person activity safely when Government guidance allows for it and plans are underway to allow more visitors and volunteers back into our care homes. We will, eventually, once again, be able to meet in person and hold events again.

We know that we would not be able to do the work that we do without the generous support of our Board, donors and volunteers, and we are incredibly grateful for the contributions that have been made to ensure we are able to reach our members and properly protect our residents and tenants during an incredibly challenging year.

Daniel Carmel-Brown, Chief Executive Officer

JEWISH CARE

2. TRUSTEES' ANNUAL REPORT

2a. WHAT WE DO

Jewish Care is the largest health and social care charity serving the UK Jewish community in London and the South-East. Together with our 1,000 staff members, our 3,500 volunteers, and our dedicated Trustees and lay leaders lending their time and expertise, we run 10 care homes, 3 Retirement Living Schemes, 10 Community Centres, 3 Dementia Day Centres and many support services and groups, which, touch the lives of over 10,000 people every week.

IMPACT OF COVID-19 ON WHAT WE DO

When the pandemic took hold in March 2020, Jewish Care took a number of steps to help prevent the spread of Covid-19 across all of our resources including: the introduction of a screening process upon entry to any resource; self-isolation measures where appropriate; increased deep cleaning and use of additional sanitisation and specialist cleaning products; only allowing visits to our care homes in visiting pods or from designated visitors, and following all Government guidance on social distancing measures in our Retirement Living facilities. Jewish Care also invested in and procured over two million pieces of PPE, following the lock down of our homes a week earlier than the Government's advice. Our annual fundraising dinner was cancelled but our donors rallied to support the organisation and in addition, supported the emergency appeal with funds raised via the Jewish Homes Emergency Appeal (JHEA) to support the additional financial strains of the organisation during this difficult period. Government infection control funding and rapid test funding received was utilised in full to cover the additional costs of staffing and respective mechanisms and measures to manage infection control in all of our care and community settings. Government Coronavirus Job Retention Scheme (CJRS) income was also received as staff were furloughed with the closure of our Day and Community Centres.

During the pandemic, our frontline staff showed incredible commitment and dedication to the safety and protection of our residents. Our staff and homes took, and continue to take measures, along with following Government guidance, to ensure residents are protected and kept safe. Additional pressure was also placed on staff when volunteers who would usually help with activities and cosmetic treatments were unable to enter the care homes during national lockdowns.

We implemented regular staff and resident testing as soon as this became available. All visitors are required to take a Lateral Flow Test before entering any of our buildings. Between April and July 2020, Jewish Care sent weekly communications to all relatives of residents in our homes. These became fortnightly in August 2020, as the situation in our care homes stabilised and are now sent monthly (from March 2021). The letters keep relatives well informed and updated about Covid-19 levels, deaths, measures, and changes in their loved one's home.

At the time of writing this document, all of our residents have now been offered their second vaccination, with nearly all having it, except a small minority who have declined for personal or health reasons. We actively encourage our staff to take up the vaccine and launched an internal campaign to dispel any myths they may have encountered. This included an open seminar with medical experts, which was also repeated for relatives of care home residents.

Following the closure of our community centres and ceasing in-person activity for our members in March 2020, Jewish Care increased the provision of Meals on Wheels, telephone befriending and virtual and online activity for those who were isolated, unable to access services, or lonely during the pandemic.

Between March 2020 and March 2021, we delivered over 50,000 Meals on Wheels and made over 50,000 befriending calls. Much of this was helped by the 600 new volunteers who signed up to Jewish Care at the beginning of the pandemic to offer their assistance with deliveries and calls. We are incredibly grateful to our new and existing volunteers for the support they have given us in delivering these services.

JEWISH CARE

2. TRUSTEES' ANNUAL REPORT

2a. WHAT WE DO (cont'd)

IMPACT OF COVID-19 ON WHAT WE DO (cont'd)

Volunteers who had previously helped in our care homes and Retirement Living schemes were no longer able to go to these buildings to carry out their regular activities during the pandemic but continued to do as much as possible for us online, lending their time and assistance via video calls, livestreams and virtual programmes and entertainment.

Volunteers also helped us to ensure that we could provide for our residents and community centre members during Jewish festivals. This included recording seders for Passover for others to stream online in their homes in place of in-person seders and services, delivering honey cake over Rosh Hashanah, cheesecake on Shavuot and other festival themed treats, recording various talks, prayers, and live streaming services and much more. We worked to ensure that festivals were still celebrated as much as possible, in the knowledge that these are often times spent with family and community.

We have resumed in-person activity at our community centres focusing on our strategic objective of activity around our state-of-the-art care campuses or hubs.

Contingency and response plans were and still are in place for all scenarios which may occur as a result of Covid-19 impacting the UK more widely. Jewish Care continues to regularly review the situation, along with our measures and plans and share these very openly and transparently on our website, as and when things change.

Our care and support services include the following services:

Care homes – all of our 10 care homes are committed to enable residents to receive high quality residential, nursing and dementia care in an environment that promotes meaningful lives. Electronic care plans support evidence-based care and treatment, while providing an educational function for staff with active input to policies and procedures. Our care homes are regulated and inspected by the Care Quality Commission (CQC) and we aim to provide the very best standards of care. We also offer a unique style of care which reflects the traditions, beliefs and culture shared by Jewish people. Our staff are trained to understand the Jewish culture and help residents to observe and celebrate Shabbat and the Jewish festivals in a comfortable "heimische" atmosphere. The Jewish way of life is celebrated in all of our homes, which have ongoing relationships with the community. We are open to safe admissions following strict Public Health England guidelines and measures across our care homes.

Retirement Living – Our third retirement living scheme, Pears Court, open from April 2021, is part of our strategy to continue to meet the community's aspirations and requirements. Tenants benefit from having access to communal facilities including lounges, a kosher restaurant/catering facility, a hobby room as well as a courtyard garden and excellent access to local shops and facilities. Tenants also have access to care services depending on the care needs of individuals and are adjusted as care needs change.

Community support and social work services – we have five specialist teams who can guide, support, advise and advocate in the areas of ageing and dementia, disability and welfare rights, family carers, holocaust survivors, refugees, and palliative care. Our teams work closely together with community networks, with GPs, synagogues, voluntary agencies, and other organisations including the NHS, local authorities, and other care service providers to deliver the best possible outcomes for our clients.

JEWISH CARE

2. TRUSTEES' ANNUAL REPORT

2a. WHAT WE DO (cont'd)

Our care and support services include the following services (cont'd):

Community and day centres – Our community centres are places where people can stay active, develop new skills, stay in touch with old friends and make new ones. We try to cater for all interests, by offering a wide variety of enjoyable activities for all ages, including exercise, discussions, computer lessons, social events, support groups and more. All of our centres celebrate the Jewish festivals and stay in touch with their communities by participating in activities with local synagogues and schools.

As described above we had to close our centres during the pandemic lockdown. However we are restructuring and reopening centres during the summer and autumn of 2021 to progress our long-term strategic vision of creating state-of-the-art care campuses and hubs for the community. Our community centres and centres for people living with dementia will soon operate from spaces within our Maurice and Vivienne Wohl Campus, The Betty and Asher Loftus Campus and our new Sandringham development. We are progressing plans to operate our services in East London and Essex from a new hub on the existing Redbridge Jewish Community Centre site, and we are currently in the process of obtaining planning permission.

Although our non-residential buildings, including community centres, were closed during the Covid-19 pandemic, we continued to provide a number of key services to meet the needs of our community, providing Meals on Wheels every week, a programme of virtual talks, digital entertainment, online activities, and telephone befriending services. Between April 2020 and March 2021, we delivered over 50,000 Meals on Wheels and made more than 50,000 befriending calls, which were all support by our dedicated volunteers.

Jewish Care Direct (Helpline) – is a confidential first port of call information and advice helpline offering assistance, with a wide range of health and social care queries. Our trained advisers are friendly, knowledgeable, and helpful and can provide details of all of Jewish Care's community support services in a sensitive and compassionate manner. In these unprecedented times, our telephone lines are available to support adults and carers who are considered extremely vulnerable to Covid-19, with an online and local resource library available for information and advice from other organisations. Last year, the Helpline had over 21,000 enquiries.

Mental Health and wellbeing – The Jewish Association for Mental Illness (JAMI) and Jewish Care deliver a single integrated mental health service for the Jewish Community. The services provided offer support, advice, and care to people with mental health needs, their families and loved ones. The highly experienced and skilled teams provide individual support to clients using therapeutic, social, and cultural activities, enabling people to maintain their independence and enhance their wellbeing.

Dementia care – our person-centred care encourages individuals to remain active and helps people to maintain their dignity and quality of life. We also have a specialist dementia development team to train and support our staff working in dementia care throughout the organisation. Our Singing for Memory and Memory Way Café groups continue to meet regularly online (and where possible, in person) each week.

JEWISH CARE

2. TRUSTEES' ANNUAL REPORT

2a. WHAT WE DO (cont'd)

Our care and support services include the following services (cont'd):

Home care and Live in Care (East London) – sometimes our clients need support to remain living independently in their own homes. This may mean providing someone to do the shopping, monitor a client's medication, help with personal hygiene, or provide home care assistance as often as three times a day, every day or on a "live" in basis.

Other Services

Support groups and social clubs – we facilitate over 40 different groups that offer support, encouragement, and advice to all those who attend. These groups offer support in such areas as addiction, bereavement, carers, memory way cafés, living with dementia and divorce. Other social groups promote social events to increase confidence, enhance wellbeing and support those with mental health needs, such as the Active Life Supper club, Sunday socials and the Thursday Social Club and Salt Beef Bar.

Holocaust Survivor and Refugee Services – we also offer a unique range of therapeutic services for holocaust survivors and refugees, tailored to meet their specific needs. Staff in the Shalvata centre offer practical and emotional support related to past trauma and current difficulties.

Disability services – we offer specialist services for people with disabilities, promoting independence, choice and providing support and enabling development.

Family carers support – our services for family carers provide vital information, support and representation to help people manage their caring role. We aim to offer individual support and advice about coping strategies and specialist support groups. Our Social Work and Community Support Team supported over 2000 people over the last year.

ROLE OF VOLUNTEERS

Prior to the pandemic our volunteers have been important to the service we deliver in Care Homes and critical to the services we deliver in Community and Day Centres. As a result of Covid-19, we had to stop volunteers coming into our Care Homes and as explained above, we had to shut our Community and Day Centres. However volunteers were critical to our Covid-19 response and as we explained above, 600 volunteers worked alongside staff to deliver meals on wheels and make befriending calls.

All our Trustees and Lay Leaders are also volunteers and section 2c explains their role and how significant they are to Jewish Care.

JEWISH CARE

2b. OUR VISION, PURPOSE, VALUES AND STRATEGY

Our Vision

For Jewish Care to be the care and community services provider of choice for older people in the Jewish community and to support family members every step of the way.

Our Purpose

To deliver excellent care and community support services to the community that are Jewish at heart, either directly or with others.

Jewish Care is an organisation where Jewish culture and values are shared and celebrated throughout our work. The Jewish values of care and respect for others run through all we do. We will be distinguished by the Jewishness of the services we offer, and people will choose us because of this.

Our Values

Our values are central to the way we work. They are what make us distinctive and drive how we act as individuals and as an organisation. They shape our culture. They are:

- Excellence
- Innovation
- Compassion
- Inclusiveness
- Integrity

Our Strategy

Our strategic plan for 2020-25 is available to view at www.jewishcare.org/strategy. Our strategy sets out an ambitious plan in a world of increasing change, complexity, challenges and choice. We will need to be agile and responsive and also ensure the organisation's sustainability for generations to come. Our strategic vision faces the following challenges: the changing need for care, the changing nature of Jewishness, the widening care funding gap, the growth of regulation and the changing economic landscape. We will have to make tough choices internally and constantly challenge ourselves in order to ensure that the care we provide, the people who provide it and the systems that support it are the most efficient and the most effective every day, in every interaction. The future of Jewish Care will be characterised by outstanding engagement, excellent experience, clarity of purpose, agility, efficiency and the strength of our values.

Our strategy sets out the seven priorities we want to achieve across the organisation from 2020-25, how we are approaching them and some of the ways with which we will measure success. The seven priorities are as follows and are underpinned by partnerships as everything we do requires the coming together of our workforce, our army of volunteers, our donors and the community at large.

Jewish Care will be distinctively Jewish – our aim is that the Jewishness of the experience we offer is clear, distinct and meets the needs and expectations of the community we serve. We want people to experience the Jewish values of kindness, giving and welcoming in every interaction with us.

Jewish Care will be recognised for quality and innovation – our aim is to be the social care provider of choice for older people in the Jewish community, universally recognised for the quality of our services. Jewish Care should always deliver quality, best practice and achieve full compliance with all legal and regulatory requirements.

JEWISH CARE

2b. OUR VISION, PURPOSE, VALUES AND STRATEGY (cont'd)

Our Strategy (cont'd)

Jewish Care will be integrated in our community - our aim is that the Jewish community and Jewish Care will remain central to each other. Jewish Care will develop with the members of the community we serve, as we navigate a changing world of care and evolve to provide the care that is needed and work together with our communities to shape the future of care and sustain our ability to meet their changing expectations and needs. We will engage effectively with supporters, volunteers, leaders, partners and clients to respond to their needs and provide them with first-class care and services.

Jewish Care will be the customer's choice – our aim is to develop staff and volunteers, our insights, our systems and our tools, so that we can become the social care provider of choice to the Jewish community. We should be known for the speed and excellence of our service.

Jewish Care will be an employer of choice – our aim is to be the employer of choice for talented people who share our values and have the skills we need to deliver our ambitions.

Jewish Care will be the champion of volunteering – our aim is to enable people to enjoy a first class experience as volunteers, making the most of these skills and the impact they make on the communities we serve.

Jewish Care will be a continued leader for the community for generations to come – our aim is to ensure that the governance, leadership, financial, health, resources and reputation of the organisation continue to be robust, well managed and allow us to serve the community for generations.

Over the last couple of years we have been improving our Measures of Success. Not all of the priorities were measured in FY2021 but those that were measured have been incorporated into the Aims, Achievement and Performance section of this report.

Strategic Priority	Measure of Success
Distinctively Jewish Recognised for quality and innovation Customer's choice	<ul style="list-style-type: none"> • CQC ratings • Health and Safety ratings • Mandatory training completion • Occupancy • Number of community and day centre members • Compliments and complaints
Integrated in our community Champion of volunteering	<ul style="list-style-type: none"> • Number of volunteers (front line and Trustees / lay leaders) • Amount of funds raised
Employer of choice	<ul style="list-style-type: none"> • Staff turnover
Continued leader for generations to come	<ul style="list-style-type: none"> • Occupancy • Proportion of self-funders • Staff to resident ratios • Amount of funds raised (also above) • Financial performance vs budget • Investment performance vs target

JEWISH CARE

2c. STRUCTURE, GOVERNANCE AND MANAGEMENT

Our Constitution

Jewish Care is a registered Charity (reg no. 802559) and a Charitable Company limited by guarantee and not having a share capital (reg no. 02447900). Jewish Care was registered as a Charity in November 1989, though the predecessor organisations to Jewish Care have been providing care and support for the community since the 1850s. It is governed by its Memorandum and Articles of Association, as amended in June 2017.

Subsidiaries & Linked Charities

At the year end, Jewish Care operated four subsidiaries and 20 linked Charities (all subsidiaries are consolidated into the group accounts and all linked charities are incorporated into the Jewish Care accounts). Of the three larger subsidiaries and linked Charities, Community Trading Limited is a trading subsidiary wholly owned by Jewish Care, the Joel Emanuel Trust is a registered social landlord wholly owned by Jewish Care (linked Charity) and the Jewish Association for Mental Illness (JAMI) is a Charity of which Jewish Care is the sole company law member (see note 3 for a summary of the audited financial numbers for the year ended 31 March 2021). The three undertakings, as detailed below, nominate their own Board of Directors, Management Committee and Board of Trustees respectively. Jewish Care Pension Trustees Limited is also a dormant subsidiary (by virtue of the absence of financial transactions) of Jewish Care but it is active in its role as Trustee to the pension schemes operated by Jewish Care. The other 20 are trusts and linked Charities (see note 15) and are consolidated on the basis of common management and control; work is continuing with the Charity Commission to rationalise these trusts. Jewish Care also has close working relationships and partnerships with other Jewish charities, sharing knowledge and support to actively enhance each of their respective objectives.

Community Trading Limited (CTL)

Community Trading Ltd (CTL) (company registration number 02449362) was incorporated in 1989. The principal activity of CTL is the provision of services to, and in connection with Jewish Care. The majority of activity during 2020/21 was the development of the Sandringham site at Stanmore. In other years CTL has also been responsible for fundraising dinners and events in aid of Jewish Care's work, but these events were suspended as a result of Covid 19 during the 2020/21 year. CTL makes a qualifying payment, as a donation, to Jewish Care under a formal deed of covenant.

Joel Emanuel Trust (JET)

Joel Emanuel Trust (JET) is a linked Charity and registered social landlord, whose objectives are the provision of housing for poor persons of the Jewish faith. JET operates Sidney Corob House, a mental health residential home for those over 50, offering residents different levels of care to suit their individual needs. JET also holds an interest in Wohl Court which is a Retirement Living unit. The overall affairs of the JET were managed and controlled by the corporate trustee (Jewish Care) through the operation of the Independent Living Committee (ILC) incorporating the JET Management Committee, until March 2021. The ILC also oversees the development of our retirement living schemes with our latest scheme Pears Court at Sandringham, Stanmore which opened in 2021. Having taken advice from BDB Pitmans, the trustees considered this arrangement in January 2021 and concluded that it would be preferable for the work of JET to be delegated to an executive committee, leaving ILC to concentrate upon the retirement living schemes. On 22nd March 2021 the trustees resolved to approve the formation of the JET Executive Committee, under a fresh delegated authority within new terms of reference.

JEWISH CARE

2c. STRUCTURE, GOVERNANCE AND MANAGEMENT (cont'd)

Jewish Association for Mental Illness (JAMI)

Jewish Care with the Jewish Association for Mental Illness (JAMI) provides an integrated mental health service for the Jewish community providing support to clients using therapeutic, social and cultural activities, enabling them to maintain independence and enhance their wellbeing. Jewish Care is the sole company law member of JAMI. The Jewish Care group financial statements for the year ended 31 March 2021 include the consolidated numbers of JAMI. JAMI owns a 100% trading subsidiary, JAMI Sales and Services Limited. Jewish Care supported JAMI with a grant of £715,257 during the year ended 31 March 2021 (2019/20: £765,257) which is included in JAMI's own financial statements.

Funds held as custodian Trustee on behalf of others

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

Trustees

The current Directors of Jewish Care are the Board of Trustees (who are listed on page 20 of this document). The Board of Trustees comprises 13 Trustees, the minimum requirement is 10 Trustees with a maximum of 20. The Trustees have delegated the day to day decision making to the Executive Leadership Team, who report directly to the Board of Trustees. Once in every 12 month period, one third of the Directors or, if their number is not three or a multiple of three, the number nearest to one third, shall retire from office by rotation. The Directors to retire by rotation shall be those who have been longest in office since their last appointment or re-appointment. A person retiring from the office of Director shall be eligible for re-election, provided that no Director shall serve for a consecutive period of more than six years, save with the approval of at least two thirds of the other Directors. The Board of Trustees meets every six to eight weeks alongside the Executive Leadership Team, to discuss the strategic priorities, performance of the organisation against key performance indicators, to agree any changes in the way the organisation operates, strategic initiatives and to focus on the future. The Trustee Board has been selected based on skills and abilities chosen from a broad range of backgrounds, including health care, business, property, law, accountancy, and public life to meet the collective requirements of the organisation. Trustees are often recruited from our broader lay leadership team although when looking for very specific skills advertising and / or a Non-Executive specialist recruiter are used. All new Trustees are given an induction pack on appointment with meetings and training organised with key charity personnel. Development and training of Trustees continues throughout their term of appointment. Whilst training was suspended during the pandemic period, training resumed post year end with a half day session on safeguarding, health and safety and serious incident reporting. At the beginning of every Board meeting, Trustees are asked to disclose any conflicts they may have given what is being discussed. If any Trustee has a conflict, that conflict is minuted and that Trustee is asked to absent him or herself from the specific discussion.

At the 31 March 2021, the Board of Trustees was supported by nine sub-Committees and seven expert groups. Some of these are recent creations and have been set up as a consequence of a governance review carried out in the previous financial year. The governance review involved a review of the Charity's organisational structure, its constitution, board composition and all other best practice recommendations to include recommendations from the Charity Governance Code.

JEWISH CARE

2c. STRUCTURE, GOVERNANCE AND MANAGEMENT (cont'd)

Sub-Committees

- Nominations
- Remunerations (RemCo)
- Campaign Oversight
- Clinical Governance
- Community Services & Volunteers
- Finance, Audit and Investment
- Retirement Living
- Internal Audit, Assurance & Risk
- Residential Care Services

All sub-Committees of the Board of Trustees report directly to the Board of Trustees and have delegated authorities and responsibilities.

The Nominations Committee is responsible for the recruitment and selection of Trustees and the Executive Leadership Team. It consists of Trustees and the Chief Executive and is chaired by the Chair of the Board. The Committee oversees the balance of skills, knowledge and experience and evaluates the requirements of all appointments to ensure an adequate balance of requisite skills. The Committee oversees the process for the appointment and initial framework for the remuneration of the Chief Executive, whilst also ensuring that all actions in relation to both the Board of Trustees and the Executive Leadership Team reflect the requirements of the Fit and Proper Person test.

The Remuneration Committee oversees the remuneration and terms and conditions of the Chief Executive and Directorate, together with other direct reports to the Chief Executive, which are recommended by the Chief Executive and will be made by the Committee on appointment. Variations to the terms and conditions and remuneration of Directorate and other direct reports to the Chief Executive will also be recommended by the Chief Executive and made by the Committee. The Chief Executive will be responsible for determining the remuneration and the terms and conditions of other staff employed by Jewish Care. However, the Committee will oversee the development, and implementation of Jewish Care's remuneration policies and practices for Jewish Care staff. In general Jewish Care aims to pay the median in the market. However for the lowest paid Jewish Care has had and will continue to have a policy of increasing pay above the median in the market.

The Campaign Oversight Committee oversees the Governance aspects of Jewish Care's day to day fundraising practices and provides assurance that those practices are appropriate in all respects, whilst also providing support to allow Jewish Care's strategic objectives to be met, and to address and to mitigate risk around donations. This in turn enables the Board of Trustees to be assured that appropriate scrutiny processes are in place. The committee also monitors fundraising data and communications with donors.

The Clinical Governance Committee is responsible for scrutinising, providing assurance and oversight of Jewish Care's clinical governance arrangements with a focus on residential care. The Committee ensures that adequate and appropriate governance and clinical risk structures, processes and controls are in place across Jewish Care. The membership of the Clinical Governance Committee comprise Trustees and non-Trustees, who have relevant current expertise in the areas of clinical governance, the Charity's Chief Executive, Director of Care Services, Director of Community Services & Volunteers also attend and represent the Executive Leadership Team.

JEWISH CARE

2c. STRUCTURE, GOVERNANCE AND MANAGEMENT (cont'd)

Sub-Committees (cont'd)

The Community Services and Volunteers Committee has delegated responsibility on behalf of the Board of the Charity for helping to shape and to monitor progress on Jewish Care's Community Service and Volunteer Strategy, including but not limited to, community centres or community hubs and to make recommendations for their timely and effective implementation; helping to develop the overall strategy in assisting Jewish Care source and develop partnerships with other organisations, in an effort to fulfil the seven strategic objectives, and particularly to be integrated in communities, recognised for quality and innovation, a champion of volunteering and the customer's choice; and helping develop Jewish Care's response to the changing demographics of the Jewish community in the UK and the needs of older Jewish people living in those communities.

The Finance Audit and Investment Committee has delegated authority to assist the Board in its duty to supervise the broad direction of the Charity's financial affairs. The Committee exercises, on behalf of the Board, supervisory oversight of all aspects of the Charity's corporate financial policies and operations. On an annual basis it reviews the operating plan and budget, the rolling five-year plan, and the reserves and the investment policies, for recommendation to the Board. It oversees preparation of the Annual Report and Accounts including accounting policies and judgements and reviews the performance, independence, and objectivity of the external auditors.

The Retirement Living Committee has delegated responsibility on behalf of the Board of the Charity to oversee all retirement living activities, including advising upon affordable housing strategy. It also considers operational performance, health and safety aspects of Jewish Care's retirement living operations, facilities managements, satisfaction surveys and tenant policy.

The Internal Audit, Assurance and Risk Committee is responsible for overseeing internal audit and identifying and overseeing Jewish Care's risk assessment. The membership of the Audit and Risk Committee comprise Trustees and non-Trustees who have relevant current expertise in the areas of finance, and/or risk management, the Charity's Chief Executive, General Counsel and Chief Operating Officer also attend and represent the Executive Leadership Team. The committee oversees the appropriate systems in place (which shall include corporate governance, legal, financial, and regulatory compliance systems) to manage the risks to which the Charity is exposed and mechanisms to manage risk to include the appointment of internal auditors.

The Residential Care Services Committee has delegated responsibility on behalf of the Board of the Charity for residential care and support services. The purpose of Committee is to ensure the delivery of the highest possible quality of service within the Charity's residential care facilities, having regard to financial budgetary constraints and best practice, by facilitating the development of effective strategic and operational policies and monitoring performance.

JEWISH CARE

2c. STRUCTURE, GOVERNANCE AND MANAGEMENT (cont'd)

Expert Groups

These Expert Groups exist to advise the Trustees and the Executive Management team. They do not have decision making power. They consist of Trustees and other experts, whose selection is based on skills and abilities relevant to a group's expertise requirement.

- Campaign Strategy Group
- Patrons Committee
- Property Expert Group
- HR Sub-Committee (a sub-committee of the Remuneration Committee)
- Jewish in Jewish Care
- IT Expert Group
- Quality and Customer Experience

The **Campaign Strategy Group** helps steer Jewish Care's fundraising strategy, ensuring the organisation is able to successfully raise funds required from the Community to support our services. The Committee use their expertise to support fundraising portfolios which have been identified as having growth potential: Major Gifts, Legacies, Events, Young Jewish Care, Community Engagement and Community Fundraising and Individual Giving.

The **Patrons Committee** provides advice and guidance to the fundraising team, with regard to increasing the number of Patrons who support Jewish Care.

The **Property Expert Group** provides advice and guidance on strategic property issues, likely costs to provide for major repairs, alterations, and refurbishment and in keeping abreast of modern designs and methods within the remit of Health and Social Welfare.

The **HR Sub-Committee** provides advice and guidance to the Human Resources and Training team (via the Remuneration Committee) to support the delivery of a people strategy, with a focus on delivering effective and impactful HR.

The **Jewish in Jewish Care Group** provides advice on the integration of Jewish aspects of service delivery and operations across the charity's work.

The **IT Expert Group** provides advice and guidance on the strategic direction of the organisation's digital infrastructure capabilities and advises on the introduction/development of applications that can be utilised throughout the organisation, specifically targeting the provision of services to end users.

The **Quality and Customer Experience Group** provides advice to the Quality and Customer Experience team.

The **Executive Leadership Team** has delegated authority from the Trustees for the day to day operations of the Charity and Group (see membership on page 20).

JEWISH CARE

2c. STRUCTURE, GOVERNANCE AND MANAGEMENT (cont'd)

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 achievements of Jewish Care are outlined throughout this report and review, and fully demonstrate that the Charity is providing public benefit.

Access to Jewish Care's services is by need and not by the ability to pay. Clients are asked to make a contribution towards the cost of the service they use, which itself is often heavily subsidised. Clients are not refused a service if they cannot pay. The cost may then be reduced or waived altogether, depending on their circumstances. This funding gap is subsidised by donations from the community.

Clients are not refused access to a care home if their family is unable to pay the requested third party/family contribution. Barnet local authority continues to pay an agreed 5% increase on rates for all care services provided by Jewish Care to residents of Barnet which takes into account our culturally specific service. Fee assistance (to meet the gap between the cost of care and the rate paid by the local authority for residents) is provided by Jewish Care in appropriate cases after assessing the needs and means of applicants, their families and any further contribution from the local authority.

Jewish Care's day and community centres are subsidised by voluntary donations which enable entrance fees to be kept lower than they would otherwise be. Some beneficiaries of services, such as carer's support and social work, are not required to pay a fee. There is no geographic restriction to people using the services; however, most are based in or around London and the South East. Jewish communities living in these areas are those benefiting most from them. The various services available are advertised to the public through Jewish Care's website (www.jewishcare.org) as well as in local papers, the Jewish press and in a large number of synagogue magazines.

JEWISH CARE

2c. STRUCTURE, GOVERNANCE AND MANAGEMENT (cont'd)

Energy and Carbon Reporting

Jewish Care is committed to the Energy Savings Opportunities Scheme (ESOS) that applies to large undertakings as defined by the Companies Act 2006. The energy consumption reports the energy and carbon consumption for the company only.

Total Energy Consumption (TEC)

Total energy consumption per fuel type for the reporting period is set out as follows:

Fuel	TEC Contribution (kWh)	TEC Contribution %	Emissions tCO ₂ e/Year	% Emissions tCO ₂ e/Year
Grid supplied electricity	5,843,922	37.8%	1,301.6	42.2%
Natural Gas	9,459,883	61.3%	1736.0	56.4%
Grey Fleet Mileage	128,879	0.9%	39.7	0.4%
Total	15,432,684	100%	3,077.3	100%

Note diesel consumption in the year ending 31st March 21 has been de minimis due to the pandemic.

Total energy consumption per fuel type for the previous reporting period is as follows:

Fuel	TEC Contribution (kWh)	TEC Contribution %	Emissions tCO ₂ e/Year	% Emissions tCO ₂ e/Year
Grid supplied electricity	6,120,986	34.2%	1,732.7	44.3%
Natural Gas	11,519,328	64.4%	2119.0	54.2%
Diesel	148,523	0.8%	36.8	0.9%
Unknown	87,192	0.5%	21.0	0.6%
Total	17,876,029	100%	3,909.5	100%

Methodology

Data used in calculating Total Energy Consumption (TEC) includes summary data, supplier invoices, automatic meter readings in downloadable format e.g. half-hourly electricity data and transport mileage data provided by Jewish Care and expense reduction analysts. All fuel conversions to kWh and CO₂ emissions data have been calculated in line with the 2013 UK Government environmental reporting guidance using UK Government GHG conversion factors for company reporting.

JEWISH CARE

2c. STRUCTURE, GOVERNANCE AND MANAGEMENT (cont'd)

Energy and Carbon Reporting (cont'd)

Intensity Measurement Ratio

The intensity measurement ratio is a measure of environmental impact; the quantity of energy per unit of output, we have chosen the entire estate square meterage.

Estate M ²	Energy Consumption (kWh)	Intensity Ratio (kWh)/m ²	Emissions tCO ₂ e	Intensity Ratio (tCO ₂ e)/m ²
65,012	15,432,684	237.4	3,077.3	0.05

The intensity measurement ratio for the previous financial year was as follows:

Estate M ²	Energy Consumption (kWh)	Intensity Ratio (kWh)/m ²	Emissions tCO ₂ e	Intensity Ratio (tCO ₂ e)/m ²
65,012	17,876,029	274.97	3,909.5	0.06

Measures taken to improve efficiency

As part of the ESOS review, a report of findings indicated sixteen high level recommendations of potential energy savings amounting to 2,280,285 kWh per year. This suggests significant opportunities to improve management, energy efficiency, reduce energy waste and contribute to an improved working environment. These include the implementation of combined heat & power (CHP) systems, the installation of burner management controls to boilers and LED lighting upgrades to name but a few. None of these were done in FY20/21 due to the pandemic but some of these will be implemented in FY21/22. We endeavour to continue to analyse the feasibility and implementation of these suggestions to mark our commitment to care for our environment. It is also part of our 2020-25 strategy to consolidate our care and community delivery into four main hubs, this will also underpin our commitment to improving our energy efficiency and carbon footprint.

JEWISH CARE

2c. STRUCTURE, GOVERNANCE AND MANAGEMENT (cont'd)

Key Management Personnel: Trustee Board (Current Trustees and Directors)

Trustees (who are also company Directors of the Charity)

Steven Lewis (Chair) (resigned 14th September 2020)

Jonathan Zenios (Chair) (appointed Chair 14th September 2020)

Rachel Anticoni (resigned 22nd November 2021)

Julia Bekhor

Linda Bogod (resigned 13th June 2021)

Michael Brodtman

Adam Dawson

Graham Edwards (Treasurer) (resigned 22nd November 2021)

Simon Friend

Harold Gittelmon

Leah Hurst (appointed 14th September 2020)

Gayle Klein

Lord Ian Livingston (resigned 29th July 2020)

Dean Noimark (resigned 29th July 2020)

Stuart Roden (resigned 14th September 2020)

Jonathan Rose (appointed 22nd March 2021)

Marcus Sperber (appointed 22nd November 2021)

Arnold Wagner OBE (Vice Chair)

Matthew Weiner

The Group has maintained insurance cover for the benefit of its Trustees, Directors and Officers against any liability incurred by them in carrying out their duties in such capacities. The premium paid in respect of such insurance was £11,508 (2019/20 £7,840).

Key Management Personnel: Executive Leadership Team

Daniel Carmel-Brown	Chief Executive Officer
Andrew Hope	Chief Operating Officer (resigned 4 th June 2021)
Adam Overlander-Kaye	Director of Fundraising & Community Engagement
Ellisa Estrin	Director of Marketing, Communications & Customer Engagement
Angela Beerman	Director of Human Resources & Organisational Development
Gaby Wills	Director of Care Services
Richard Shone	Director of Community Development (appointed interim 9 th September 2020)
Jonathan West	Director of Legal Affairs, Property and Procurement & Company Secretary
Amanda King	Director of Finance and IT (appointed 22 nd April 2021)

Pay and Remuneration Policy for Key Management Personnel

The Trustees consider the Executive Leadership Team as the key management personnel of the Charity in charge of directing, controlling, running, and operating the Charity on a day to day basis. In determining the remuneration policy for key management personnel, consideration is given to pay staff at a level where they are motivated to enhance the organisation, their individual performance and quality of care in line with our objectives and strategy, notwithstanding the Charity's ability to pay. The aim is to pay staff within the median to upper quartile of salaries within the UK and charity care sector, so that we are competitive in relevant markets, but not to compete on pay with the public or private sectors. None of the Jewish Care Trustees received any remuneration or expenses from their work associated with the Charity.

JEWISH CARE

2c. STRUCTURE, GOVERNANCE AND MANAGEMENT (cont'd)

Key Management Personnel: Trustee Board (Current Trustees and Directors)

Trustee Membership of Committees of the Board and Expert Groups and who served as such as 31 March 2021 (a full list of both Trustee and non-Trustee members are available in the annual review):

Nominations Committee Jonathan Zenios (Chair) Simon Friend Gayle Klein Arnold Wagner OBE	Patrons Committee Linda Bogod (Chair) Harold Gittelmon Jonathan Zenios
Internal Audit, Assurance & Risk Committee Julia Bekhor (Chair) Arnold Wagner OBE	Property Expert Group Michael Brodtman (Chair) Matthew Weiner Jonathan Rose
Clinical Governance Committee Rachel Anticoni (Chair)	Human Resources Arnold Wagner OBE (Chair)
Residential Care Services Simon Friend Jonathan Zenios Rachel Anticoni	Campaign Oversight Linda Bogod (Chair) Gayle Klein
Jewish in Jewish Care Harold Gittelmon	Residential Care Services Simon Friend (Chair) Jonathan Zenios Rachel Anticoni
Remuneration Committee Arnold Wagner OBE (Chair) Jonathan Zenios Adam Dawson Graham Edwards	Finance, Audit and Investment Graham Edwards (Chair) Michael Brodtman Jonathan Zenios
Community Services & Volunteers Gayle Klein (Chair) Linda Bogod Harold Gittelmon	
Retirement Living Leah Hurst (Chair) Matthew Weiner Jonathan Rose	

JEWISH CARE

3. STRATEGIC REPORT – AIMS, ACHIEVEMENTS AND PERFORMANCE

CARE AND COMMUNITY DEVELOPMENT

What we said we would achieve in 2020/21	What we achieved
<p>Financial / occupancy</p> <p>Following a reduction in occupancy caused by the pandemic, our aim is to improve the financial status of the homes by improving occupancy.</p> <p>Deliver cost savings by reducing overall staff numbers (through redundancies) and better deployment and management of resources (for e.g. a reduction in more expensive agency usage).</p> <p>In retirement living, we will fill voids in the existing schemes and ensure that the new scheme (Pears Court at Sandringham) will fulfil the expectations of a desirable and sought-after place to live.</p>	<p>With the pandemic we sadly lost a number of residents and were unable to admit new residents which impacted care home occupancy levels. Overall care home occupancy has recovered somewhat with the resumption of safe admissions and was at 81% at the end of March 2021 (this has increased significantly again post year-end). The level of self-funders has remained at around 40%.</p> <p>Cost savings have been delivered by the closure of Clore Manor and the restructure of the care management and support team. The use of agency staff was also reduced significantly.</p> <p>The opening of Pears Court was slightly delayed. Admissions of tenants began in June 2021 and have been at high levels over summer 2021. Shebson Lodge and Selig Court continued to have high levels of occupancy. Uptake of tenancies at Wohl Court remains a challenge and is being addressed in 2021/22.</p>

JEWISH CARE

3. STRATEGIC REPORT – AIMS, ACHIEVEMENTS AND PERFORMANCE

CARE AND COMMUNITY DEVELOPMENT (cont'd)

What we said we would achieve in 2020/21	What we achieved
<p>Digital</p> <p>Our aim is to adopt systems that will support remote health, as well as enable those in isolation to actively participate in positive and meaningful activities and to engage with others. We now know how essential digital technology is in enhancing the wellbeing, health and experience of residents and their families and our aim is to continue to extend our capabilities.</p>	<p>Our searches and trials of remote health digital technology and streaming services did not yield strong enough providers and the search for these will continue.</p> <p>Other digital developments include an electronic dashboard, using data collated on the electronic care plans and enabling management to study and use it for prevention of incidents such as falls. This is still at early stages of rollout and should be further developed in 2021/22.</p> <p>An electronic signing in device is being rolled out improving our compliance with data protection.</p>
<p>New Developments</p> <p>We will re-review the Redbridge development, focusing mainly on care home provision. The feasibility of retirement living will be carefully considered, and plans will be developed accordingly. Our aim is to ensure that this retirement and care community achieves its potential to enhance the lives of those who live there and the surrounding community.</p> <p>We will make every effort to fill the retirement living scheme, Pears Court at Sandringham after the completion of phase 2 of the Sandringham development at Stanmore and consider how we can best use The Ronson Community Centre facilities at Sandringham in light of the pandemic.</p>	<p>A decision was reached to develop a care home and a small community centre on the Redbridge site but omit the development of a retirement living facility. Planning applications are underway and local management is being consulted in the planning of layouts and operational factors.</p> <p>As per above (section finance / occupancy), the opening of Pears Court was slightly delayed, but admissions of tenants began in June 2021 and has been at high levels over summer 2021.</p>

JEWISH CARE

3. STRATEGIC REPORT – AIMS, ACHIEVEMENTS AND PERFORMANCE

CARE AND COMMUNITY DEVELOPMENT (cont'd)

Future Aims 2021/22

- Continue to deliver a distinctively Jewish experience to residents of our Care Homes and Retirement Living units.
- Continue to innovate and improve quality by:
 - Introducing life enhancing elements and activities to support those living in our care homes and retirement living facilities to achieve better quality of life, independence, and fulfilment, regardless of physical, mental, emotional, or cognitive impairment
 - Enhancing catering and housekeeping services providing those living in our care homes and retirement living facilities with an enhanced dining experience and nutrition that meet a wide range of dietary requirements and suitable to those with physical or cognitive impairments.
 - Enhancing all aspects of care management and service experience by using digital technology.
 - Establishing excellent practice across services through the use of KPIs, auditing and learning from these.
- Secure Jewish Care's future for the community for generations to come, by increasing occupancy to levels equating or surpassing the pre-pandemic levels and by increasing efficiency and reducing costs whilst maintaining quality and customer satisfaction.

On 19 April 2021 Sunridge Housing Association Limited became part of Jewish Care as a subsidiary under a business combination agreement. With the joining of forces of both organisations, Sunridge Housing Association Limited will have access to greater resources to provide a higher level and wider spectrum of care now and in the future, than it would be remaining as a separate organisation. It will be stronger and more financially sustainable, securing the home into the future. Sunridge Court, the care home within the entity will also have the opportunity to offer better career options for care staff and importantly and will also benefit from Jewish Care's large marketing team, strong governance, and fundraising expertise.

JEWISH CARE

3. STRATEGIC REPORT – AIMS, ACHIEVEMENTS AND PERFORMANCE

STAFF

What we said we would achieve in 2020/21	What we achieved
Refine staffing models and structure to reflect the significant changes required following the Covid-19 pandemic.	With great sensitivity and clear communication, we successfully closed Clore Manor and significantly reduced the numbers of staff in support functions and Community Services (where centres have been closed). Feedback on the process was as positive as it could be in these circumstances with staff feeling listened to and respected. The structural changes have allowed us to continue to provide good, efficient services that are more cost effective.
Continue to drive our digital agenda for staff during employment.	The majority of support staff moved to remote working in line with government guidance and the use of Microsoft Teams has become the norm for daily business. Workplace (Facebook for employees) has become an invaluable platform used on a daily, if not hourly, basis to share and celebrate what is happening across Jewish Care. All mandatory training has been moved to online modules, some of which is subsequently observed and assessed. A significant amount of other learning and development has also moved to a blended approach, e.g., online modules supported by group webinars where discussion and or case work can be explored.
Provide colleagues with the opportunity to develop their knowledge and skills to maximise and manage performance through remote learning (ACAS).	The focus on maximising and managing performance was delayed due to the pandemic and capacity issues. However, with 'all hands on deck' , there has been significant opportunity for staff to develop in the face of adversity e.g., improving knowledge and understanding of infection control, virtual communication skills, resilience and the value of collaboration. Work on our Performance Plan has now been completed and will be implemented in the year ahead.

Additional Achievements

Staff have coped amazingly well with uncertainty and change. They quickly adapted to new requirements and the impact these had – furlough, PPE, Covid testing, remote working, and the need for vaccinations to name a few. We have supported **our** workforce and their wellbeing with the creation of an online portal <https://www.jewishcare.org/staffwellbeing> and by running an average of five wellbeing and engagement events each month. These have varied from meditation and mindfulness, JC Radio FM and staying active challenges to a talk-show with inspirational women at Jewish Care. We listen to our staff views both directly through pulse surveys where 90% of those that completed a survey said they feel safe at work, and 89.5% said they know who to talk to if they need support. We also have an active staff forum and the usual management feedback routes. We are proud to have an engaged, diverse workforce who have pulled together and done a remarkable job in another challenging year.

JEWISH CARE

3. STRATEGIC REPORT – AIMS, ACHIEVEMENTS AND PERFORMANCE

STAFF (cont'd)

Additional Achievements (cont'd)

Staff turnover (voluntary and involuntary) for Q4 FY2021 was 26% compared to a sector benchmark of c. 30%. Going forward, we are targeting voluntary staff turnover of less than 20% and we are confident that the many “Employer of Choice” initiatives we have ongoing, including the wellbeing initiative referred to above, will enable us to achieve that. Our staff turnover measure at the end of Q4 FY2021 was affected by the closure of our Community and Day Centres and making those staff redundant as a result of the pandemic.

Disability awareness in our organisation is high, we cover ‘equality in the workplace’ both as part of induction and as standalone training. Our recruitment training highlights the importance of disability awareness during the recruitment process and employees demonstrate a culture of understanding via risk assessments, weekly emails, and posts on Workplace (Facebook for employees). In order to understand and celebrate the diversity of those working at Jewish Care, we invited all employees to provide up-to-date information, including details of any disabilities they wished to disclose. The aim of this exercise was to ensure we create an open and inclusive environment for our employees, where we can monitor that everyone can have the same opportunities. Where employees have a changing personal circumstance, Jewish Care has supported with specialist equipment and in some circumstances, changing job roles to accommodate needs.

Jewish Care have also signed up to the voluntary Government Disability Confident scheme. The scheme aims to help employers make the most of the opportunities provided by employing disabled people. It is voluntary and has been developed by employers and disabled people’s representatives. We have the logo on our career's website, and we are still registered as a member according to the Gov.uk website.

Future Aims 2021/22

Continue on our journey to become an employer of choice by:

- Successfully implement 'Back to Better', which is an initiative to introduce a hybrid working model (between 1-3 days in the office) for staff largely in support services, currently working remotely from home.
- Launch our ‘Performance Plan’ with managers to develop their skills and ability to maximise the potential of our staff and more effectively manage performance of their teams, again linking to our long-term strategic plan of being an employer of choice in the sector.
- Continue to develop our equality, diversity, and inclusion through active network groups.
- Maintain voluntary staff turnover at less than 20%.
- In October 2021, it was announced that our frontline staff would receive the current London Living Wage. Our aim for the future is to continue to review pay rates on an annual basis to maintain rates of pay that are sufficiently competitive to attract and retain people who will provide the quality of care we promise to give to those in our care.

JEWISH CARE

3. STRATEGIC REPORT – AIMS, ACHIEVEMENTS AND PERFORMANCE

FUNDRAISING & COMMUNITY ENGAGEMENT

Fundraising approach and performance

Jewish Care undertakes fundraising activity to achieve both revenue and capital projects income. Jewish Care is a member of the Fundraising Regulator and adheres to the Fundraising Code of Practice. Jewish Care also holds organisational membership of the Institute of Fundraising. Income is generated from the community and existing Jewish Care supporters via a number of channels; donations, direct mail, challenge events, special events, supporters who raise income on behalf of Jewish Care, gifts in wills and a major gifts programme. Jewish Care does not use any third-party fundraising organisations. By being members of the Fundraising Regulator, Jewish Care adheres to the Fundraising Promise, which outlines the commitment we make to our donors and the public. Fundraising matters for Jewish Care are overseen by the Campaign Oversight Group. We ensure our fundraising is legal, open, honest, and respectful:

- We will commit to high standards
- We will be clear, honest, and open
- We will be respectful
- We will be fair and reasonable
- We will be accountable and responsible

Jewish Care's fundraising activity also complies with the Data Protection Act 2018 and General Data Protection Regulations (GDPR). Jewish Care sends communications via mail, email and by the use of social media and advertising. Consent is obtained where required and recorded. All information is stored securely. Supporters are aware of their rights; are in control of the information they share with us and are able to change the way they hear from Jewish Care at any time. We also ensure that we take careful steps to protect vulnerable and other members of the community from behaviours that may be deemed unreasonable. In line with the Institute of Fundraisings guidance on Treating Donors Fairly, we have a clear policy for treating people in vulnerable circumstances. The Campaign Oversight Group convenes on a frequent basis and is made up of Committee Chairs and professionals. Reports are prepared by the fundraising department for each meeting, so that fundraising practices and policies are scrutinised and ensure that anyone representing the Charity, whether professional or lay leader, adheres to Jewish Care's established fundraising practices.

We received a total of 4 fundraising complaints (2019/20: 6) all of which were resolved and related to administrative discrepancies. We make sure that any complaints are acknowledged in a timely manner, that they are investigated thoroughly, resolved and that any outcomes and actions are taken. We acknowledge complaints upon receipt and commit to responding within 7 working days. Where this is not possible, we will correspond with the person making the complaint to agree a new deadline.

JEWISH CARE

3. STRATEGIC REPORT – AIMS, ACHIEVEMENTS AND PERFORMANCE

FUNDRAISING & COMMUNITY ENGAGEMENT (cont'd)

What we said we would achieve in 2020/21	What we achieved
To maintain revenue fundraising income at £15.4m.	Our revenue fundraising income was just over £14.6 million. In addition, we received a further £2.2 million from our share of the Jewish Homes Emergency Appeal (JHEA).
To maintain legacy income at £4 million and to roll out our new legacy fundraising strategy, including new messaging and a focus on legator stewardship.	Legacy income for 2020-21 was £4.1 million and new marketing adverts were placed across all Jewish press – digital and print. Legator stewardship was successful with all legators, who gave us permission, telephoned in addition to our regular updates.
To achieve a capital gifts target of £3.9 million.	We exceeded our target with income of just over £5.4 million.
To secure £9 million in donations from major gifts income.	We exceeded our target with income of just over £10.5 million. Whilst this was a significant achievement, the major gifts team continues to work in a challenging financial environment.
To increase the number of volunteer fundraisers who actively fundraise for the organisation, working alongside the professional team. This also aligned to our long-term strategic vision of being fully integrated within communities and to become a champion of volunteering.	This is an ongoing piece of work. We have had one additional canvasser join the Fundraising Strategy Committee. However, we recognise that for the future success of the organisation we need to continually engage those who can help Jewish Care fundraise.
Develop clear terms of reference for our Patrons Committee and Campaign Strategy Group.	Terms of reference for both Committees were approved.
Develop new fundraising products including In Memory and Celebratory Giving.	Giving in Memory and Celebrate with Jewish Care are both fully launched products; allowing current and new donors to support Jewish Care with their own section on the website.

JEWISH CARE

3. STRATEGIC REPORT – AIMS, ACHIEVEMENTS AND PERFORMANCE

FUNDRAISING & COMMUNITY ENGAGEMENT (cont'd)

Future aims 2021/22:

- Continue to be recognised for quality and be the customer's choice by:
 - Maintaining revenue fundraising income at £15.4 million and legacy income at £4 million
 - To maintain legacy income at £4 million
- Continue to be integrated in our community and champion volunteering by
 - Formally completing the re-naming of Stella & Harry Freedman House from Lady Sarah Cohen House.
 - Increasing the number of volunteer fundraisers who actively fundraise for the organisation, working alongside the professional team, including new members of event committees.
 - Re-establishing a calendar of in-person fundraising events.
 - Developing the Fundraising Strategy Committee through additional members, find a new Chair for Campaign Strategy and refresh the Patrons Committee.
 - Increasing the number of synagogues choosing Jewish Care for their high holy appeal and companies who engage Jewish Care through employee engagement and donations, and further ensuring that we are achieving the long term strategic aim of being integrated into communities.
- Secure Jewish Care' s future for the community for generations to come by
 - Achieving a capital gifts target of £3.3 million and ensure that all capital donor signage for Sandringham is complete, alongside individual plaques and dedication events.
 - Continue developing the Giving in Memory Portfolio and creating a Legacy Advisory Committee.
 - Start planning for a Redbridge capital fundraising campaign.
 - Continuing to implement data procedures and processes and security measures to ensure secure use of personal information.

JEWISH CARE

3. STRATEGIC REPORT – AIMS, ACHIEVEMENTS AND PERFORMANCE

COMMUNITY SERVICES, COMMUNITY ENGAGEMENT AND VOLUNTEERS

The aims below are not the aims in the FY2019/20 Annual Report. Community Services, in particular, had to change approach during FY2020/21 as a result of the pandemic; away from continuing to run Community and Day Centres to closing those Centres and dramatically scaling up replacement services including Meals on Wheels and Befriending.

What we said we would achieve in 2020/21	What we achieved
<p>Cost savings will be achieved through the reduction of overall staff numbers through redundancies and better deployment and management of resources.</p>	<p>Throughout the pandemic, our Community Centres remained closed. In October 2020, when the organisation understood that the second wave would not allow us to reopen resources, we undertook a full restructuring and reduced the Community Centres team from 106 to 27 members of staff to operate all of our services virtually. As we follow the roadmap to exit lockdown, this team is now increasing to enable us to reopen and provide services. A new and leaner management structure is now in place for Community Services.</p>
<p>Following the first wave of the pandemic and the reality that Covid-19 will be a factor of our lives for some time, our aim is to ensure that our standards of compliance in all areas affecting health, safety and wellbeing of our residents, staff and volunteers are at the highest level.</p>	<p>A comprehensive risk assessment has been carried out for all of our resources, to incorporate all of the necessary and relevant standards ensuring the safety and wellbeing for members, volunteers and staff as the Centres begin to reopen.</p>
<p>Our aim is to adopt systems that will support remote health as well as enable those in isolation to actively participate in positive and meaningful activities and to engage with others.</p> <p>We now know how essential digital technology is in enhancing the wellbeing, health and experience of residents and their families and our aim is to continue to extend our capabilities.</p>	<p>A byproduct of the re-provision of services when the Centres were closed was online and virtual activity. This enabled us to reach more people, especially those who may have been unable to physically attend a centre due to their own physical frailty. Whilst the virtual and online offer was originally planned to be an interim measure, this is an opportunity to capitalise on and increase our service offer to both those who can come into our centres and to those who cannot.</p>
<p>To provide every volunteer with an agreed role outline in line with the new 5-year strategic plan.</p>	<p>This did not happen in 2020/21 due to the closure of our community centres. However, as the Community Centres and Centres for people living with Dementia reopen in 2021/22, and following the appointment of Community Hub Volunteer Managers, all returning volunteers are being allocated specific roles and tasks.</p>

JEWISH CARE

3. STRATEGIC REPORT – AIMS, ACHIEVEMENTS AND PERFORMANCE

COMMUNITY SERVICES, COMMUNITY ENGAGEMENT AND VOLUNTEERS (cont'd)

What we said we would achieve in 2020/21	What we achieved
To be able to provide the organisation with a financial value for volunteering, with each role benchmarked against the paid equivalent.	This did not happen in 2020/21 due to the closure of the community centres but will be re-visited in 2021/22.
To enable the organisation to thank individual volunteers for their contribution.	Volunteers continue to be thanked through regular communications from the CEO and the Volunteers department. They also receive a gift at Chanukah and Rosh Hashanah. The Volunteer Awards were postponed this year due to the pandemic.

Additional achievements

During the last year, our Community Services have been reliant on our volunteers to deliver Meals on Wheels, telephone befriending, and a multitude of online and virtual gatherings and activities. When the pandemic took hold, we saw more than 600 new volunteers register to help, and we are incredibly grateful to them for enabling us to deliver these expanded services in lieu of in-person activities when we were forced to close the doors of our community centres.

Volunteering also continued online at many of our care homes via livestreaming entertainment, festival, or Shabbat services or kiddush. As volunteers were unable to physically go in to our resources, we are grateful to those who were able to continue helping those in need online.

Future aims for 2021/2022:

- Continue to be the Customers' choice, recognised for quality and being distinctively Jewish by
 - Reopening community and day centres (for people living with dementia) in a way that recognises the risk posed by Covid-19.
 - Developing a meaningful and rich programme in our newest community in South Herts, ensuring that the Ronson Family Community Centre is fully utilised.
- Continue to be the champion of volunteering by restructuring the Volunteers Department to provide support to all resources with the recruitment, training, and development of volunteers.
- Continue to secure Jewish Care's future for generations to come by
 - Continuing to review each service individually based on attendances and usage of the services and as currently operating a reduced service, where attendance and demography suggests there is an opportunity to consolidate/ reduce our opening days.
 - Engaging and managing expectations within the Redbridge Community on the delivery of a new campus, providing residential care and community activity on one site.

JEWISH CARE

3. STRATEGIC REPORT – AIMS, ACHIEVEMENTS AND PERFORMANCE

MARKETING, COMMUNICATIONS AND CUSTOMER ENGAGEMENT

Marketing, Communications and Customer Engagement are striving to provide outstanding customer experience and during FY2020/21 measured success by monitoring compliments and complaints. During Q4 FY2020/21 the percentage of residents in our Care Homes and Retirement Living units complimenting Jewish Care was 15% and 14% respectively and the percentage making complaints was 1% and 2% respectively. Jewish Care has processes in place to detect and log compliments and complaints including on external websites such as Google review.

What we said we would achieve in 2019/20	What we achieved
Effectively communicate and engage all our internal and external stakeholders in an open, honest, and transparent way about any organisational changes and developments that happen throughout 2020/21.	2020/21 was sadly defined by the pandemic. As a result, we had to make huge organisational changes to all our physical services. We had to provide new outreach services to those isolating and now housebound, cancel events, and regularly introduce guidelines, measures, and systems to protect and keep safe clients, staff, and supporters. Throughout the pandemic we regularly communicated in an open, clear, and transparent way with all of our many stakeholders. We understood what an incredibly challenging time this was for them, and we made it our commitment to communicate effectively and engage with them throughout – in some case on a weekly basis.
Launch virtual tours across all of our care homes and vacant apartments at Wohl Court, to help ensure people can view our services in a new digital forum that both keeps them, and our service users, protected and safe.	We created and launched virtual tours across all of our care homes and also within our Retirement Living schemes. This meant that tours of these services were not only highly accessible to both clients and relatives but could be conducted in a safe way.
Launch a new care home advertising campaign that helps support more admissions into all of our 9 homes throughout the Covid-19 pandemic and 2020/21.	We launched a ‘We are open for admissions’ campaign in June 2020, followed by a suite of adverts both in print and online which advertised our homes to help increase admissions across our homes.
Promote and raise awareness of the Pears Court retirement living scheme and The Ronson Family Community Centre at Sandringham to support, lead and generate income for both of these new services.	A fully integrated marketing and advertising campaign in both print and online was launched in September 2020 to promote Pears Court. Delays in us being able to open The Ronson Family Community Centre meant an awareness campaign for this service was put on hold until July 2021.

JEWISH CARE

3. STRATEGIC REPORT – AIMS, ACHIEVEMENTS AND PERFORMANCE

MARKETING, COMMUNICATIONS AND CUSTOMER ENGAGEMENT (cont'd)

What we said we would achieve in 2019/20	What we achieved
Continue to promote and market the Wohl Court retirement living scheme, in order to help support the service to achieve full occupancy by April 2021.	Whilst we continued to promote Wohl Court in press and online, unfortunately the pandemic meant we had to cease holding Open Days to help generate leads and higher occupancy due to visiting restrictions. We also had to stop all physical tours of apartments in order to protect and keep safe tenants, which hampered our efforts to increase occupancy at Wohl Court. Options to increase occupancy are being reviewed by the Retirement Living Committee.
Launch a new legacy marketing campaign to help increase legacy enquiries in 2020/21	In March 2021 we soft-launched a brand-new legacy marketing campaign which went to a full launch in June 2021 in press, online and on social media.

Future aims for 2021/2021

- Continue to be the Customers’ choice, recognised for quality and being distinctively Jewish by
 - Launching a community centre reopening campaign which raises awareness and generate new members for our community centres.
 - Launching a new awareness campaign for both our care homes and Retirement Living schemes.
 - Further streamlining the admissions process by digitising the application experience to help increase occupancy across all our care homes and Retirement Living schemes.
 - Launching a new website which will include an event booking and ticket sales system, virtual community centre and digitised version of the helpline.
 - Creating a Quality Assurance framework to help the organisational reflect and take forward learnings at a strategic level and take it from a reactive to proactive support function for the organisation
- Secure Jewish Care’ s future for generations to come by achieving full occupancy at Pears Court and increasing occupancy at Wohl Court via open days.
- Secure Jewish Care’ s future for generations to come and further integrate Jewish Care in our community, by setting up a Marketing & Communications Expert Group, made up of lay leaders with expertise and skills across this area.

JEWISH CARE

SECTION 172 STATEMENT

The Trustees have considered the requirement to promote the success of the Charity for the benefit of all stakeholders and to achieve its charitable purposes, and in doing so the Trustees have had regard to the following requirements of S172 of the Companies Act 2006.

The likely consequences of any decision in the long term

The Board of Trustees meet every 6 to 8 weeks alongside the Executive Leadership Team to discuss strategic initiatives, priorities and to agree any changes in the way the organisation operates with a focus on the future of the organisation. The development of initiatives and plans by the Executive Leadership Team are also supported with focused expertise and oversight from our many sub-Committees. Our 2020-25 strategy also sets out the organisation's long term focus in a changing and challenging landscape, a strategy that is underpinned by its stakeholder partnerships

The interests of the company's employees

Our people, both staff and volunteers, are our greatest asset. One of the 7 priorities of our 2020-25 strategy is to be the employer of choice for talented people, who share our values and have the skills we need to deliver our ambitions. We recognise, support and engage with our staff by celebrating success, creating wide-ranging and robust learning and development programmes, providing flexible working, managing a staff forum where concerns can be raised, discussed and resolutions proposed, introducing Workplace (a business focussed Facebook-type application) and commitments being made by the Board to continue to work towards the London Living Wage; in October 2021, it was announced that our frontline staff would receive the current London Living Wage. Staff are supported by a Sub-Committees of the Board, namely the Remunerations Committee. The staff forum in particular is effective at enabling staff to influence how Jewish Care is run and there are a number of recent examples where staff have brought suggestions to the staff forum and they have been implemented.

The need to foster the company's business relationships with suppliers, customers, and others

Our organisation is defined by partnerships. Everything we do requires the coming together of our workforce, our army of volunteers, our donors, our suppliers, our clients, our purchasers of services that include local authorities, clinical commissioning groups and our regulators. Our 2020-25 strategy underpins the value and contribution from all of these stakeholders. We encourage feedback from all stakeholders, especially client feedback, as this is a critical part of the mechanism that allows the development and improvement of our front-line services. Oversight of our frontline services is provided by four newly formed sub-Committees of the Board, namely the Residential Care Services Committee, the Clinical Governance Committee, the Independent Living Committee and the Community Centres and Volunteering Committee.

The impact of the company's operations on the community and the environment

We are committed to shaping the future of care and sustain our ability to meet changing expectations and needs of our community, whether that be determined by location or age. Over the years, we have regularly responded to the community's changing needs and in doing so, have embarked on major donor funded capital projects to develop four campuses of care. These campuses will allow the community to benefit from high quality care, community support, independent living apartments and a range of social events, easily accessible locations, along with opportunities to volunteer to strengthen community ties. On the ground, we have also modernised our care delivery with the introduction of hand-held, electronic care plans and modernised our day community services programmes, taking advantage of the many digital innovations that have been made. Please refer to our carbon reporting on pages 18 and 19 to understand our contribution and response to the environmental challenges.

JEWISH CARE

SECTION 172 STATEMENT (cont'd)

The desirability of the company maintaining a reputation for high standards of business conduct

Our organisation is strongly committed to maintaining a reputation of high standards in all of our charitable deliverables and business conduct. Organisational and departmental risk registers are kept and overseen by the Internal Audit, Assurance and Risk, a sub-Committee of the Board. Our internal audit function also performs a critical role in determining cross cutting audits based on risks with high net risk scores, as well as areas of the business that heavily rely on robust control environments that dramatically reduce our risk exposure. As a CQC regulated Charity, we also respond to regulatory findings obtained during inspections to understand how service improvements can be made. All regulatory finding reports are reported to the Board of Trustees. Aligned to reputational management is our process for reporting serious incidents (SIR) to the Charity Commission. Jewish Care's SIR procedure was put in place in July 2018 and amended in February 2020. The SIR process is a robust one and has resulted in a number of reports being made. During FY2021 there was a report made in May 2020 when our first staff member died of Covid-19, and the Charity Commission was entirely confident in the way that this very sad incident had been dealt with. The SIR process requires any potential incident to be reported to a committee of various members of the Board, whereupon the committee will convene to discuss each incident, and the Board is informed whether the potential incident is reported to the Charity Commission or not.

The need to act fairly as between members of the company

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. Conflicts of loyalty are dealt with in the same way. The Trustees do not believe there is any potential for conflicts of loyalty between Jewish Care and its subsidiary Community Trading Limited given CTL only exists to support Jewish Care.

FINANCIAL REVIEW

Analysis of the Group Charitable Activities (Operations)

Total charitable activities income for the Group before donations and other income was £29.5m (2019/20 £34.9m) with total charitable expenditure before depreciation of £52.2m (2019/20 £53.3m) resulting in a net operating loss before depreciation, donations and other income of £22.7m (2019/20 net loss of £18.4m). See further analysis on page 39. The net operating loss before donations and other income highlights the importance of our voluntary income to support the provision of our day to today services and to support innovation with the development of our new services, all of this with a view to financial sustainability in light of economic and demographic pressures on voluntary donations. The end of the previous financial year also saw the outbreak of the Covid-19 pandemic which had a very significant impact on our activities and plans for 2020/21. The Executive Leadership Team immediately concentrated its resources and capacity on managing the pandemic, focusing and protecting the most vulnerable client groups within our organisation. In late March 2020 we launched an emergency appeal "The Jewish Homes Emergency Appeal" alongside Nightingale Hammerson and The Fed in Manchester. 90% of the funds were allocated based on the number of registered residential care beds, with 10% of the fund allocated to 11 smaller stand-alone care homes who are members of the National Association of Jewish Homes. Jewish Care received £2.1m from this appeal during 2020/21 and this has gone some way to support the severe financial impact of the pandemic on our financial resources. We also converted our fundraising activities and day centre provision to online and virtual participation.

Income

Our income comes from a range of sources. The principal funding sources for 2020/21 are charitable activities income, donations, legacies, investment income, other income, property disposal proceeds and capital project donations. Total income from all principal funding sources was £64.7m (2019/20 £62m) which represents a 4% increase on the prior year.

JEWISH CARE

3. STRATEGIC REPORT – AIMS, ACHIEVEMENTS AND PERFORMANCE

FINANCIAL REVIEW (cont'd)

Charitable activities income was £29.5m in 2020/21 (2019/20 £35m). This funding source consists of local authority and private residential fees, grant income, retirement living rental income and day centre attendance income. 2020/21 saw a substantial drop in all residential fees driven in the main by the loss of a number of residents, the inability to accept any admissions into any of our Care Homes for a 12 week period as a result of the pandemic and a slow recovery in occupancy. 2020/21 also saw the closure of all of our day and community centres for the full financial year, with a significant downward impact on admittance and attendance fee income. Year on year the increase in frailty levels saw a rise in demand for one to one residential and nursing care, funding for which is covered by local authority and private income. Residential fees are payable by local authorities for individuals who live in their borough prior to moving to the care home whom they must fund. Any gaps between the local authority funding received and the costs of care we provide need to be met by donations received by the Charity.

Other income was £1.8m (2019/20 NIL). Government infection control funding and rapid test funding of £1.3m was received in 2020/21 but was utilised in full to cover the additional costs of staffing and respective mechanisms and measures to manage infection control in all of our care and community settings. Government Coronavirus Job Retention Scheme (CJRS) income of £0.5m was also received as staff were furloughed with the closure of our Day and Community Centres.

Donations were £18.1m (2019/20 £12.6m) representing a 43% increase on the prior year. £2.1m of this increase relates to the one off proceeds from the Jewish Homes Emergency Appeal launched in March 2020 and a one off gift of £2m from the winding up of a charitable foundation. The balance of the increase relates to a significant contribution from the community to support the organisation in a challenging year.

Legacy income was £4.3m (2019/20 £4.6m) down 7% on the prior year but still exceeding budgeted levels for this income line. As is the nature of the make-up of legacies from estates, there were delays in a number of properties proceeding to exchange/completion during the national lockdown. The volatile nature of this income stream requires a legacy fundraising strategy to generate an awareness of the importance and impact of gifts in wills to Jewish Care's work.

Capital project donations were £6.9m (2019/20 £8.3m). This funding source consists of capital donations applied directly to our capital construction projects. The capital project funding received during the year was towards the construction of the Sandringham campus at Stanmore. Pledges and commitments made by our capital project donors in prior years continued in line with the pledge redemption timings for 2020/21. Expenditure on capital development projects is capitalised into their respective fixed asset categories on the balance sheet. The phased nature of this funding stream which extend out beyond respective project completion dates, require the use of commercial borrowing facilities to bridge the gap between capital funding receipts and intensive cash-outflows during construction periods. The balance of the £13m revolving loan facility with Barclays was drawn down during the year to support the construction payments (£6.6m utilised in 2019/20).

Property Disposals 2020/21 saw the disposal of the Bearsted Centre. Jewish Care held an interest in the headlease with Norwood holding an underlease in the same property, the disposal proceeds were split evenly between Jewish Care and Norwood and, the profit on disposal for Jewish Care was £2.9m. The 2019/20 year saw the disposal of three properties from a gifted ground rent portfolio with a profit on disposal of £421k.

JEWISH CARE

3. STRATEGIC REPORT – AIMS, ACHIEVEMENTS AND PERFORMANCE

FINANCIAL REVIEW (cont'd)

Expenditure (note 9)

Expenditure on fundraising was £2.6m (2019/20 £3.6m). Expenditure on raising funds was 11% of donation and legacy income (2019/20 21%) and is lower than the previous year due to Covid 19, events costs linked to our normal fundraising events cycle were substantially lower, the majority of which relates to the cancellation of the annual fundraising dinner.

Expenditure on our charitable activities (including depreciation of £3.2m) for our care homes, day centres, home care, retirement living, and mental health resources was £55.8m (2019/20 £57m). Some areas of our charitable activities most notably our care based services saw a significant increase in expenditure due to Covid 19 and other areas saw a reduction in expenditure (Day and Community Centres and some head office departments) with the swift adoption of reset plans to mitigate the financial impact of the pandemic.

Charitable expenditure in our care homes was £38.9m (2019/20 £38.4m). The majority of the increase in expenditure in the year related to Covid 19 related expenditure, with the additional costs of personal protective equipment (PPE), additional staff and agency costs to cover periods of self-isolation, enhanced overtime rates for our care staff and thank you bonuses, additional staff food costs and the costs of testing regimes for staff, residents, and visitors. Some mitigation of these costs included support from the government, with the receipt of Infection Control Funding from each local authority and access to PPE. As part of our financial mitigation plans, October 2020 also saw the closure of one of our older care homes, Clore Manor in Hendon, a home that brought challenges to managing care in a building that was constructed over 50 years ago. The closure saw a number of redundancies with the transfer of all of the residents to our newer homes across the estate. Challenges with high agency costs and recruitment fees in our care homes prior to the pandemic were also magnified by Covid 19.

Charitable expenditure in our day centres was £5m (2019/20 £7.1m). March 2020 saw the closure of all of our day and community centres, with a subsequent re-provision of services in a digital and virtual format supported by our befriending service and a meals on wheels delivery option. The closure of the day and community centres saw a significant reduction in day to day operational costs with a major staff restructuring programme completing in January 2021 with significant redundancy costs

Charitable expenditure in our home care service was £0.8m (2019/20 £1.1m). As is the case with the Care Homes, our Home Care service also saw an increase in the year with Covid 19 related expenditure. Some mitigation of these costs included support from the government with the receipt of Infection Control Funding from each local authority and access to PPE. We anticipated lower operational costs in 2020/21 due to the closure of our North West London and Hertfordshire home care service prior to the pandemic in the last quarter of 2020, but this did not translate in full for the reasons as stated above.

Charitable expenditure in our retirement living service was £4.7m (2019/20 £4.3m). As is the case with our other community-based services, our retirement living Care service also saw an increase in the year with Covid 19 related expenditure. Some mitigation of these costs included support from the government with the receipt of Infection Control Funding from each local authority and access to PPE. 2020/21 also saw the completion of our third retirement living scheme, 48 units at Pears Court in Sandringham, this scheme will welcome tenants in June 2021.

JEWISH CARE

3. STRATEGIC REPORT – AIMS, ACHIEVEMENTS AND PERFORMANCE

FINANCIAL REVIEW (cont'd)

Expenditure (note 9) (cont'd)

Charitable expenditure in our social work service was £2.4m (2019/20 £2.3m). Our social work service supports individuals, families, carers, and communities and also plays a pivotable role in our care homes, retirement living and service admission process. The social work service does not attract any funding with the costs of this service being met in their entirety by donations.

Charitable expenditure in our mental health service was £2.1m (2019/20 £1.9m) reflecting the cost of the integrated mental health service provided by the Jewish Association for Mental Illness (JAMI). March 2020 saw the closure of the mental health day and community centres with a subsequent re-provisioning of services in a digital and virtual format.

Central costs were £5.9m (2019/20 £5.7m). The majority of the increase in costs relates to a restructuring programme of our support and central departments in 2020/21. Central costs are allocated to activities based on the number of full-time equivalents at Jewish Care. Our central costs are normally at a level that is consistent with the requirement for the effective running of a Charity of our size.

JEWISH CARE

3. STRATEGIC REPORT – AIMS, ACHIEVEMENTS AND PERFORMANCE

FINANCIAL REVIEW (cont'd)

Further analysis of the Group Charitable Activities (Operations) is as set out below for the years ended:

	31 March 2021	31 March 2020
	£' 000	£' 000
Charitable income and expenditure		
Charitable activities income ¹	29,528	34,966
Charitable expenditure before depreciation ²	(52,247)	(53,358)
Operating charitable loss before donations	(22,719)	(18,392)
Other operational expenditure		
Depreciation and amortisation	(3,568)	(3,664)
Total other operational expenditure	(3,568)	(3,664)
Asset write offs (former Princess Alexandra Care Home)	-	(520)
Net operating loss before donations and other income	(26,287)	(22,576)
Other Income³	1,812	-
Income from donations and investments		
Donations and legacies (includes one off emergency appeal monies in 2021)	22,435	17,225
Fundraising expenditure	(2,554)	(3,624)
Other trading entities	6	70
Investment income	1,153	1,017
Investment fees & other investment related costs	(192)	(190)
Total income from donations and investments (net)	20,848	14,498
Net operating (loss)	(3,627)	(8,078)
Net unrealised gains/(losses) on investments	6,492	(949)
Property Disposals	2,882	421
Capital project donations		
Sandringham	6,399	8,224
Leila's House (JAMI)	465	110
Total capital project donations	6,864	8,334
Actuarial (losses)/gains on defined benefit pension scheme	(3,909)	2,999
Net movement in funds	8,702	2,727

1. Charitable activities income consists of local authority and private residential fees, grant income, retirement living rental income and day centre attendance income.

2. Charitable activities expenditure in our Care Homes, Day Centres, Home Care, Retirement Living and Mental Health services (note 9)

3. Other income relates to government funding for the Coronavirus Job Retention Scheme (CJRS) and Infection Control Funding (ICF)

JEWISH CARE

3. STRATEGIC REPORT

Defined Benefit Pension Scheme

The pension scheme liabilities have been calculated by updating the valuation calculations carried out for the formal actuarial valuation as at 1 April 2019. The deficit at 31 March 2020 under FRS102 was £14.4m (2019/20 £10.6m) and further details can be found in note 28. In recognition of this level of pension deficit for Jewish Care, the investment strategy approved by the Pension Trustees and Jewish Care along with a collateral security arrangement in order to reduce the charity's exposure to any potential deterioration in the future continues. The annual contributions to the scheme from Jewish Care reduced to £0.6m in 2020/21 (£1.5m 2019/20), as a result of an agreement between the Trustees of Jewish Care and the Trustees of the Jewish Care Pension Scheme (and in line with guidance issued by the Pensions Regulator) to mitigate the financial impact of Covid -19 on Jewish Care. Under that agreement contributions will continue at a reduced 50% level during 2021/22 and will increase to the 100% level from the beginning of 2022/23. This will still result in the deficit being fully repaid over the target period of 10-15 years.

Investment Objectives, Powers and Performance

Jewish Care's investment powers are set out in its Memorandum of Association, which states that Jewish Care shall have the power: *"To invest the monies of the Charity not immediately required for its purposes in or upon such investments, securities real or personal property as may be thought fit."*

At the year end, the market value of the Jewish Care Group's investments was £31.5m (2019/20 £27.7m). There were net gains on the investment portfolio of £6.4m (2019/20: losses of £1m). Investment gains for the year follow a market rebound in equity markets combined with worldwide monetary and fiscal stimulus after a period of volatility brought on by the Covid-19 lockdown 'shock' experience of 2019/20. As part of the mitigation of the financial impact of Covid-19 on Jewish Care, the Board approved the withdrawal of £2.5m from free investment reserves in 2020/21, this was primarily to cover the reduced income from our day-to-day operations and to support working capital requirements. Investments were managed equally by Veritas Investment Management LLP and Quilter Cheviot Ltd. The key investment objective for both Managers is to achieve an absolute return of inflation plus 3% over the medium term 3 - 5 years with Veritas Investment Management achieving a one-year total return of 25.87% in the year ended 31 March 2021 (last 3 years 10.45%, last 5 years 10.48%) and Quilter Cheviot achieving a one-year total return of 28.3% in the year ended 31 March 2021 (last 3 years 10.6%, last 5 years 13.1%). Both investment managers have a fully discretionary investment management mandate with the risk profile for both Investment Managers being one of medium risk with an emphasis on capital growth with income. Performance is monitored by the Finance, Audit and Investment Committee.

Ethical Investments

Jewish Care takes all reasonable steps to ensure that any decisions taken by its investment managers in respect of its corporate investments are consistent with its social care policies. Regular review of the investment managers' Ethical Investment Policy is undertaken.

Taxation

Jewish Care and its subsidiary charitable entities are exempt from income tax and corporation tax on its charitable activities. Jewish Care's trading subsidiary and other related trading subsidiaries are liable to United Kingdom corporation tax where they have taxable profits. Like most charities, Jewish Care is unable to reclaim much of its input VAT and suffers it as an expense. All irrecoverable VAT is included within the appropriate expenditure headings.

JEWISH CARE

3. STRATEGIC REPORT

Employment Policy

Jewish Care is committed to establishing equality of opportunity for all staff and volunteers. It is the policy of Jewish Care that there should be no unfair discrimination in considering applications for employment, including those from disabled persons. We believe in a diverse team and promote diversity and inclusion in all forms and, we have policies in place to ensure we give candidates and existing staff equal opportunities to succeed. We are also registered as a Disability Confident employer. The directors are committed to maintaining and developing communication and consultation procedures with employees who, in turn, are encouraged to become aware of and involve themselves in the performance of the Charity. Please refer to the section 172 statement on pages 34 with regard to the interest of the company's employees.

Gender Pay Gap

Jewish Care's values are at the heart of everything we do, and we are committed and proud of our diverse and inclusive organisation where people are treated fairly with dignity and respect. Jewish Care's median gender pay gap is 1% (meaning its gender pay gap is 13% with the difference between the two measures being due to the gender pay gap in those paid in the upper quartile).

Modern Slavery and Human Trafficking

Jewish Care is committed to eliminating the existence or prospect of modern day slavery and human trafficking within its own business and that of its supply chain. The Trustees, and Executive Leadership team are responsible for assessing and bolstering Jewish Care's effectiveness, to ensure that slavery and human trafficking are not taking place in its business or supply chains. They do so by providing adequate resources, training, and investment. Jewish Care's performance is measured annually and members of staff responsible for procurement are required to complete courses with respect to modern slavery capacity building and reporting/etc. More information is available in our Anti-Slavery and Human Trafficking statement published in April 2019 and available at www.jewishcare.org

JEWISH CARE

3. STRATEGIC REPORT

Risk Policy

The Internal Audit and Risk Committee ensures a risk assessment review is undertaken annually and that all key risks are identified, reported to the Board and suitable controls are implemented. Jewish Care identifies and manages risks that endanger the achievement of the strategic aims, as defined in its Memorandum and Articles of Association and its published Vision and Mission. The outbreak of Covid-19 introduced new risks whilst also compounding existing risks.

The principal risks and uncertainties faced by the organisation this year are:

Risk	Mitigation
Major outbreak of food poisoning, or of infection or a fire or another serious incident leading to multiple serious illness, injury or even death. This sort of happening could also lead to reputational damage, a reduction in income or an increase in expenditure.	Risk control measures include extensive policies and procedures, comprehensive staff training plus various checks and audits.
Accidental data misuse or leak by staff or malicious unauthorised access to data. This could lead to significant fines, reputational damage and loss of income.	Control measures include a strong IT security environment (including multi factor authentication, e mail screening and real time monitoring of log ons and network activity) and staff training on security and GDPR.
Reduced availability of appropriately skilled staff leading to higher costs and a less consistent standard of care.	Risk control measures include an ongoing staff recruitment partner, various "best employer" initiatives and a business continuity plan that diverts resources from support functions to the front line.
Loss of fundraising income due to reliance on a few lay leaders to raise funds.	Risk control measures included the roll out the recommendations from a strategic review of our fundraising strategy to include plans for sustainability and diversification of the income portfolio with a reduced dependency on voluntary and legacy income. In addition, there is a leadership development programme in place to train the next generation of lay leaders.
Property estate regulatory compliance, the risk of a failure to comply with statutory and regulatory regimes which ensure the safety of those living, using, entering or working in our premises.	Risk control measures include the regular review of policies and procedures by both in house and independent external contractors, mandated training for staff, communication on a regular basis with all staff, and regular review and reporting by external contractors with oversight from our Property Expert Group.

JEWISH CARE

3. STRATEGIC REPORT

Risk Policy (cont'd)

In last year's Annual Report we reported on additional risks that the organisation faced as a result of the pandemic.

- Reduced income. Occupancy fell by over 20% between March and June 2020 with admissions frozen during the 12 week national lockdown. Admissions resumed in June 2020 when all Homes were Covid 19 free, and occupancy has increased since then. We are now back to pre-pandemic occupancy levels. However, we are mindful that this coming winter could be challenging, and occupancy could reduce again.
- Local Authority Funding, both for residential fees and financial support for the impact of the pandemic. Local Authorities (providers) have provided infection control funding and some increase in rates to cover PPE costs and infection control methods and procedures as mandated by the Government. This funding goes some way to support the additional pandemic costs. Last year we were concerned that one or more Local Authorities could fail. That has not happened due to support from central government. Whilst failure is still possible, we believe this risk has reduced.
- Future cost increases. Even at this stage we do not yet know the likely effect of the pandemic on certain costs such as insurance premium costs.
- Wider economic impact. The economy has started to recover from the pandemic and that recovery has been better than many people thought it would be. However not all economic indicators are positive, and a challenging winter could reverse some of the economic gains seen to date. There is still a risk of individuals, trusts or foundations reducing donations due to economic downside or uncertainty or donations being diverted to other causes.
- Reduction in the value of our investment portfolio. Global markets reacted to the Covid-19 pandemic with a decline in the value of the portfolio investments at the end of March 2020. These declines have been reversed and the value of our investment portfolio at 31 March 2021 is now in excess of the value at 31 March 2019. Clearly there is still a risk that these gains could be reversed if the winter is challenging.

Our Internal Audit function presents an internal audit plan to the Audit and Risk Committee at the beginning of each financial year. The internal audit plan cuts across services, with audits selected for review based on the risks with high net risk scores taken from departmental risk registers. Internal audit reviews and recommendations are presented to the Audit and Risk Committee upon completion that also includes management responses. Business Continuity and Disaster Recovery plans continue to be reviewed and updated at an organisational and departmental/service level. Plans are tested and reported to the Audit and Risk Committee.

JEWISH CARE

3. STRATEGIC REPORT

Reserves Policy and Going Concern

Jewish Care's reserves policy focuses on the level of its free (general) reserves, excluding restricted, designated and the pension reserve.

The pension reserve is excluded as a plan is reducing the Charity's risk regarding any potential future deterioration of the current deficit. Tangible fixed assets are considered designated, as they do not represent free reserves. The reserves policy is updated and approved by the Finance, Investment and Audit Committee and the Trustee Board on an annual basis. The approach adopted by Jewish Care to develop its reserves policy is the "risk identification approach" recommended by the Charity Commission. It reviews the financial impact of risk, the stability of future income streams and the funding of future expenditure plans. The Finance, Investment and Audit Committee then monitors Jewish Care's performance against budget and recommends action to bridge any gap in reserves if and when necessary. The approved 2020/21 reserves policy is that a level of £21.4m (representing just under 5 months of expenditure) of free reserves was appropriate. Subsequent to year end, the Finance, Investment and Audit Committee reviewed Jewish Care's reserves policy and increased the policy to a level of £25m. The increase was driven by stock market volatility and rising costs.

At the 31 March 2021, the total funds held on a consolidated basis were £142.1m (2019/20 £133.5m). After taking out restricted and designated funds but before the pension scheme reserve, free reserves were £29.1m (2019/20 £22.5m). This is significantly above the recommended reserves and also above the target of £21.4m in place at the end of March 21 explained above and somewhat above the current reserves target. The Board of Trustees is currently thinking about future investment in light of the many current and future challenges facing the organisation..

Reserves (Funds) at the 31 March 2021:

At the 31 March 2021, the total funds held on a consolidated basis were £142.1m (2019/20 £133.5m) and were made up of the following:

- Endowment reserves were £16.9m (2019/20 £16.5m) and represent the value of endowments to provide support to the general objectives of Jewish Care, the majority of which are properties and investments.
- Restricted reserves were £3.6m (2019/20 £3.5m) and are spent in accordance with the conditions of the donors/funders. Please refer to note 24 in the financial statements for further details.
- Designated reserves were £106.9m (2019/20 £101.5m) and represent the value of the functional tangible fixed assets of the organisation namely the homes, day centres and retirement living schemes from which Jewish Care operates its services netted off against the commercial term loan and revolving facilities used to fund the construction of the Maurice and Vivienne Wohl Campus, Wohl Court at Hendon and Sandringham at Stanmore.
- The pension reserve was a deficit of £14.4m under FRS102 (2019/20 £10.6m) and represents the deficit on the defined benefit pension scheme. The programme to address this deficit has been discussed on page 40. Please also refer to note 28.
- Free (general) reserves before the pension deficit were £29.1m (2019/20 £22.5m) and are above the target of £21.4m (since revised to £25m) explained above.

JEWISH CARE

3. STRATEGIC REPORT

Going Concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operation for the foreseeable future. This expectation includes an assessment of the impact of the significant organisational risks. The financial accounts have been produced on the going concern basis given the level of reserves and plans to mitigate financial exposure. Further details of risks can be found on pages 41 and 42 with a more detailed assessment of the adoption of the going concern policy included in the accounting policies on page 58.

JEWISH CARE

4. RESPONSIBILITIES OF TRUSTEES

The Trustees, (who are also directors of Jewish Care for the purposes of company law) are responsible for preparing the Trustees' Report and the accounts in accordance with applicable law and regulations.

Company law requires the Trustees to prepare financial statements for each financial year. Under that law the Trustees have elected to prepare the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard FRS 102, the Financial Reporting Standard applicable in the UK and Republic of Ireland. Under Company law the Trustees must not approve the financial statements unless satisfied that they give a true and fair view of the state of the group's and the charitable company's affairs and the group's and charitable company's net movement in funds, including the income and expenditure for that period.

In preparing those financial statements which give a true and fair view, the Trustees should follow best practice and:

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

The Trustees are responsible for keeping proper group accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and group 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 the group and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as we are aware:

- there is no relevant audit information of which the charitable company and group's auditor is unaware; and
- the Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

JEWISH CARE

4. RESPONSIBILITIES OF TRUSTEES (cont'd)

The Trustees Annual Report which incorporates the Strategic Report and the Directors Report as required by company law has been approved and authorised for issue by the Board of Trustees in their capacity as directors on the 22 November 2021 and signed on their behalf by:



Chair & Trustee
Jonathan Zenios

22 November 2021

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS AND TRUSTEES OF JEWISH CARE

We have audited the financial statements of Jewish Care (the 'parent charitable company') and its subsidiaries (the 'group') for the year ended 31 March 2021 which comprise the Consolidated Statement of Financial Activities, the Consolidated Summary Income and Expenditure Account, the Group and Company Balance Sheets, the Group Cash Flow Statements and notes to the financial statements, including 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 group's and the parent charitable company's affairs as at 31 March 2021 and of the group's 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 have been appointed auditors under the Companies Act 2006 and section 151 of the Charities Act 2011 and report in accordance with those Acts.

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 group and parent charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

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

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

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

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS AND TRUSTEES OF JEWISH CARE

Other information

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

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

Matters on which we are required to report by exception

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

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

- adequate accounting records have not been kept by the parent charitable company, or returns adequate for our audit have not been received from branches not visited by us; or
- the parent charitable company 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.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS AND TRUSTEES OF JEWISH CARE

Responsibilities of trustees

As explained more fully in the Statement of Trustees' responsibilities set out on pages 46 and 47, 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 group's and parent 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 group or parent 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 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.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS AND TRUSTEES OF JEWISH CARE

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

- obtained an understanding of the nature of the sector, including the legal and regulatory frameworks that the group and parent charitable company operate in and how the group and parent charitable company are complying with the legal and regulatory frameworks;
- 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 parent 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, 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 the Care Act 2014, Care Quality Commission regulations, health and safety regulations and General Data Protection Regulations. We performed audit procedures to inquire of management and those charged with governance whether the group is in compliance with these law and regulations and inspected correspondence with regulatory authorities.

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

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

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS AND TRUSTEES OF JEWISH CARE

Use of our report

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

RSM UK Audit LLP

HANNAH CATCHPOOL (Senior Statutory Auditor)

For and on behalf of RSM UK Audit LLP, Statutory Auditor

Chartered Accountants

25 Farringdon Street, London, EC4A 4AB

Date: 21st December 2021

JEWISH CARE

Consolidated Statement of Financial Activities for the year ended 31 March 2021

	Notes	Unrestricted Funds	Restricted Funds	Endowment Funds	2021 Total Funds	2020 Total Funds
		£' 000	£' 000	£' 000	£' 000	£' 000
Income and endowments from:						
Donations and legacies	5/24	21,325	1,110	-	22,435	17,225
Capital project donations	5	-	6,864	-	6,864	8,334
Charitable activities	6	29,521	-	7	29,528	34,966
Other income	7	460	1,352	-	1,812	-
Other trading activities		6	-	-	6	70
Investments	11	1,153	-	-	1,153	1,017
Disposal of Property		2,882	-	-	2,882	421
Total		55,347	9,326	7	64,680	62,033
Expenditure on:						
Raising funds:						
<i>Fundraising</i>	9	2,554	-	-	2,554	3,624
<i>Investment fees</i>	9	192	-	-	192	190
Charitable activities	9/24	53,259	2,420	136	55,815	57,022
Other expenditure	9	-	-	-	-	520
Total	9	56,005	2,420	136	58,561	61,356
Net gains/(losses) on investments	14	5,951	-	541	6,492	(949)
Net income	4	5,293	6,906	412	12,611	(272)
Transfer between funds	24	6,879	(6,879)	-	-	-
Actuarial (losses)/gains on defined benefit pension schemes	28	(3,909)	-	-	(3,909)	2,999
Net movement in funds		8,263	27	412	8,702	2,727
Reconciliation of funds:						
Total funds brought forward		113,465	3,543	16,472	133,480	130,753
Total funds carried forward	25/26	121,728	3,570	16,884	142,182	133,480

The notes on pages 57 to 102 form an integral part of the accounts. All activities during the year derive from continuing activities. Full comparative figures for the year ended 31 March 2020 as shown in note 34.

JEWISH CARE

Consolidated Summary Income and Expenditure Account for the year ended 31 March 2021

	All income funds 2021 £' 000	All income funds 2020 £' 000
Income	63,521	61,016
Gain/(loss) on investments	2,041	(901)
Investment income	1,153	1,017
Gross income in the reporting period	66,715	61,132
Expenditure	(54,790)	(57,379)
Interest payable	(200)	(313)
Depreciation and amortisation of tangible and intangible fixed assets	(3,435)	(3,664)
Total expenditure in the reporting period	(58,425)	(61,356)
Net income before tax for the reporting period	8,290	(224)
Tax payable	-	-
Net income/(expenditure) for the financial year	8,290	(224)

The Consolidated Summary Income and Expenditure Account is derived from the Statement of Financial Activities on page 53 with movements on endowment funds removed to comply with Company law.

All income and expenditure is derived from continuing activities.

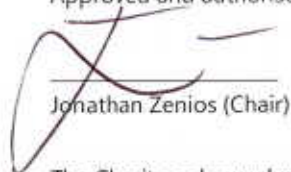
JEWISH CARE

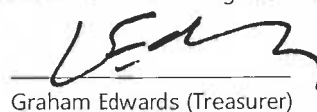
Balance Sheets as at 31 March 2021

Registered No. 02447900

	Note	Group		Company	
		2021	2020	2021	2020
		£' 000	£' 000	£' 000	£' 000
Fixed Assets					
Tangible assets	12	141,839	133,729	141,918	133,754
Intangible assets	13	644	842	644	842
Investments	14	31,550	27,751	31,807	28,008
		174,033	162,322	174,369	162,604
Current Assets					
Debtors	16	7,191	5,210	6,857	5,465
Stock	17	118	173	118	173
Cash at bank and in hand	27	7,109	6,284	4,472	3,872
		14,418	11,667	11,447	9,510
Liabilities					
Creditors – Amounts falling due within one year	18	(11,311)	(11,988)	(10,830)	(11,868)
Net Current assets/ (liabilities)		3,107	(321)	617	(2,358)
Total Assets Less Current Liabilities					
		177,140	162,001	174,986	160,246
Creditors – Amounts falling due after more than one year	21	(20,550)	(17,932)	(20,550)	(17,932)
Total assets less total liabilities excluding pension liabilities		156,590	144,069	154,436	142,314
Defined benefit pension scheme provision	28	(14,408)	(10,589)	(14,408)	(10,589)
Total net assets		142,182	133,480	140,028	131,725
The funds of the charity:					
Restricted funds					
Endowment funds	23/25/26	16,884	16,472	16,884	16,472
Restricted income funds	24/25/26	3,570	3,543	3,509	3,508
Unrestricted funds					
Designated funds	26	106,942	101,548	107,021	100,869
General funds	26	29,194	22,506	27,022	21,465
Total unrestricted funds		136,136	124,054	134,043	122,334
Pension reserve	26/28	(14,408)	(10,589)	(14,408)	(10,589)
Total charity funds	25/26	142,182	133,480	140,028	131,725

Approved and authorised for issue by the Board on 22 November 2021 and signed on its behalf by


Jonathan Zenios (Chair)


Graham Edwards (Treasurer)

The Charity only surplus for the year ended 31 March 2021 is £5.718m (2019/20 deficit of £0.343m). The notes on pages 57 to 102 form an integral part of these accounts.

JEWISH CARE

Consolidated Statement of Cashflows for the year ended 31 March 2021

	Note	2021	2020
		£' 000	£' 000
Cash flows from operating activities:			
Net cash provided by operating activities	27	(742)	4,136
Cashflows from investing activities:			
Dividends, interest & returns from investments		964	827
Payments to acquire tangible and intangible fixed assets	12/13	(11,422)	(9,952)
Proceeds from sale of investments	14	6,024	5,676
Proceeds from sale of property		3,108	613
Payments to acquire investments	14	(3,207)	(4,998)
Net cash used in investing activities		(4,533)	(7,834)
Cash flows from financing activities:			
Cash inflows from borrowings	27	6,100	5,650
Net cash from financing activities		6,100	5,650
Change in cash and cash equivalents in the reporting period		825	1,952
Cash and cash equivalents at the beginning of the reporting period		6,284	4,332
Cash and cash equivalents at the end of the reporting period	27	7,109	6,284

The notes on pages 57 to 102 form an integral part of these accounts.

JEWISH CARE

Notes to the Accounts for the year ended 31 March 2021

1. Status of the Charitable Company

Jewish Care is a charitable company registered in England, company number 02447900, limited by guarantee and not having a share capital. It is a registered Charity in England and Wales, Charity Commission number 802559, with its registered office at Amelie House, Maurice and Vivienne Wohl Campus, 221 Golders Green Road, NW11 9DQ. The principal activities of the group are documented in the Trustees' Annual and Strategic Report on pages 3-45.

2. Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

Statement of Compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (March 2018) and the Companies Act 2006. The financial statements are prepared in sterling, both the functional and presentational currency of the company. Financial values are rounded to the nearest whole pound. As a qualifying entity within the meaning of FRS 102 the charitable company has chosen to take advantage in its individual financial statements of the following disclosure exemption: - section 7 – presentation of a statement of cash flows, related notes and disclosures as permitted by the reduced disclosure framework.

Jewish Care meets the definition of a public benefit entity under FRS 102. Assets and liabilities are recognised at historical cost unless otherwise stated in the relevant accounting policy notes.

JEWISH CARE

Notes to the Accounts for the year ended 31 March 2021

2. Accounting Policies (cont'd)

Preparation of accounts on a going concern basis

Going Concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operation for the foreseeable future. The Trustees have made this assessment for a period of at least one year from the date of approval of the financial statements and have thereby adopted the going concern basis of accounting in preparing the financial statements

- Working capital and cash – an overdraft facility of £8m is available to cover working capital requirements. Management accounts to September 2021 are positive to budget with occupancy rates exceeding the budget for 2021/22. Cashflow forecasts for the next 3 years have been produced along with a longer term financial plan. These have been reviewed and approved in September 2021.
- Reserves - a review and adoption of a revised reserves policy with a focus on known risks from the organisational risk register was completed and approved in September 2021.
- Defined Benefit Pension Scheme - Jewish Care negotiated a 50% reduction in the defined benefit contributions from July 2020 until March 2022 in agreement with the directors of the Jewish Care Pension Trustee.
- Planned property sales - two planned property sales have completed as at the date of accounts signing, Clore Manor, 160-162 Great North Way, NW4 and Rubens House, 184 Ballards Land, N3. The use of the proceeds have been agreed to support some operational costs and to repay loan facility repayments due in 2021/22.
- Financial support from the Government in terms of Infection Control Funding (ICF) continues to be utilised with regular reporting submissions being made to each local authority in accordance with its terms and conditions. Support from Infection Control Funding and Rapid Test Funding has been extended from October 2021 to March 2022.
- The Covid-19 pandemic continues, but vaccination levels mean that it will not have the same impact as the previous Winter period and we retain the strict measures necessary to minimise transmission in all of our care settings including mandatory vaccination of all staff.

In view of the steps completed and being taken as listed above, the Trustees consider that the Group has both sufficient funding and liquidity for the foreseeable future. The Charity therefore continues to adopt the going concern basis in the preparation of its financial statements.

Group financial statements

The financial statements consolidate the results of the Charity and its subsidiary undertakings on a line-by-line basis. The entities consolidated are those as listed in note 15 of the accounts with further analysis of the material subsidiaries in note 3. A separate Statement of Financial Activities and Income and Expenditure Account for the Charity has not been presented because the Charity has taken advantage of the exemption afforded by section 408 Companies Act 2006. The surplus of the parent Charity including capital gifts was £5.718m (2019/20: deficit of £0.343m). Uniform SORP accounting policies have been applied.

JEWISH CARE

Notes to the Accounts for the year ended 31 March 2021

2. Accounting Policies (cont'd)

Basis of Consolidation

The Charity operated 3 subsidiaries and 20 linked Charities. All subsidiaries are consolidated into the group accounts and consolidated on a line by line basis and, linked Charities are accounted for as branches in the accounts of the Charity. Of the three larger subsidiaries and linked Charities, Community Trading Limited is a trading subsidiary wholly owned by Jewish Care, the Joel Emanuel Trust is a registered social landlord wholly owned by Jewish Care (linked Charity) and the Jewish Association for Mental Illness (JAMI) is a Charity of which Jewish Care is the sole company law member.

Income and endowments

All income and endowments are recognised when the criteria of entitlement, measurement and probability of receipt have been satisfied.

Income from charitable activities to include care home residential and nursing fee income and grants are accounted for on a receivable basis. Investment income, including interest receivable, and other miscellaneous income are also accounted for on a receivable basis. Income from the Government Coronavirus Job Retention Scheme (CJRS) in the amount of £460k has been accounted for on a receivables basis. Income from the Government Adult Social Care Infection Control Fund of £1,352k has also been accounted for on a receivables basis.

Donations are accounted for on a received basis. For legacies, entitlement is taken as the earlier of the date on which either: Jewish Care 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 Jewish Care has been notified of the executor's intention to make a distribution. Where legacies have been notified to Jewish Care, or Jewish Care 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 the endowment funds is split between restricted and unrestricted funds according to the specific terms of each fund.

Trading income (shops income) is recognised in the period in which the goods are sold or the services are provided.

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 proceeds are received or receivable. A grant received before the recognition criteria are satisfied is recognised as a liability.

JEWISH CARE

Notes to the Accounts for the year ended 31 March 2021

2. Accounting Policies (cont'd)

Donated Services and Facilities

Donated services and facilities are only included in these accounts at the value to the Charity where this can be accurately and reliably quantified. The majority of the Charity's donated services represent the contribution of many thousands of hours by its 3,500 unpaid volunteers which complements the work of the Charity's paid staff. These volunteers support many aspects of the Charity from youth groups right through to the Trustee Board. The value of the contribution of donated hours is estimated at between £3m to £4m, this has not been reflected in these accounts. The SORP does not permit the accounting for such contributions due to the inherent uncertainty in applying an accurate and reliable financial measurement in accordance with the SORP. Further details of the contribution of volunteers are included in the Trustees' Report.

Expenditure

Expenditure is accounted for on an accruals basis where there is a legal and constructive obligation to make a payment to a third party and the amount of the obligation can be measured reliably. Expenditure is allocated to the appropriate headings relevant to the charitable activities; namely fundraising, care homes, day centres, home care and retirement living, social work, indirect community services, mental health and project costs. Where expenditure relates to more than one cost category it is apportioned. The method of apportionment uses the most appropriate basis for each department. Reference should be made to note 9 for further information on the allocation of costs. Any irrecoverable VAT is included with the costs to which it relates.

The cost of raising funds are those costs that are attributable to raising funds for the Charity, other than costs incurred in undertaking the charitable activities or investing activities. The costs of raising funds represent direct costs and overheads associated with raising donated income and, they also include an allocation of central costs as shown in note 9.

The central costs which include governance costs are shown in note 9 and support the whole of the charitable activities. Central costs are allocated to the charitable expenditure headings on a full time equivalent basis that is consistent with the use of these resources. Central costs include human resources, information technology, facilities, finance, governance and investment costs.

Operating Leases

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

Employee benefits

Short term benefits

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

Employee termination benefits

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

JEWISH CARE

Notes to the Accounts for the year ended 31 March 2021

2. Accounting Policies (cont'd)

Pension Schemes

Jewish Care operates a defined contribution pension scheme for the benefit of its employees. The assets of the scheme are held independently from those of Jewish Care in an independently administered fund. The pension costs charged in the financial statements represent the contributions payable during the year. Jewish Care also operated a defined benefit pension scheme - the Jewish Care Pension 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 31 March 2011. The assets of the scheme are administered by the Jewish Care Pension Scheme Trustee in a fund separate from that of the Charity. The Pension Scheme has been accounted for in accordance with FRS 102. Pension scheme assets are measured at fair value and liabilities are measured on an actuarial basis using the projected unit credit method and discounted at a rate equivalent to the current rate of return on a high quality corporate bond of equivalent term and currency to the liabilities. The actuarial valuations are obtained at least triennially and are updated at each balance sheet date. The amounts charged are the current service costs and the costs of scheme introductions, benefit changes, settlements and curtailments. They are included as part of staff costs as incurred. Net interest on the net defined benefit liability is also recognised in the Statement of Financial Activities and comprises the interest cost on the defined benefit obligation and interest income on the scheme assets, calculated by multiplying the fair value of the scheme assets at the beginning of the period by the rate used to discount the benefit obligations. The difference between the interest income on the scheme assets and the actual return on the scheme assets is recognised in other recognised gains and losses. Actuarial gains and losses are recognised immediately in other recognised gains and losses. See note 28 for further details.

Fixed assets and depreciation

Freehold properties are stated in the Balance Sheet at cost or value less depreciation. Only expenditure on property that is a new build or an improvement or an extension of existing facilities has been defined as fixed assets. Assets under construction are stated at cost and will be depreciated in accordance with the principal rates below when the assets are brought into use. No depreciation is charged on freehold land. Tangible fixed assets are stated at cost less depreciation. All single items of equipment with a value in excess of £1,000 are capitalised. Depreciation is provided in order to write off the cost, less estimated residual value of each asset, over its expected useful economic life. The principal rates used are:

Long leasehold land and building	Over the lease period, straight line method
Equipment	7 - 25% straight line method
Freehold and long leasehold buildings	2% straight line method
Motor Vehicles	25% straight line method

Intangible fixed assets and amortisation

Intangible assets are stated in the balance sheet at cost less amortisation and impairment. Amortisation on software is provided using the straight line method at 25%. Costs recognised with maintaining computer software are recognised as an expense as incurred. Development costs that are directly attributable to the design and testing of unique software products are recognised as intangible fixed assets (Dynamics 365, CRM and Raiser's Edge).

Impairment of Fixed Assets

An assessment is made at each reporting date of whether there are any indications that the value of a fixed asset may be impaired. Shortfalls between the carrying value of fixed assets and their recoverable amounts are recognised as impairment losses where applicable.

JEWISH CARE

Notes to the Accounts for the year ended 31 March 2021

2. Accounting Policies (cont'd)

Investments

Listed investments are a form of basic financial instruments and are initially shown in the financial statements at market value. Movements in the market values of investments are shown as unrealised gains and losses in the statement of financial activities. The level of investment funds held by the Charity take into account income requirements and risk profile. Both investment managers have a fully discretionary investment management mandate with the risk profile for both Investment Managers being one of medium risk with an emphasis on capital growth with income. Performance is monitored by the Finance, Audit and Investment Committee.

Investment Properties are valued by surveyors on a 3 yearly basis, all of whom are members of the Royal Institute of Chartered Surveyors. Desk top reviews of these valuations are carried out as and when required. 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.

The results of subsidiaries are included in the Jewish Care group's total charitable income/expenditure or trading income/expenditure as their respective financial designation determines. Consolidation of the subsidiaries is determined by the group's control and power to govern the financial and operating policies of the subsidiaries so as to obtain benefits from their activities. Investments in subsidiaries are accounted for at cost.

Profits and losses on the realisation of investments are shown as realised gains and losses in the Statement of Financial Activities. Realised gains and losses on investments are calculated as the difference between sales proceeds and their opening carrying values or their purchase value if acquired subsequent to the first day of the financial year. Unrealised gains and losses are calculated as the difference between the fair value at the year end and their carrying value. Realised and unrealised investment gains and losses are combined in the statement of financial activities.

Financial Instruments

The Charity operates basic financial instruments in terms of its assets and liabilities. In terms of its liabilities, the bank loan shown in creditors amounts falling due after one year is recognised at its principal amount advanced less capital repayments.

Debtors

Trade and other debtors are recognised at the settlement amount due for the provision of services delivered. Prepayments are recognised at the amount prepaid or the amount it has paid in advance. They are measured on the basis of the amount recoverable.

Cash at Bank and in Hand

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

Creditors

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

JEWISH CARE

Notes to the Accounts for the year ended 31 March 2021

2. Accounting Policies (cont'd)

Fund Accounting

Jewish Care maintains various types of funds as follows:

Restricted funds

Restricted funds represent donations and legacies received which are allocated by the donor to a specific project. The restrictions are binding on the Trustees of the Charity. (note 24)

Unrestricted (General) Funds

General funds are funds that are expendable at the discretion of the Trustees in the furtherance of the objects of Jewish Care. Such funds may be held in order to fund both working capital and capital investment. (note 25)

Designated Funds

Designated funds represent funds which are unrestricted, but the Trustees have designated them for a specific purpose to further the objectives of Jewish Care, the only designated fund is the fixed asset fund which represents the value of unrestricted tangible fixed assets. (note 25)

Permanent Endowment funds

These are funds where the assets must be held permanently by the Charity, principally in the form of investments. Income from endowments is included, together with income from unrestricted funds in incoming resources. In some cases, this income is also restricted towards a particular purpose specified by the donor. (note 23).

Critical accounting judgements and estimates

In preparing these financial statements, management has made judgements, estimates and assumptions that affect the application of the Charity's accounting policies and the reported assets, liabilities, income and expenditure and the disclosures made in the financial statements. 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. The key areas that are deemed to be material for these financial statements are as follows:

Judgements

Accruing for income derived from legacies where complicated issues surrounding the measurement of the group's entitlement to receipt existed at the year end. At the 31 March 2021 a review of post year end legacy receipts lead to the take up of a £55k legacy income accrual where the conditions of entitlement, probability and measurement were met. (2019/20: £NIL)

The value of the contribution of the many thousands of hours donated by its 3,500 unpaid volunteers has not been reflected in these accounts. The SORP does not permit the accounting for such contributions due to the inherent uncertainty in applying an accurate and reliable financial measurement in accordance with the SORP.

Key Assumptions and Estimates

The principal assumptions used to calculate the liabilities in the defined benefit pension scheme are those as set out in note 28.

JEWISH CARE

Notes to the Accounts for the year ended 31 March 2021

3. Subsidiaries

The Charity has one wholly owned trading subsidiary, Community Trading Limited, which is incorporated in England and Wales, company registration number 02449362. The following is a summary of its audited financial statements for the year ended 31 March 2021 (please also see note 15 for further details).

Statement of Income and Retained Earnings

	2021	2020
	£' 000	£' 000
Turnover	11,251	10,479
Cost of sales	(10,949)	(9,572)
Gross profit	302	907
Administrative expenses	(63)	(66)
Operating profit	239	841
Interest receivable	-	-
Profit before taxation	239	841
Taxation expense	-	-
Profit after taxation and profit for the financial year	239	841
Qualifying payment to Jewish Care	(239)	(841)
Total Shareholders' Funds at 1 April 2020/2019	13	13
Total Shareholders' Funds at 31 March 2021/2020	13	13

Statement of Financial Position as at 31 March

	2021	2020
	£' 000	£' 000
Current assets	1,960	4,746
Creditors (amounts falling due in one year)	(1,947)	(4,733)
Total assets less current liabilities	13	13
Total Shareholders' Funds	13	13

JEWISH CARE

Notes to the Accounts for the year ended 31 March 2021

3. Subsidiaries (cont'd)

The Joel Emanuel Trust (JET) is a Registered Social Landlord wholly owned by Jewish Care; linked Charity number 802559-12 and Registered Social Landlord number A2670. The following is a summary of its audited financial statements for the year ended 31 March 2021 (please also see note 15 for further details).

Statement of Comprehensive Income

	2021	2020
	£' 000	£' 000
Turnover	1,502	1,605
Operating expenditure	(1,902)	(1,712)
Operating (deficit) for the year	(400)	(107)
Dividend & interest receivable	45	34
(Losses)/gains on investments	441	(59)
Interest payable	(43)	(55)
Surplus/(deficit) for the year	43	(187)
Total reserves at 1 April 2020/2019	6,166	6,353
Total reserves at 31 March 2021/2020	6,209	6,166

Statement of Financial Position as at 31 March

	2021	2020
	£' 000	£' 000
Fixed assets	6,270	5,939
Current assets	43	311
Creditors (amounts falling due in one year)	(103)	(84)
Total Net Assets	6,210	6,166
Reserves		
Income and expenditure reserve	(61)	226
Revaluation reserve	166	132
Designated reserve	9	9
Endowment reserve	6,096	5,799
Total Reserves	6,210	6,166

JEWISH CARE

Notes to the Accounts for the year ended 31 March 2021

3. Subsidiaries (cont'd)

The Jewish Association for Mental Illness (JAMI) is a subsidiary of Jewish Care by reference to Jewish Care being its sole member. It is registered in England and Wales, company registration number 02618170 and Charity Commission number 1003345. The following is a summary of its audited financial statements for the year ended 31 March 2021 (please also see note 15 for further details).

Statement of Financial Activities

	2021	2020
	£' 000	£' 000
Income- donations and legacies (revenue)	1,650	1,722
Income – charitable activities (includes grant from Jewish Care)	1,120	1,092
Charitable expenditure	(2,761)	(2,667)
Net income before capital donations	9	147
Capital donations	440	110
Net income after capital donations	449	257
Total funds at 1 April 2020/2019	3,223	2,966
Total funds at 31 March 2021/2020	3,672	3,223

Balance Sheet as at the 31 March

	2021	2020
	£' 000	£' 000
Fixed Assets	1,185	1,212
Current assets	2,743	2,230
Creditors (amounts falling due in one year)	(256)	(219)
Total assets less current liabilities	3,672	3,223
Charity Funds		
Designated*	1,538	1,565
Restricted	62	35
Unrestricted	2,072	1,623
Total Charity Funds	3,672	3,223

*Designated funds represent the net book value of JAMI's unrestricted tangible fixed assets.

JEWISH CARE

Notes to the Accounts for the year ended 31 March 2021

4. Net Income

Jewish Care has one class of business, being the provision of welfare services to the Jewish community in the United Kingdom. All income relates to continuing operations.

The net income is stated after charging/(charging):

	2021	2020
	£' 000	£' 000
Profit on Disposal of Fixed Assets	(2,882)	(421)
Depreciation and amortisation (note 12 & 13)	3,568	3,664
Operating Leases – buildings	204	204
Operating leases – equipment & vehicles	128	114
Auditors' remuneration (excludes VAT)		
- RSM UK Audit LLP - audit fees including £40,349 in respect of the Charity	79	84
Internal audit fees (excludes VAT)		
- Haysmacintyre LLP	22	39

5. Donations and Legacies

	2021	2021	2021	2020
	£' 000	£' 000	£'000	£'000
	Unrestricted	Restricted	Totals	Totals
Legacy income	4,337	-	4,337	4,615
Revenue donations	16,988	1,110	18,098	12,610
Capital project donations	-	6,864	6,864	8,334
	21,325	7,974	29,299	25,559

6. Charitable Activity Income

	2021	2021	2021	2020
	£' 000	£' 000	£'000	£'000
	Unrestricted	Endowment	Totals	Totals
Charitable Activity Income	29,521	7	29,528	34,966
	29,521	7	29,528	34,966

7. Other Income

	2021	2021	2021	2020
	£'000	£' 000	£'000	£'000
	Unrestricted	Restricted	Totals	Totals
Other income	460	1,352	1,812	-
	460	1,352	1,812	-

Other income relates to £460k of Coronavirus Job Retention Scheme (CJRS) from the Government and £1,352k of infection control funds from the Adult Social Care Infection Control Funds, funds of which were utilised to reduce Covid-19 transmission in and between care homes and to support wider workforce resilience.

JEWISH CARE

Notes to the Accounts for the year ended 31 March 2021

8. Staff Costs (Group)

	2021	2020
	£' 000	£' 000
Wages and salaries	32,053	31,047
Social security costs	2,808	2,638
Pension costs – defined contribution	1,080	1,037
Pension costs – defined benefit	536	602
	<u>36,477</u>	<u>35,324</u>
Redundancy and termination costs	1,009	185
Payments made to independent third parties for the provision of staff	65	224

Staff Costs (Company)

	2021	2020
	£' 000	£' 000
Wages and salaries	30,368	29,480
Social security costs	2,661	2,503
Pension costs – defined contribution	1,032	1,003
Pension costs – defined benefit	536	602
	<u>34,597</u>	<u>33,588</u>
Redundancy and termination costs	1,009	185
Payments made to independent third parties for the provision of staff	65	224

Employees received £93,572 (2019/20: £98,680) of benefits in kind not included above. Key management personnel comprise the Executive Leadership team and Trustees. The total remuneration, benefits and pensions paid to the Executive Leadership team in the year was £1,204,857 (2019/20: £1,039,549). None of the Jewish Care Trustees received any remuneration or expenses for their work associated with the Charity. The average number of people employed by the Group during the year was 1,241 (2019/20: 1,382) and employed by the Company was 1,179 (2019/20: 1,334). Of these, the average number of employees directly involved in care related work was 559 (2019/20: 633). Volunteers do not receive any remuneration for their volunteering time but can be reimbursed for out of pocket expenses where applicable. The contribution of many thousands of hours given by our 3,500 unpaid volunteers has not been reflected in these accounts.

The premium paid to independent third parties for the provision of staff relate to costs incurred where established staff vacancies exist and cover is required pending recruitment, short term sickness cover and time limited projects.

JEWISH CARE

Notes to the Accounts for the year ended 31 March 2021

8. Staff Costs cont'd

At 31 March 2021, the following number of employees earned in excess of £60,000 per annum including benefits in kind but excluding national insurance and pension costs:

	2021	2020
	No	No
Emoluments of employees:		
£60,001 - £70,000	7	5
£70,001 - £80,000	7	6
£80,001 - £90,000	4	1
£90,001 - £100,000	4	7
£100,001 - £110,000	2	-
£110,001 - £120,000	-	1
£130,001 - £140,000	-	1
£140,001 - £150,000	1	-
£170,001 - £180,000	1	1

The Chief Executive falls in the highest banding above.

Employer's pension contributions for employees whose emoluments exceeded £60,000 were £114,556 (2019/20: £66,068).

JEWISH CARE

Notes to the Accounts for the year ended 31 March 2021

9. Analysis of Expenditure 2021

	Personnel	Direct Fundraising	Establishment	Client/ Other	Central	2021 Totals	2020 Totals
	£' 000	£' 000	£' 000	£' 000	£' 000	£' 000	£' 000
Fundraising	1,592	278	211	242	231	2,554	3,624
Totals	1,592	278	211	242	231	2,554	3,624
Charitable activities							
Care Homes	23,936	-	7,574	2,842	4,591	38,943	38,422
Day Centres	3,332	-	1,189	515	13	5,049	7,139
Home Care	551	-	55	57	146	809	1,085
Retirement Living	2,805	-	1,251	289	328	4,673	4,331
Social Work	1,785	-	147	18	419	2,369	2,299
Indirect Community Services	1,369	-	111	4	55	1,539	1,526
Mental Health	1,295	186	427	217	-	2,125	1,925
Project Costs	273	8	1	-	-	282	295
Totals	35,346	194	10,755	3,942	5,552	55,789	57,022
Investment fees	-	-	-	-	192	192	190
Totals	-	-	-	-	192	192	190
Other expenditure	-	-	-	26	-	26	520
Totals	-	-	-	26	-	26	520
Total expenditure	36,938	472	10,966	4,210	5,975	58,561	61,356

Personnel – salaried and agency staff providing charitable services, national insurance contributions, pension contributions, staff benefits, professional development and core training costs.

Direct Fundraising – direct costs of major events, marketing costs, various programme costs (Friends, Young Patrons etc.) and committee event costs.

Establishment – property and equipment maintenance costs to include fixed and reactive works, depreciation costs on all sites, cleaning and refuse, insurance, utilities (to include gas, electricity, council tax and water rates) computer, telephone and security costs.

Client – direct catering costs, medical supplies, therapists, and GP fees.

Central – central costs as detailed on page 72.

Other expenditure - relates to the write off of the residual net book value of the former property Princess Alexandra and related fixtures and fittings as part of the capital project development at Stanmore.

JEWISH CARE

Notes to the Accounts for the year ended 31 March 2021

9. Analysis of Expenditure 2020

	Personnel	Direct Fundraising	Establishment	Client /Other	Central	2020 Totals
	£' 000	£' 000	£' 000	£' 000	£' 000	£' 000
Fundraising	1,632	1,294	209	276	213	3,624
Totals	1,632	1,294	209	276	213	3,624
Charitable activities						
Care Homes	24,482	-	7,347	2,875	3,718	38,422
Day Centres	3,716	1	1,368	1,205	849	7,139
Home Care	875	-	61	49	100	1,085
Retirement Living	2,525	-	1,272	286	248	4,331
Social Work	1,816	1	163	32	287	2,299
Indirect Community Services	1,260	-	147	23	96	1,526
Mental Health	1,163	264	498	-	-	1,925
Project Costs	231	35	2	27	-	295
Totals	36,068	301	10,858	4,497	5,298	57,022
Investment fees	-	-	-	-	190	190
Totals	-	-	-	-	190	190
Other expenditure	-	-	-	520	-	520
Totals	-	-	-	520	-	520
Total expenditure	37,700	1,595	11,067	5,293	5,701	61,356

Personnel – salaried and agency staff providing charitable services, national insurance contributions, pension contributions, staff benefits, professional development and core training costs.

Direct Fundraising – direct costs of major events, marketing costs, various programme costs (Friends, Young Patrons etc.) and committee event costs.

Establishment – property and equipment maintenance costs to include fixed and reactive works, depreciation costs on all sites, cleaning and refuse, insurance, utilities (to include gas, electricity, council tax and water rates) computer, telephone and security costs.

Client – direct catering costs, medical supplies, therapists, and GP fees.

Central – central costs as detailed on page 73.

Other expenditure - relates to the write off of the residual net book value of the former property Princess Alexandra and related fixtures and fittings as part of the capital project development at Stanmore.

JEWISH CARE

Notes to the Accounts for the year ended 31 March 2021

Analysis of Expenditure (cont'd)

9. Analysis of Expenditure 2021 (Central Costs)

	Human resources	Information technology	Facilities	Finance	Governance	Investment Fees	2021 Totals	2020 Totals
	£' 000	£' 000	£' 000	£' 000	£' 000	£' 000	£' 000	£' 000
Fundraising	70	31	57	50	23	-	231	213
Totals	70	31	57	50	23	-	231	213
Charitable activities								
Care Homes	1,386	611	1,148	989	457	-	4,591	3,718
Day Centres	4	2	3	3	1	-	13	849
Home Care	44	19	36	32	15	-	146	100
Retirement Living	99	44	82	71	32	-	328	248
Social Work	127	55	105	90	42	-	419	287
Indirect Community Services	17	7	14	12	5	-	55	96
Project Costs	-	-	-	-	-	-	-	-
Totals	1,677	738	1,388	1,197	552	-	5,552	5,298
Investment fees	-	-	-	-	-	192	192	190
Totals	-	-	-	-	-	192	192	190
Total expenditure	1,747	769	1,445	1,247	575	192	5,975	5,701

Human Resources – central human resources and training department to support and administer recruitment and training in all services areas.

Information technology – central IT department to support all service areas to include day to day administration for all service areas and the support of project implementation including electronic care plans and rostering systems.

Facilities – central property department to support all estate and facilities maintenance and the support of the capital projects programme.

Finance – central finance department to support and administer the finances for all service areas to include billing, financial reporting and modelling for all service areas, budget setting, statutory accounts preparation and the support of the capital projects programme.

Governance – Chief Executive's Office costs to include internal and external audit costs and legal advice.

Investment fees – investment fees on investment portfolio linked to performance.

Central costs are allocated to expenditure on charitable activities based on a full time equivalent (FTE) basis.

JEWISH CARE

Notes to the Accounts for the year ended 31 March 2021

9. Analysis of Expenditure 2020 (Central Costs)

	Human resources	Information technology	Facilities	Finance	Governance	Investment Fees	2020 Totals
	£' 000	£' 000	£' 000	£' 000	£' 000	£' 000	£' 000
Fundraising	64	22	59	49	19	-	213
Totals	64	22	59	49	19	-	213
Charitable activities							
Care Homes	1,124	392	1,009	857	336	-	3,718
Day Centres	257	89	230	196	77	-	849
Home Care	30	11	27	23	9	-	100
Retirement Living	75	26	68	57	22	-	248
Social Work	87	30	78	66	26	-	287
Indirect Community Services	29	10	26	22	9	-	96
Project Costs	-	-	-	-	-	-	-
Totals	1,602	558	1,438	1,221	479	-	5,298
Investment fees	-	-	-	-	-	190	190
Totals	-	-	-	-	-	190	190
Total expenditure	1,666	580	1,497	1,270	498	190	5,701

Human Resources – central human resources and training department to support and administer recruitment and training in all services areas.

Information technology – central IT department to support all service areas to include day to day administration for all service areas and the support of project implementation including electronic care plans and rostering systems.

Facilities – central property department to support all estate and facilities maintenance and the support of the capital projects programme.

Finance – central finance department to support and administer the finances for all service areas to include billing, financial reporting and modelling for all service areas, budget setting, statutory accounts preparation and the support of the capital projects programme.

Governance – Chief Executive's Office costs to include internal and external audit costs and legal advice.

Investment fees – investment fees on investment portfolio linked to performance.

Central costs are allocated to expenditure on charitable activities based on a full time equivalent (FTE) basis.

JEWISH CARE

Notes to the Accounts for the year ended 31 March 2021

10. Interest payable

	2021	2020
	£' 000	£' 000
Interest payable on Barclays term loan	200	313
	200	313

11. Investment Income

	2021	2020
	£' 000	£' 000
Dividends and interest receivable	1,151	1,003
Short-term deposit and sundry income	2	14
	1,153	1,017

Of the above, £700,200 (2019/20: £700,200) relates to income from listed investments.

JEWISH CARE

Notes to the Accounts for the year ended 31 March 2021

12. Tangible Assets

Group

	Freehold land and buildings	Assets under Construction	Long leasehold land and buildings	Equipment	Motor vehicles	Total
	£' 000	£' 000	£' 000	£' 000	£' 000	£' 000
Cost						
At 1 April 2020	141,669	12,064	1,025	7,000	13	161,771
Additions	335	10,876	-	318	20	11,549
Disposals	(356)	-	-	-	-	(356)
At 31 March 2021	141,648	22,940	1,025	7,318	33	172,964
Depreciation						
At 1 April 2020	23,079	-	352	4,607	4	28,042
Charge for period	2,773	-	20	412	1	3,206
Disposals	(123)	-	-	-	-	(123)
At 31 March 2021	25,729	-	372	5,019	5	31,125
Net book value						
At 31 March 2021	115,919	22,940	653	2,299	28	141,839
At 31 March 2020	118,590	12,064	673	2,393	9	133,729

Tangible assets are all primarily used for charitable purposes.

Barclays Bank PLC hold a legal charge on the Jewish Care (Charity only) freehold property at 221 Golders Green Road as security for the borrowings for the development of the Maurice and Vivienne Wohl Campus at 221 Golders Green Road NW11 9DQ. The Jewish Care Pension Trustees limited also hold a collateral security arrangement with a second fixed security charge over the Maurice and Vivienne Wohl Campus.

Barclays Bank PLC also hold a legal charge on the Jewish Care (Charity only) freehold properties at Stanmore (Priory Close) and at Hendon (27 Church Road) as security for the funding of the development of the Sandringham Care Campus at Stanmore and Wohl Court, Retirement Living at Hendon (note 21).

JEWISH CARE

Notes to the Accounts for the year ended 31 March 2021

12. Tangible Assets (cont'd)

Company

	Freehold land and buildings	Assets under construction	Long leasehold land and buildings	Equipment	Total
	£' 000	£' 000	£' 000	£' 000	£' 000
Cost					
1 April 2020	140,337	13,381	1,025	6,645	161,388
Additions	335	10,926	-	315	11,576
Disposals	(356)	-	-	-	(356)
At 31 March 2021	140,316	24,307	1,025	6,960	172,608
Depreciation					
1 April 2020	23,029	-	352	4,253	27,634
Charge for the period	2,747	-	20	412	3,179
Disposals	(123)	-	-	-	(123)
At 31 March 2021	25,653	-	372	4,665	30,690
Net book value					
At 31 March 2021	114,663	24,307	653	2,295	141,918
At 31 March 2020	117,308	13,381	673	2,392	133,754

Tangible assets are all primarily used for charitable purposes.

Barclays Bank PLC hold a legal charge on the Jewish Care (Charity only) freehold property at 221 Golders Green Road as security for the borrowings for the development of the Maurice and Vivienne Wohl Campus at 221 Golders Green Road NW11 9DQ. The Jewish Care Pension Trustees limited also hold a collateral security arrangement with a second fixed security charge over the Maurice and Vivienne Wohl Campus.

Barclays Bank PLC also hold a legal charge on the Jewish Care (Charity only) freehold properties at Stanmore (Priory Close) and at Hendon (27 Church Road) as security for the funding of the development of the Sandringham Care Campus at Stanmore and Wohl Court, Retirement Living at Hendon (note 21).

JEWISH CARE

Notes to the Accounts for the year ended 31 March 2021

13. Intangible Assets

Group/Company	Development Costs	
	£' 000	£' 000
Cost		
At 1 April 2020	2,199	2,199
Additions	164	164
At 31 March 2021	2,363	2,363
Amortisation		
1 April 2020	1,357	1,357
Charge for the period	362	362
At 31 March 2021	1,719	1,719
Net book value		
At 31 March 2021	644	644
At 31 March 2020	842	842

Development costs that are directly attributable to the design and testing of unique software products. (Dynamics 365, CRM and Raiser's Edge).

JEWISH CARE

Notes to the Accounts for the year ended 31 March 2021

14. Investments

Movement in investments

Group	Investment	Other	2021	2020
	properties	investments	Total	Total
	£' 000	£' 000	£' 000	£' 000
Market value at the start of the period	1,266	26,485	27,751	29,335
Additions at cost	-	5,890	5,890	3,051
Disposal proceeds	-	(6,024)	(6,024)	(5,675)
Cash movements	-	66	66	1,947
Distribution to general reserves	-	(2,625)	(2,625)	-
Realised gain/(loss)	-	1,317	1,317	(455)
Unrealised gain/(loss)	55	5,120	5,175	(452)
Market value at the end of the period	1,321	30,229	31,550	27,751

Company

	Investment	Other	2021	2020
	properties	investments	Total	Total
	£' 000	£' 000	£' 000	£' 000
Market value at the start of the period	1,266	26,742	28,008	29,592
Additions at cost	-	5,890	5,890	3,051
Disposal proceeds	-	(6,024)	(6,024)	(5,675)
Cash movements	-	(58)	(58)	1,947
Distribution to general reserves	-	(2,625)	(2,625)	-
Realised gain/(loss)	-	1,317	1,317	(455)
Unrealised gain/(loss)	55	5,244	5,299	(452)
At 31 March	1,321	30,486	31,807	28,008

Investment properties include a one-third interest in a residential care home for adults with learning difficulties. The tenant holds an option to purchase the freehold interest in the property for £265,000 plus accrued interest calculated at Barclays Bank Plc base rate with effect from 17 October 1985. The residential care home was valued by Knight Frank at £55,000 in March 2016, based on a freehold vacant possession of £1,690,000, a deferment rate of 3.75% with 94 years to expiry. A desk top review of the Knight Frank valuation at the 31 March 2021 suggests no change to the valuation. The gifted property portfolio was valued by Strettons and taken into the Jewish Care portfolio at a value of £1,334k on 22 November 2018. A desktop review of the remaining properties within the portfolio by Herschell Consulting Ltd at 31 March 2021 saw an uplift in value of £55k.

Investments may be analysed as follows:

	Group		Company	
	Market value	Cost	Market value	Cost
	£' 000	£' 000	£' 000	£' 000
Investment properties	1,321	1,205	1,266	1,205
Investment in subsidiary undertakings	-	-	10	10
Sterling and foreign currency bonds	5,447	5,407	5,447	5,407
Equities and convertibles	22,321	12,631	22,580	12,891
Hedge Funds and Commodities	1,609	1,557	1,609	1,557
Deposits	852	852	840	840
	31,550	21,652	31,752	21,910

JEWISH CARE

Notes to the Accounts for the year ended 31 March 2021

15. Subsidiary Undertakings and Linked Charities

Detailed below is a list of the Charity's subsidiary undertakings and linked Charities, the majority of which are registered with the Charity Commission in England and all of which operate within the United Kingdom, Jewish Care Pension Trustees Limited is the only subsidiary not consolidated into the group accounts. All of the subsidiary undertakings and linked Charities listed below are involved in the provision of social services to the Jewish community. Their activities are managed by Jewish Care at its principal place of business and registered office at Amelie House, Maurice and Vivienne Wohl Campus, 221 Golders Green Road, NW11 9DQ. The only subsidiary to operate from a different registered office address is JAMI whose registered office is at Leila's House, 55 Christchurch Avenue, London, N12 0DG. The results of Community Trading Limited, the Joel Emanuel Trust and the Jewish Association for Mental Illness (JAMI) are disclosed in note 3 to the financial statements. The results of JAMI Sales and Services Limited (100% subsidiary of JAMI) are a Nil result (2019/20: Nil) with net assets of £2 (2019/20: £2). Linked Charity numbers are also disclosed where available.

Name of Subsidiary/Linked Charity Undertakings	Basis of Control-Direct except where stated as indirect
Subsidiary	
Community Trading Limited	100% trading subsidiary of Jewish Care (Co. No. 02449362)
Jewish Association for Mental Illness (JAMI)	Jewish Care is the sole Company law member of JAMI (Co. No. 02618170) – Charity No. 1003345 - indirect
JAMI Sales and Service Limited	100% subsidiary of the Jewish Association for Mental Illness (JAMI) - indirect
Jewish Care Pension Trustees Limited	100% subsidiary - (Co. No. 02493041)
Linked Charities	
Joel Emanuel Trust	Linked Charity - 802559-12
The Board of Guardians and Trustees for the Relief of the Jewish Poor/ Jewish Welfare Board	Linked Charity – 802559-8
Jewish Blind Society	Linked Charity – 802559-9
Jewish Home and Hospital at Tottenham	Linked Charity – 802559-7
Stepney Jewish (B'nai B'rith) Clubs and Settlement	Linked Charity – 802559-5
Redbridge Jewish Youth and Community Centre	Linked Charity - 802559-6
Brighton and Hove Jewish Home	Linked Charity – 802559-4
Maurice and Samuel Lyon Home	Linked Charity – 802559-2
H E David Fund	Linked Charity – 802559-10
Sophia Gardner Fund	Linked Charity – 802559-15
A E Franklin Fund	Linked Charity – 802559-16
Alexander Jacob Memorial Fund	Linked Charity – 802559-17
Jewish Convalescent Home (Brighton Branch)	Linked Charity – 802559-18
R A Schlesinger Fund	Linked Charity – 802559-19
Nathan Simpson Trust	Linked Charity – 802559-20
The Levy Charitable Trust	Linked Charity – 802559-3
George Julian Egerton Fund	Linked Charity – 802559-1
Endowment Funds as linked charities	
Clara Baroness De Hirsch Convalescent Fund	Linked Charity – 802559-14
Maitland Joseph Trust	Linked Charity – 802559-11
The Anthony and Annie Muller Seaside Convalescent Home	Linked Charity – 802559-13

JEWISH CARE

Notes to the Accounts for the year ended 31 March 2021

15. Subsidiary Undertakings and Linked Charities (cont'd)

Name of Dormant Subsidiary	Basis of Control
Jewish Family Services Limited	(Co. No. 03196138) 100% subsidiary
Friends of the London Jewish Hospital Limited	(Co. No. 00267419) Common Management control
Jewish Care Community Foundation Limited	(Co. No. 03071151) Common Management control

Endowment funds, all of which are permanent endowments and are included on the basis of common management control, are:

Meir & Naima Abraham Trust	Helen Lucas Relief in Sickness Charity
Lily Bluston Settlement	Yehuda and Miriam Davidson Memorial Fund
Felsenstein & Schwarzschild Memorial Fund	Anthony and Annie Muller Seaside Convalescent Home
Jack Harris Transport Trust	Rudolph (Minna & Maximillian) Trust
JHH Legacy Fund	David Salamons Momentos
JHH Patient Amenities Fund	Spitzel Trust
Vansen Bequest Trust	Alfred Stern Trust

Linked Charities

Linked Charities of which there are 20 are administered by Jewish Care, all of which are linked as predecessor organisations to Jewish Care having been providing care and support for the community since the 1850s. Details of governing documents, charitable objects, areas of benefit and registration history are set out as follows. The activities and achievements of Jewish Care and its linked charities are outlined throughout this report and review, and fully demonstrate that the charity is providing public benefit. The charitable purposes and history of each of the linked Charities are set out as follows:

George Julian Egerton Fund– 802559-1 – will of George Julian Egerton dates 21 March 1961. To meet the needs of those Jewish ladies and gentlemen of good family who having lived in comfortable conditions in earlier life find themselves in middle or old age in reduced circumstances and lacking the comforts to which they were formerly accustomed and thus enabling such persons to live more comfortably and in conditions more nearly approximating to those which they previously enjoyed. Registered as a linked Charity on the 26 November 2008. Funds were applied to the general purposes of Jewish Care as agreed with the Charity Commission in January 2009.

Maurice and Samuel Lyon Home – 802559-2 – will proved 29 June 1931 and scheme of the 18 November 1932 as amended by a scheme of the commissioners dated 31 December 1990 (as affected by a uniting direction made under s.96 Charities Act 1993 dated 24 October 2008). Home for convalescent persons of the Jewish faith. Registered as a linked Charity on the 26 November 2008. Please refer to note 23 for further information.

The Levy Charitable Trust – 802559 - 3 – scheme sealed 7 March 1996 (as affected by a uniting direction made under s.96 Charities Act 1993 and dated 24 October 2007). The relief of persons of the Jewish faith (wherever resident but in particular those residing in the United Kingdom) who are in need, or suffering sickness, hardship or distress, or who suffer visual or other physical or mental impairment resulting in disability or handicap. Registered as a linked Charity on the 26 November 2008. Funds were applied to the general purposes of Jewish Care as agreed with the Charity Commission in January 2009.

JEWISH CARE

Notes to the Accounts for the year ended 31 March 2021

15. Subsidiary Undertakings and Linked Charities (cont'd)

Brighton and Hove Jewish Home – 802559-4 - declaration of trust dated 19 November 1952 as amended by scheme of the charity commissioners 22 August 1996 (as affected by a uniting direction made under s96 Charities Act 1993 dated 24 October 2008). For the residence of persons being aged, poor and ailing respectable persons of the Jewish faith, who are not under the age of 60 years and who have resided continuously in the county of Sussex for a period of not less than 3 years immediately prior to the application for admission. Registered as a linked Charity on the 26 November 2008.

Stepney Jewish (B'nai B'rith) Clubs and Settlement – 802559-5 - memorandum and articles of association incorporated 14 July 1937 as amended 6 December 1949, 20 July 1954, 8 September 1959 and 25 November 1964 ((as affected by a uniting direction made under s96 of the Charities Act 1993 24 October 2008). To establish clubs for poor girls and infant welfare and play centres and generally to promote welfare of the poor and the relief of distress by social, educational and religious agencies. Registered as a linked Charity on 26 November 2008. The Stepney Jewish (B'nai B'rith) Clubs and Settlement is a dormant entity, please refer to the financial statements filed at Companies House under company number 00329785.

Redbridge Jewish Youth and Community Centre – 802559-6 - constitution adopted 3 May 1967 as amended 9 June 1975, trust deed dated 18 March and schemes of the 7 April 1976 (as affected by a uniting direction made under s.96 of the Charities Act 1993 dated 24 October) to provide a youth centre for the use of young persons residing in or near the London Borough of Redbridge particularly such young persons as are of the Jewish faith, and in particular for the use of meetings, lectures and classes and for other forms of recreation and leisure time occupation for the purposes of educating and assisting young persons to develop their physical, mental and spiritual capacities so that they may grow to full maturity as individuals and members of society and that their conditions of life may be improved. Registered as a linked Charity on 26 November 2008. Redbridge Jewish Youth and Community Centre merged with Jewish Care pursuant to a transfer dated 15 August 1997.

The Jewish Home and Hospital at Tottenham – 802559-7 - the laws of the home as amended 15 September 1963 and 22 November 1992 (as affected by a uniting direction made under s.96 of the Charities Act 1993 dated 24 October 2008). 1. To provide for the care, maintenance and medical treatment of persons of the Jewish faith, 16 years of age and over, who are permanently disabled by chronic disease, accident or deformity. (certain diseases are excepted), 2) to support the charitable purposes of Jewish Care. Registered as a linked Charity on 26 November 2008. Funds were applied to the general purposes of Jewish Care as agreed with the Charity Commission in January 2009.

The Board of Guardians and Trustees for the Relief of the Jewish Poor, commonly known as the Jewish Welfare Board – 802559-8 - laws of the Board adopted on 29 March 1967 confirmed 5 April 1967 as amended 15 November 1967, 18 March 1992 and scheme of 14 December 1989 (as affected by a uniting direction made under s.96 of the Charities Act 1993 dated 24 October 2006). To relieve the poverty and to ameliorate the condition of the Jewish poor of the metropolis. Registered as a linked Charity on the 26 November 2008. One of the main predecessor organisations of Jewish Care.

The Jewish Blind Society – 802559-9 - laws and regulation adopted 3 May 1965 as amended 19 March 1992. The assistance of needy members of the Jewish faith who are totally blind or registered blind or partially sighted and their dependants. Registered as a linked Charity on 26 November 2008. One of the main predecessor organisations of Jewish Care.

JEWISH CARE

Notes to the Accounts for the year ended 31 March 2021

15. Subsidiary Undertakings and Linked Charities (cont'd)

HE David Fund – 802559-10 -legacy from 1935, income preferably for international work. Registered as a linked Charity on the 3 June 2009. Funds were applied to the general purposes of Jewish Care by the passing of a resolution by the Jewish Care Board on 11 October 2004 whereby the property of the Charity was too small to achieve any useful purpose in its own right.

Maitland Joseph Trust – 802559-11 - will dated 20 January 1962 as amended by scheme dated 17 April 2018 the object of the charity is, for the public benefit, the relief of the elderly in need, in particular by providing specially designed or adapted housing. Registered as a linked Charity on 3 June 2009. Please refer to note 23 for further information.

Joel Emanuel Trust - 802559-12 - scheme of the Charity Commissioners dated 30 December 1976, as amended by scheme dated 24 January 2006, the relief of financial hardship of persons of the Jewish faith in particular those in housing need. Registered as a linked Charity on 3 June 2009. Please refer to the separate audited financial statements for the Joel Emanuel Trust for the year ended 31 March 2021 and note 23 for further information.

The Anthony and Annie Muller Seaside Convalescent Home – 802559-13 - chancery scheme of 8 July 1924 and scheme of 28 June 1961. The establishment of a seaside convalescent home for children and the payment for convalescent treatment for children and adults. Registered as a linked Charity on the 3 June 2009. Funds were applied to the general purposes of Jewish Care by the passing of a resolution by the Jewish Care board on the 11 October 2004 whereby the property of the Charity was too small to achieve any useful purpose in its own right.

Clara Baroness De Hirsch Convalescent Fund – 802559-14 - schemes of 2 August 1898, 4 July 1930 and 16 March 1934. Defraying cost of maintenance in convalescent homes for sick or infirm poor. Registered as a linked Charity on 3 June 2009. Funds were applied to the general purposes of Jewish Care by the passing of a resolution by the Jewish Care Board on 11 October 2004 whereby the property of the Charity was too small to achieve any useful purpose in its own right.

Sophia Gardner Fund – 802559-15 – letter dated 3 October 1960, income for gifts for orphan boys. Registered as a linked Charity on 3 June 2009. Funds were applied to the general purposes of Jewish Care by the passing of a resolution by the Jewish Care Board on 11 October 2004 whereby the property of the Charity was too small to achieve any useful purpose in its own right.

A E Franklin Fund – 802559-16 – letter of September 1926, income for non-medical extras for short period convalescent children at the Muller home. Registered as a linked Charity on 3 June 2009. Funds were applied to the general purposes of Jewish Care by the passing of a resolution by the Jewish Care Board on 11 October 2004 whereby the property of the Charity was too small to achieve any useful purpose in its own right.

Alexander Jacob Memorial Fund – 802559-17 – Board minute of 8 February 1904, income for widows. Registered as a linked Charity on 3 June 2009. Funds were applied to the general purposes of Jewish Care by the passing of a resolution by the Jewish Care Board on 11 October 2004 whereby the property of the Charity was too small to achieve any useful purpose in its own right.

Jewish Convalescent Home (Brighton Branch) – 802559-18 – schemes of 14 August 1931 and 30 June 1950, convalescent treatment for poor Jewish patients. Registered as a linked Charity on 3 June 2009. Funds were applied to the general purposes of Jewish Care by the passing of a resolution by the Jewish Care Board on 11 October 2004 whereby the property of the Charity was too small to achieve any useful purpose in its own right.

JEWISH CARE

Notes to the Accounts for the year ended 31 March 2021

15. Subsidiary Undertakings and Linked Charities (cont'd)

R A Schlesinger Fund – 802559-19 – letter dated 15 April 1963, income for the benefit of convalescent children. Registered as a linked Charity on 3 June 2009. Funds were applied to the general purposes of Jewish Care by the passing of a resolution by the Jewish Care Board on 11 October 2004 whereby the property of the Charity was too small to achieve any useful purpose in its own right.

Nathan Simpson Trust – 802559-20 – order of High Court Justice, Chancery Division 31 July 1885, income for the benefit of deserving poor young kindred or other deserving poor young persons. Registered as a linked Charity on 3 June 2009. Funds were applied to the general purposes of Jewish Care by the passing of a resolution by the Jewish Care Board on the 11 October 2004 whereby the property of the Charity was too small to achieve any useful purpose in its own right.

16. Debtors

	Group 2021	Group 2020	Company 2021	Company 2020
	£' 000	£' 000	£' 000	£' 000
Trade Debtors	3,087	2,755	3,003	2,571
Amounts owed by subsidiary undertakings	-	-	1,683	1,261
Other debtors	849	336	258	265
Related Party Debtor	419	357	419	357
Monies due from HM Revenue & Customs	145	632	101	21
Prepayments	1,040	628	947	536
Accrued income	1,651	502	446	454
	7,191	5,210	6,857	5,465

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Notes to the Accounts for the year ended 31 March 2021

17. Stock

Group and Company	2021	2020
	£' 000	£' 000
Food and cleaning stocks	118	173
	118	173

Stocks represent unused and unsold food and cleaning stocks at the 31 March.

18. Creditors – Amounts falling due within one year

	Group 2021	Group 2020	Company 2021	Company 2020
	£' 000	£' 000	£' 000	£' 000
Barclays loan facility	3,732	250	3,732	250
Amounts owed to subsidiary undertakings	-	-	-	3,580
Trade creditors	3,239	4,729	3,031	2,862
Other creditors	1,674	3,509	1,517	1,750
Taxation and social security	688	645	645	638
Accruals	1,637	1,648	1,570	1,593
Deferred Income (note 19)	341	1,136	335	1,124
Advance funds from the Otto Schiff Housing Association	-	71	-	71
	11,311	11,988	10,830	11,868

19. Deferred Income

	Group	Company
	£' 000	£' 000
Balance at 1 April 2020	1,136	1,124
Amount added to income earned from charitable activities	205	211
Amount released from charitable activities	(1,000)	(1,000)
Balance at the 31 March 2021	341	335

Deferred income relates to income received from donors that is subject to performance conditions that require its use at a later date.

JEWISH CARE

Notes to the Accounts for the year ended 31 March 2021

20. Financial Instruments

	Group 2021	Group 2020	Company 2021	Company 2020
	£' 000	£' 000	£' 000	£' 000
Financial assets measured at fair value	29,377	22,676	29,636	22,936

Financial assets measured at fair value represent our listed investments.

21. Creditors – Amounts falling due after more than one year

	Group 2021	Group 2020	Company 2021	Company 2020
	£' 000	£' 000	£' 000	£' 000
Barclays loan facility	20,550	17,932	20,550	17,932
	20,550	17,932	20,550	17,932

In April 2008, Jewish Care arranged a revolving facility loan facility with Barclays Bank PLC of up to £15m for a revolving period of 5 years and a term of 10 years, to assist the financing of the development of the care campus at 221 Golders Green Road, NW11 9DQ. The facility is secured on the development. As of the 14 April 2013 the revolving period had expired with quarterly capital payments commencing in July 2013, the balance outstanding on this facility at the 31 March 2021 was £2,982k (£1,000k is included in creditors due within one year). In February 2019, Jewish Care also arranged a joint facility of £21.3m with Barclays Bank PLC for the development of the Sandringham Care Campus at Stanmore (Facility A - £13m – revolving loan facility) and Wohl Court, Retirement Living at Hendon (Facility B - £8.3m - long term borrowing). The balance outstanding on this joint facility at the 31 March 2021 was £21.3m, this facility is secured on the freehold of both sites at Stanmore and Hendon. The key facility terms are as set out below:

Revolving Loan Facility – Up to £15m (14 April 2008)

£3m outstanding at 31 March 2021, interest rate - 0.75% over LIBOR (pending SONIA conversion), repayment of £233k in July 2021 followed by 6 quarterly instalments of £250k, final lump sum repayment 14 April 2023.

Facility A - £13m revolving loan facility (22 February 2019)

£13m outstanding at 31 March 2021, interest rate – 1.75% over LIBOR (pending SONIA conversion), facility reduction instalment of £3m in November 2021 and £2.5m in June 2022.

Facility B - £8.3m term loan facility (22 February 2019)

£8.3m outstanding as at 31 March 2021, interest rate – 1.85% over LIBOR (pending SONIA conversion), even amortisation over a 25 year period on the 6th anniversary of the facility agreement, 22 February 2025, £332k pa.

22. Result of the Charitable Company

As permitted by Section 408 of the Companies Act 2006, the parent undertaking's income and expenditure account has not been included in these financial statements. The net deficit for the year attributable to Jewish Care, including capital receipts but excluding unrealised gains and losses on investments and the unrealised pension scheme gain is £5.718m (2019/20 net deficit of £0.343m).

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Notes to the Accounts for the year ended 31 March 2021

23. Endowment Funds Group/Company 2021

The funds below represent the value of the endowments at the 31 March 2021 which were to provide support to the general objectives of Jewish Care.

	1 April 2020	Income	Expenditure	Gain/loss	31 March 2021
	£' 000	£' 000	£' 000	£' 000	£' 000
Maurice and Samuel Lyon Home	628	-	(26)	-	602
Joel Emanuel Trust ¹	5,799	-	(110)	407	6,096
Other trusts	388	6	-	54	448
Maitland Joseph Trust ²	9,657	-	-	81	9,738
	16,472	6	(136)	542	16,884

1. Please refer to the financial statements for the Joel Emanuel Trust for further information on this Trust.

2. £7m of the Maitland Joseph endowment funds were applied to the care campus at Sandringham at Stanmore, £2.3m of the same fund was applied to Betty and Asher Loftus campus in prior years.

Endowment Funds Group/Company 2020

The funds below represent the value of the endowments at the 31 March 2020 which were to provide support to the general objectives of Jewish Care. Transfers include the re-allocation of funds between restricted and general funds.

	1 April 2019	Income	Expenditure	Gain/loss	31 March 2020
	£' 000	£' 000	£' 000	£' 000	£' 000
Maurice and Samuel Lyon Home	654	-	(26)	-	628
Joel Emanuel Trust ¹	5,944	-	(110)	(35)	5,799
Other trusts	419	-	(25)	(6)	388
Maitland Joseph Trust ²	9,664	-	-	(7)	9,657
	16,681	-	(161)	(48)	16,472

1. Please refer to the financial statements for the Joel Emanuel Trust for further information on this Trust.

2. £7m of the Maitland Joseph endowment funds were applied to the care campus at Sandringham at Stanmore, £2.3m of the same fund was applied to Betty and Asher Loftus campus in prior years.

JEWISH CARE

Notes to the Accounts for the year ended 31 March 2021

24. Restricted Funds – Group 2021

	1 April 2020	Income	Expenditure	Net Gains/ Transfers in/(out)	31 March 2021
	£' 000	£' 000	£' 000	£' 000	£' 000
Holocaust Survivors' Centre ¹	-	15	(15)	-	-
Michael Sobell Community Centre ¹	-	206	(206)	-	-
Kun Mor and George Kiss ¹	-	6	(6)	-	-
Vi & John Rubens ¹	-	17	(17)	-	-
Sinclair House/Redbridge ²	3,508	145	(145)	-	3,508
Special Day Centres	-	3	(3)	-	-
Stepney Community Centre	-	24	(24)	-	-
Otto Schiff	-	29	(29)	-	-
Lady Sarah Cohen House	-	45	(45)	-	-
Anita Dorfman	-	52	(52)	-	-
Sidney Corob	-	54	(54)	-	-
Rosetrees	-	5	(5)	-	-
Disability Arts & Dementia	-	14	(14)	-	-
JC Direct & Community Support	-	185	(185)	-	-
Selig Court	-	9	(9)	-	-
Others ³	-	29	(28)	-	-
Sandringham ⁴	-	6,399	-	(6,399)	-
JAMI ⁵	35	737	(231)	(480)	62
ICF Funding (note 7)	-	1,352	(1,352)	-	-
Totals⁶	3,543	9,326	(2,420)	(6,879)	3,570

1. The majority of the receipts of donated funds relate to funds that are soft credited to our Homes and Day Centres to contribute to the operating expenditure of those services.

2. Sinclair House/Redbridge is a day centre providing a facility for the whole community both young and old, with special day care for the needs of clients with Alzheimer's. Funds have been received to development the site, £804k of which has been spent on planning fees and duly capitalised pending full development of the site, other transfers relate to cash designated for use on this project.

3. Other restricted funds consist of funds that are to be used to fund entertainment for the residents in the Care Homes and other smaller amounts with restricted spending requirements.

4. The majority of the capital pledges received are towards the development of the Sandringham campus at Stanmore currently in the second phase of construction. Monies are restricted to fund the project spend with the building and development applied for general purpose charitable use by means of a Care Home, Day and Community Centre and Retirement Living apartments.

5. Please refer to the JAMI Charity accounts for the details of the restricted fund movements for the year.

6. Please refer to note 7 for the details of the receipt and application of Infection Control Funding (ICF).

7. Restricted reserves for the Charity (Company) are £3,508k (2019/20: £3,508k) the numbers above excluding the funds for JAMI.

Income relates to all fundraising income and fees specifically raised for the resources as detailed above. Expenditure relates to all expenditure linked to that with which it was fundraised for, for example care home operations and funds for resident entertainment.

JEWISH CARE

Notes to the Accounts for the year ended 31 March 2021

24. Restricted Funds – Group 2020

	1 April 2019	Income	Expenditure	Net Gains/ Transfers in/(out)	31 March 2020
	£' 000	£' 000	£' 000	£' 000	£' 000
Holocaust Survivors' Centre ¹	-	120	(120)	-	-
Michael Sobell Community Centre ¹	-	224	(224)	-	-
Kun Mor and George Kiss ¹	-	17	(17)	-	-
Vi & John Rubens ¹	-	41	(41)	-	-
Sinclair House/Redbridge ²	3,395	115	(2)	-	3,508
Special Day Centres	-	18	(18)	-	-
Stepney Community Centre	-	17	(17)	-	-
Otto Schiff	-	39	(39)	-	-
Lady Sarah Cohen House	-	53	(53)	-	-
Anita Dorfman	-	192	(192)	-	-
Clore Manor	-	27	(27)	-	-
Rosetrees	-	24	(24)	-	-
Disability Arts & Dementia	-	29	(29)	-	-
JC Direct & Community Support	-	36	(36)	-	-
Selig Court	-	8	(8)	-	-
Others ³	-	30	(30)	-	-
Sandringham/Wohl Court ⁴	-	8,224	-	(8,224)	-
JAMI ⁵	12	436	(413)	-	35
Totals⁶	3,407	9,650	(1,290)	(8,224)	3,543

1. The majority of the receipts of donated funds relate to funds that are soft credited to our Homes and Day Centres to contribute to the operating expenditure of those services.

2. Sinclair House/Redbridge is a day centre providing a facility for the whole community both young and old, with special day care for the needs of clients with Alzheimer's. Funds have been received to develop the site, £804k of which has been spent on planning fees and duly capitalised pending full development of the site, other transfers relate to cash designated for use on this project.

3. Other restricted funds consist of funds that are to be used to fund entertainment for the residents in the Care Homes and other smaller amounts with restricted spending requirements.

4. The majority of the capital pledges received are towards the development of the Sandringham campus at Stanmore currently in the second phase of construction. Monies are restricted to fund the project spend with the building and development applied for general purpose charitable use by means of a Care Home, Day and Community Centre and Retirement Living apartments.

5. Please refer to the JAMI Charity accounts for the details of the restricted fund movements for the year.

6. Restricted reserves for the Charity (Company) are £3,508k (2018/19: £3,395k) the numbers above excluding the funds for JAMI.

Income relates to all fundraising income and fees specifically raised for the resources as detailed above. Expenditure relates to all expenditure linked to that with which it was fundraised for, for example care home operations and funds for resident entertainment.

JEWISH CARE

Notes to the Accounts for the year ended 31 March 2021

25. Summary of Funds 2021

Group

	Brought forward 1 April 2020	Income	Expenditure	Gain/losses	Transfers in/(out)	Carried forward 31 March 2021
	£' 000	£' 000	£' 000	£' 000	£' 000	£' 000
General funds	22,506	54,887	(52,183)	5,951	(2,235)	28,926
Designated funds	101,548	-	(3,452)	-	9,114	107,210
Pension fund	(10,589)	-	90	(3,909)	-	(14,408)
Restricted funds	3,543	9,786	(2,880)	-	(6,879)	3,570
Endowment funds	16,472	7	(136)	541	-	16,884
Total Funds	133,480	64,680	(58,561)	2,583	-	142,182

Please refer to the individual notes on endowment and restricted funds for further details on transfers.

Summary of Funds 2020

Group

	Brought forward 1 April 2019	Income	Expenditure	Gain/losses	Transfers in/(out)	Carried forward 31 March 2020
	£' 000	£' 000	£' 000	£' 000	£' 000	£' 000
General funds	24,198	52,383	(57,407)	(901)	4,233	22,506
Designated funds	101,087	-	(3,530)	-	3,991	101,548
Pension fund	(14,620)	-	1,032	2,999	-	(10,589)
Restricted funds	3,407	9,650	(1,290)	-	(8,224)	3,543
Endowment funds	16,681	-	(161)	(48)	-	16,472
Total Funds	130,753	62,033	(61,356)	2,050	-	133,480

Please refer to the individual notes on endowment and restricted funds for further details on transfers.

JEWISH CARE

Notes to the Accounts for the year ended 31 March 2021

25. Summary of Funds 2021

Company

	Brought forward 1 April 2020	Income	Expenditure	Gain/(losses)	Transfers in/(out)	Carried forward 31 March 2021
	£' 000	£' 000	£' 000	£' 000	£' 000	£' 000
General funds	21,465	54,478	(51,577)	5,950	(3,561)	26,755
Designated funds	100,869	-	(3,541)	-	9,961	107,289
Pension fund	(10,589)	-	90	(3,909)	-	(14,408)
Restricted funds	3,508	7,237	(837)	-	(6,400)	3,508
Endowment funds	16,472	7	(136)	541	-	16,884
Total Funds	131,725	61,722	(56,001)	2,582	-	140,028

Summary of Funds 2020

Company

	Restated Brought forward 1 April 2019	Income	Expenditure	Gain/(losses)	Transfers in/(out)	Carried forward 31 March 2020
	£' 000	£' 000	£' 000	£' 000	£' 000	£' 000
General funds	23,486	50,290	(55,278)	(901)	3,868	21,465
Designated funds	100,111	-	(3,598)	-	4,356	100,869
Pension funds	(14,620)	-	1,032	2,999	-	(10,589)
Restricted funds	3,396	9,214	(878)	-	(8,224)	3,508
Endowment funds	16,681	-	(168)	(41)	-	16,472
Total Funds	129,054	59,504	(58,890)	2,057	-	131,725

JEWISH CARE

Notes to the Accounts for the year ended 31 March 2021

26. Analysis of Group Net Assets Between Funds 2021

	Endowment funds	Restricted funds	Designated funds	General funds	Pension funds	Total funds
	£' 000	£' 000	£' 000	£' 000	£' 000	£' 000
Fund Balances at 31 March 2021						
Tangible fixed assets	14,150	841	126,848	-	-	141,839
Intangible fixed assets	-	-	644	-	-	644
Investments	2,613	-	-	28,937	-	31,550
Current assets	121	2,729	-	11,568	-	14,418
Liabilities	-	-	(20,550)	(11,311)	-	(31,861)
Pension scheme liability	-	-	-	-	(14,408)	(14,408)
Total Net Assets	16,884	3,570	106,942	29,194	(14,408)	142,182

Designated funds represent the net book value of Jewish Care's unrestricted tangible and intangible fixed assets £127,492k and the Barclays facilities of (£20,550k, amounts due in more than one year).

Analysis of Group Net Assets Between Funds 2020

	Endowment funds	Restricted funds	Designated funds	General funds	Pension funds	Total funds
	£' 000	£' 000	£' 000	£' 000	£' 000	£' 000
Fund Balances at 31 March 2020						
Tangible fixed assets	14,286	805	118,638	-	-	133,729
Intangible fixed assets	-	-	842	-	-	842
Investments	2,072	-	-	25,679	-	27,751
Current assets	114	2,738	-	12,442	-	15,294
Liabilities	-	-	(17,932)	(15,615)	-	(33,547)
Pension scheme liability	-	-	-	-	(10,589)	(10,589)
Total Net Assets	16,472	3,543	101,548	22,506	(10,589)	133,480

Designated funds represent the net book value of Jewish Care's unrestricted tangible and intangible fixed assets £119,480k and the Barclays facilities of (£17,932k).

JEWISH CARE

Notes to the Accounts for the year ended 31 March 2021

26. Analysis of Company Net Assets Between Funds 2021

	Endowment funds	Restricted funds	Designated funds	General funds	Pension funds	Total funds
	£' 000	£' 000	£' 000	£' 000	£' 000	£' 000
Fund Balances at 31 March 2021						
Tangible fixed assets	14,150	841	126,927	-	-	141,918
Intangible fixed assets	-	-	644	-	-	644
Investments	2,613	-	-	29,194	-	31,807
Current assets	121	2,668	-	8,658	-	11,447
Liabilities	-	-	(20,550)	(10,830)	-	(31,380)
Pension scheme liability	-	-	-	-	(14,408)	(14,408)
Total Net Assets	16,884	3,509	107,021	27,022	(14,408)	140,028

Designated funds represent the net book value of Jewish Care's unrestricted tangible and intangible fixed assets £127,571k and the Barclays facilities of (£20,550k).

Analysis of Company Net Assets Between Funds 2020

	Endowment funds	Restricted funds	Designated funds	General funds	Pension funds	Total funds
	£' 000	£' 000	£' 000	£' 000	£' 000	£' 000
Fund Balances at 31 March 2020						
Tangible fixed assets	14,285	805	117,950	714	-	133,754
Intangible fixed assets	-	-	842	-	-	842
Investments	2,072	-	9	25,927	-	28,008
Current assets	115	2,703	-	6,692	-	9,510
Liabilities	-	-	(17,932)	(11,868)	-	(29,800)
Pension scheme liability	-	-	-	-	(10,589)	(10,589)
Total Net Assets	16,472	3,508	100,869	21,465	(10,589)	131,725

Designated funds represent the net book value of Jewish Care's unrestricted tangible and intangible fixed assets £118,792k, investments of £9k and the Barclays facilities of (£17,932k).

JEWISH CARE

Notes to the Accounts for the year ended 31 March 2021

27. Notes to the Statement of Cash Flow

Reconciliation of net income to net cash outflow from operating activities

	2021	2020
	£' 000	£' 000
Net income for the year	6,119	677
Adjustments for:		
Depreciation and amortisation charges	3,568	3,664
Bad Debt Write Off	-	94
Asset write off	-	520
Profit on disposal of Property	(2,882)	(485)
Gift of Property – Investment Asset	-	59
(Decrease)/Increase in creditors within one year	(4,134)	1,050
Adjustment for pension funding	(524)	(606)
(Increase)/decrease in debtors & stock	(1,925)	(10)
Net dividends, interest and returns on investments	(964)	(827)
Net cash (used)/provided by operating activities	(742)	4,136

Analysis of changes in cash during the year

	£' 000	£' 000
At 1 April	6,284	4,332
Net cash inflow	825	1,952
At 31 March	7,109	6,284

JEWISH CARE

Notes to the Accounts for the year ended 31 March 2021

27. Notes to the Statement of Cash Flow (cont'd)

Analysis of change in net debt

	At 1 April 2020	Cashflow	At 31 March 2021
	£' 000	£' 000	£' 000
Cash at bank and on hand	6,284	825	7,109
Barclays loan	(18,182)	(6,100)	(24,282)
	(11,898)	(5,275)	(17,173)

Analysis of change in net debt (less than one year)

	At 1 April 2020	Cashflow/ Transfer to > 1 year	At 31 March 2021
	£' 000	£' 000	£' 000
Cash at bank and on hand	6,284	825	7,109
Barclays loan	(250)	(3,482)	(3,732)
	6,034	(2,657)	3,377

Analysis of change in net debt (more than one year)

	At 1 April 2020	Cashflow/ Transfer to > 1 year	At 31 March 2021
	£' 000	£' 000	£' 000
Barclays loan	(17,932)	(2,618)	(20,550)
	(17,932)	(2,618)	(20,550)

Analysis of cash and cash equivalents

	2021 £' 000	2020 £' 000
Cash in Hand	7,109	5,831
Notice deposits (less than 3 months)	-	453
Total cash and cash equivalents	7,109	6,284

JEWISH CARE

Notes to the Accounts for the year ended 31 March 2021

28. Pensions

General

Jewish Care has two pension schemes, the first being the Group Personal Pension plan, a defined contribution scheme administered by Legal and General, with total contributions (employer and employee) of £2.1m being paid in the year ended 31 March 2021, (2019/20: £2.8m). Group Personal Pension plan liabilities at the 31 March 2021 were £67,070 (2019/20: £307,699). The second scheme is the Jewish Care Pension Scheme, a defined benefit scheme for the benefit of the employees; the scheme was closed to new entrants on the 1 February 2006 and closed to future benefit accrual as at the 31 March 2011. The assets of the scheme are administered by the Jewish Care Pension Scheme Trustees in a fund separate from that of the Charity. A full actuarial valuation was carried out at 1 April 2019 by Barnet Waddingham. In relation to the deficit on the defined benefit pension scheme, an arrangement is in place for Jewish Care and JCHA (Jewish Community Housing Association – a non related entity) agreed by the Jewish Care Pension Trustees in relation to the actuarial assumptions and the recovery plan with relevant contribution arrangements. A collateral security arrangement (fixed security on the Maurice and Vivienne Wohl Campus) a deed of priority and a revised investment strategy have been agreed by Jewish Care and the Pension Trustees. This reduces the charity's exposure to any potential deterioration of the funding position in the future. As part of the Covid-19 financial mitigation, Jewish Care negotiated a 3-month suspension of defined benefit contributions and also a 50% reduction in those contributions on the recommencement of the payments in July 2020 until March 2022 in agreement with the directors of the Jewish Care Pension Trustee. In agreement with the Jewish Care Pension Trustees, the contributions to the scheme from Jewish Care were £819,000 per annum from the 1 July 2020 to the 31 March 2022 and from the 1 April 2022 will increase to £1,691,000 per annum.

The cash contribution made by the employers over the financial year in respect of the scheme was £614,000 (2019/20: £1,638,000). The charge to the accounts under FRS102 was £524,000 (2019/20: £606,000). The contribution rate made by the Company as a percentage of pensionable salary was 4% (2019/20: 4%).

The principal actuarial assumptions used in the FRS102 calculations are as set out below:

	2021	2020
Discount rate	2.00% p.a.	2.35% p.a.
Retail price index (RPI) inflation	3.55% p.a.	2.95% p.a.
Consumer price index (CPI) inflation	3.10% p.a.	1.95% p.a.
Pension increases		
RPI max 5%	3.40% p.a.	2.85% p.a.
RPI max 2.5%	2.35% p.a.	2.15% p.a.
CPI max 3%	2.45% p.a.	1.70% p.a.
Pre and Post retirement mortality assumption*	100% of S2NXA CMI_2017 [1.25%]	100% of S2NXA CMI_2017 [1.25%]
Tax free cash	Members are assumed to commute 25% of their pension as tax free cash.	Members are assumed to commute 25% of their pension as tax free cash.

*see extract from table below for a male and female member at life expectancies age 45 and 65

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Notes to the Accounts for the year ended 31 March 2021

28. Pensions (cont'd)

Life expectancy at age 65 Mortality assumption	31 March 2021 Years	31 March 2020 Years
Male currently aged 45	23.2	23.7
Female currently aged 45	22.0	26.2
Male currently aged 65	25.9	22.4
Female currently aged 65	24.5	24.8

Amounts recognised in the Balance Sheet	Value at 31 March 2021 £' 000	Value at 31 March 2020 £' 000
Fair value of assets	55,611	54,027
Present value of funded obligations	(70,019)	(64,616)
(Deficit)	(14,408)	(10,589)

Amounts recognised in the Statement of Financial Activities over the year	31 March 2021 £' 000	31 March 2020 £' 000
Administration costs	267	271
Interest on liabilities	1,484	1,582
Interest in assets	(1,239)	(1,247)
Past service cost	12	-
Total	524	606

Re-measurements over the year	31 March 2021 £' 000	31 March 2020 £' 000
(Gain) on scheme assets in excess of interest	(2,980)	(1,176)
Experience (gain)/loss on liabilities	(870)	635
(Gain)/loss from changes to demographic assumptions	(527)	1,156
Loss/(gain) from changes to financial assumptions	8,286	(3,614)
Total re-measurements loss/(gain)	3,909	(2,999)

JEWISH CARE

Notes to the Accounts for the year ended 31 March 2021

28. Pensions (cont'd)

Reconciliation of assets and Defined Benefit Obligation

The change in the assets over the period was:	31 March 2021	31 March 2020
	£' 000	£' 000
Fair value of assets at the beginning of the period	54,027	52,338
Interest on assets	1,239	1,247
Employer contributions	614	1,638
Benefits paid	(2,982)	(2,101)
Administration Costs	(267)	(271)
Return on plan assets less interest	2,980	1,176
Fair value of assets at the end of the period	55,611	54,027

Analysis of scheme assets	31 March 2021	31 March 2020
	£' 000	£' 000
Equities	15,846	11,387
Credit funds	25,037	25,402
Liability driven investments (LDI)	13,250	14,290
Annuity policies	311	361
Cash and net current assets	1,167	2,587
	55,611	54,027

The change in the liabilities over the period was:	31 March 2021	31 March 2020
	£' 000	£' 000
Defined Benefit Obligation at the beginning of the period	64,616	66,958
Past service cost	12	-
Interest cost	1,484	1,582
Benefits paid	(2,982)	(2,101)
Experience (gain)/loss on defined benefit obligation	(870)	635
Changes to demographic assumptions (loss)/gain	(527)	1,156
Changes to financial assumptions loss/(gain)	8,286	(3,614)
Defined Benefit Obligation at the end of the period	70,019	64,616

JEWISH CARE

Notes to the Accounts for the year ended 31 March 2021

29. Commitments under operating leases

Group - Payments

The groups future minimum operating lease payments are as follows:

	2021	2020
	£' 000	£' 000
Within one year		
Land & Buildings	204	204
Plant and Machinery	129	114
Between one and five years		
Land & Buildings	818	818
Plant and Machinery	221	142
Over five years		
Land and Buildings	2,702	2,907
Plant and Machinery	-	-
Totals	4,074	4,185

Company - Payments

The company's future minimum operating lease payments are as follows:

	2021	2020
	£' 000	£' 000
Within one year		
Plant and Machinery	129	114
Between one and five years		
Plant and Machinery	221	142
Totals	350	256

30. Contingent Assets

At 31 March 2021, the Group had been notified of their legal entitlement to legacies but the amount is subject to finalisation. Amounts due will be recognised in the accounts when the values are determined with reasonable certainty. It is impractical to disclose these amounts due to the nature of legacies and the inherent uncertainty of future events that determine their existence.

31. Capital Commitments

In July 2017, Community Trading Limited entered into a capital commitment to develop the care campus, Sandringham at Stanmore. The unexpired amount of the capital commitment at the 31 March 2021 is NIL with project completion in November 2020 (amount committed at the 31 March 2020 £9.1m).

JEWISH CARE

Notes to the Accounts for the year ended 31 March 2021

32. Related Party Transactions

In 2021 the following transactions took place between the Charity and its related parties:

Community Trading Limited (Subsidiary):

The transfer under a qualifying payment of the trading profits of Community Trading Limited (CTL) in the amount of £239,387 (2019/20: £841,393) to Jewish Care. At the 31 March 2021 there were amounts owed by Community Trading Limited of £1,597,712 (2019/20: owed to £1,224,882). Jewish Care finances the development activities of Community Trading Limited via capital donations and a commercial loan facility in its name. Monies advanced by Jewish Care to CTL to fund the construction activities in the year ended 31 March 2021 were £14,155,226 (2019/20 £6,123,368) in tandem the capitalised value of work in progress construction work is transferred to Jewish Care £14,054,023 (2019/20 £6,151,987) with £545,113 eliminated on consolidation. The £545,113 is owed to Community Trading Limited at the 31 March 2021 (2019/20 £3,627,126).

Joel Emanuel Trust (JET) (Linked Charity):

Jewish Care operates Sidney Corob House on behalf of JET. At the 31 March 2021 there were amounts owed to JET of £6,824 (2019/20 owed to JET £290,616). Jewish Care operates Sidney Corob House and the Wohl Court Retirement Living scheme on behalf of the Joel Emanuel Trust, the nature of transfers to and from JET relate to operational income received and charges incurred by Jewish Care on behalf of JET. Respective operational charges of £1,683,862 (2019/20 £1,444,377), operational income of £1,819,588 (2019/20 £1,459,317) and £67,039 (2019/20 £13,474) in balance sheet movements were transferred to the JET entity for Sidney Corob in the year. Respective operational charges of £207,354 (2019/20: £205,404) and operational income of £126,326 (2019/20: £145,430) were transferred to the JET entity for Wohl Court in the year ended 31 March 2020.

JC Switzerland Foundation (Common Trustee):

JC Switzerland is an independent foundation. At the 31 March 2021 there were amounts owed to Jewish Care of £36,483 (2019/20 £36,483).

Jewish Association for Mental Illness (JAMI) (Subsidiary):

The transfer of grant funding to the Jewish Association for Mental Illness in the amount of £779,028 (2019/20: £765,257). At the 31 March 2021 there was an amount due to Jewish Care of £49,295 from JAMI (2019/20: owed to Jewish Care £46,663). Charges of £49,295 have been charged by Jewish Care to JAMI for property and IT costs in the year ended 31 March 2021 (2019/20 £47,974).

Jewish Care Staff Benevolent Association (Related Party)

The Jewish Care Staff Benevolent Association is a separate Charity with registration number 220470. Members of the Association are Jewish Care staff members, the aim of the Charity is to grant relief and assistance to Jewish Care staff as is the nature of the related party relationship. Loans are advanced by an independent loans committee and repaid via repayments mandated to salaries. The related party balance with Jewish Care at the 31 March 2021 is £419,494 (2019/20:£356,918), the balance of which relates to the use of Jewish Care as the conduit to make the loan advances to staff.

JEWISH CARE

Notes to the Accounts for the year ended 31 March 2021

32. Related Party Transactions (cont'd)

Two JAMI Trustees are also Trustees of Charitable Trusts which made donations to JAMI during the year. Robert Shemtob is a Trustee of the K C Shasha Charitable Trust, amount received was £20,000 (2019/20: £105,000) and Raymond Harris is a Trustee of the Atkin Foundation, amount received was £20,000 (2019/20: £50,000).

Steven Lewis, former Trustee and now appointed President of Jewish Care is a Director of Jewish Community Foundation, Jewish Family Services, Stepney B'nai B'rith Clubs and Settlement and The Friends of the London Jewish Hospital, these are all dormant subsidiaries of Jewish Care.

Steven Lewis is also a Trustee of the Jewish Leadership Council, an independent membership organisation of which Jewish Care paid an annual membership fee of £27,578 for the year ended 31 March 2021 (2019/20: £28,578).

Adam Dawson, Trustee is also the Chair and Trustee of the Jewish Association for Mental Illness, JAMI (subsidiary). JAMI is in receipt of a grant £779,028 from Jewish Care for the year ended 31 March 2021 (2019/20: £765,257).

Graham Edwards, Trustee is also a Director of Castle Water Limited, Jewish Care uses Castle Water as a supplier in the normal course of business and paid £39,104 for utilities in the normal course of business in the year ended 31 March 2021 (2019/20:£93,714).

Harold Gittlemon, Trustee is also a Trustee and Vice Chair of Camp Simcha. Camp Simcha rents office space from Jewish Care. The rent received in the normal course of business was £45,409 in the year ended 31 March 2021 (2019/20 £45,409).

Matthew Weiner, Trustee is also a Director of the trading subsidiary Community Trading Limited.

Michael Brodtman, Trustee is also a Director of the trading subsidiary Community Trading Limited.

Key Management personnel also comprise the Board of Trustees. None of the Trustees received any remuneration or expenses from their work associated with the Charity. Donations received from Trustees without restrictions were £234k (2019/20: £356k).

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Notes to the Accounts for the year ended 31 March 2021

33. Post Balance Sheet Events

Property Disposals (non-adjusting events)

Two planned property sales have completed as at the date of accounts signing, Clore Manor, 160-162 Great North Way, NW4 and Rubens House, 184 Ballards Land, N3.

Business Combination Agreement (non adjusting event)

On 19 April 2021 Sunridge Housing Association Limited became part of Jewish Care as a subsidiary under a business combination agreement dated the 9 April 2021, with the joining of forces of both organisations, the Sunridge Housing Association Limited will have access to greater resources to provide a higher level and wider spectrum of care now and in the future, than it would be remaining as a separate organisation. It will be stronger and more financially sustainable, securing the home into the future. Sunridge Court, the care home within the entity will also have the opportunity to offer better career options for care staff and importantly, will also benefit from Jewish Care's marketing team, strong governance, and fundraising expertise. The balance sheet value of the Sunridge Housing Association Limited at 18 April 2021 is £1.2m.

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Notes to the Accounts for the year ended 31 March 2021

34. Consolidated Statement of Financial Activities for the year ended 31 March 2020

	Notes	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds
		£' 000	£' 000	£' 000	£' 000
Income and endowments from:					
Donations and legacies		16,036	1,189	-	17,225
Capital project donations		-	8,334	-	8,334
Charitable activities		34,839	127	-	34,966
Other trading entities		70	-	-	70
Investments		1,017	-	-	1,017
Disposal of Property		421	-	-	421
Total		52,383	9,650	-	62,033
Expenditure on:					
Raising funds;					
<i>Fundraising</i>		3,624	-	-	3,624
<i>Investment fees</i>		190	-	-	190
Charitable activities		55,571	1,290	161	57,022
Other expenditure		520	-	-	520
Total		59,905	1,290	161	61,356
Net (loss) on investments		(901)	-	(48)	(949)
Net (expenditure)/ income		(8,423)	8,360	(209)	(272)
Transfer between funds	23	8,224	(8,224)	-	-
Actuarial gain on defined benefit pension schemes		2,999	-	-	2,999
Net movement in funds		2,800	136	(209)	2,727
Reconciliation of funds:					
Total funds brought forward		110,665	3,407	16,681	130,753
Total funds carried forward		113,465	3,543	16,472	133,480