



JEWISH CARE

A charitable company limited by guarantee
Trustees' Report and Accounts
For the year ended 31 March 2017

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BANKERS

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

Metro Bank
One Southhampton Row
London WC1B 5HA

Coutts & Company
440 Strand
London WC2R 0QS

INVESTMENT ADVISORS

Quilter Cheviot Limited
One Kingsway
London
WC2B 6AN

Veritas Investment Management LLP
90 Long Acre
London
WC2E 9RA

AUDITORS

haysmacintyre
26 Red Lion Square
London WC1R 4AG

SOLICITORS

Stephenson Harwood
One St Paul's Churchyard
London EC4M 8SH

Bircham Dyson Bell
50 Broadway
London SW1H 0BL

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

The Trustees have pleasure in submitting their Report incorporating the strategic report and audited financial statements for the year ended 31 March 2017.

CHIEF EXECUTIVE'S OVERVIEW FOR 2016/17

The past year has been overall, a hugely positive year for Jewish Care, yet the environment in which the organisation operates, continues to be increasingly challenging; the challenges centre mainly around three areas:

Regulation – Across every aspect of the organisation, regulation is increasing. Whether it be ensuring that people have the right to work in the UK or our fundraising protocols are compliant with the new regulatory environment or that our regulated care services meet the increasingly stringent conditions placed on us by the Care Quality Commission (CQC). Whilst overall, Jewish Care has over 80% of its regulated services as “Good” or above, which is significantly above the national average, two of our resources were rated “Requires Improvement” and in an organisation, that aspires to be Best in Class, this places a significant challenge to us all. One that we will meet however.

Public Expenditure – Increasingly tight public expenditure means that the amount of money paid for social care services has not increased in line with the rising pressure on our costs. Yet again during the year, we saw a real term decrease in the amount of public funding the organisation received. Although the government recognised this with the ability for local authorities to ringfence additional taxes raised for adult social care, this did not trickle through to organisations like Jewish Care.

National Living Wage – Whilst welcoming the principle of ensuring everyone has reasonable levels of pay, the impact on organisations like Jewish Care is significant, as our desire to pay above the national minimum wage puts pressure on our salaries budget. As our largest customer is government and they are not increasing the amount of monies they pay us, this puts significant pressure on the organisation's finances.

On the positive side, this year's report shows voluntary income in excess of £23m, which is to be celebrated and as a mark of hard work by many people. However, underneath that positive headline figure, is the fact that this year has been one of our best years for legacy income and that, our major gifts line, is under significant pressure. It also shows that the success that the organisation had in raising funds for our capital build projects, which ensures that the organisation is providing services fit for the future, but also building up greater reliance on services that generate income. Overall, the organisation is in an extremely strong position, with compliments up and complaints down and the number of people using our services, increasing.

None of this would have been possible without Jewish Care's ability to work in partnership with the community. The dedicated workforce that is employed by the organisation, combined with the passionate volunteers, ensures that Jewish Care can do what it does. We are the envy of many in the social care world, because of our ability to harness that partnership and use it to the benefit of those people that need our services.

I would like to conclude by thanking both the paid staff, for the immense hard work that they have put in over the last year, and our volunteers including those people who visit residents in our homes through to the members of our Trustee Board, for the commitment they have to Jewish Care. I am so grateful for that unique way that these groups of individuals work together to ensure that the Jewish community receives the quality of services it does, and this is something that makes me incredibly proud to be Chief Executive of Jewish Care.

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 of England. Together with the work of our 1,400 amazing staff members, our 3,000 generous volunteers and our dedicated lay leaders lending their time and expertise, we run over 70 centres and services, caring for more than 10,000 people every week. Our role is to help Jewish people participate and live in their community by delivering care and support that recognises and values their Jewish way of life. We believe that all our clients should be able to celebrate and participate in those aspects of Judaism that they feel most comfortable with and our staff and volunteers ensure this is a fundamental part of the service we offer.

We provide the following services:

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

Jewish Care Direct (Helpline) – is a confidential one-stop 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 Jewish Care's community support services, residential care homes, home care, day care for older people with dementia, carers support services, community centres, mental health and more.

Care homes for older people – all of our care homes enable residents to feel well cared for. Our specially trained staff, health professionals and volunteers deliver personal, nursing, dementia and respite care in a warm and caring environment. At Jewish Care, we believe that people should remain as independent as they can for as long as possible and live life to the full. With this in mind, we work with every resident to create their own specific care plan. All of our care homes and homecare services 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.

Care homes for people with mental health needs – we have two care homes for people living with moderate to severe mental health needs, which offer a range of care packages, depending on the needs of each potential resident. Jack Gardner House caters for young adults whilst Sidney Corob House caters for the those over 50 years old. At both homes, there are qualified and trained staff on duty 24 hours a day. Each resident is allocated a personal keyworker, who ensures they are receiving the support they need. All residents have their own front door key and are welcome to come and go as they please, as long as their safety is not compromised. Both homes offer Jewish people with mental health needs a warm and therapeutic home with strong Jewish traditions and culture.

We provide the following services cont'd:

Community 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 activities from art classes to Zumba. Our centres are also a place to relax, de-stress and socialise with other members of the community over a coffee and a slice of kosher cake, or through a manicure or massage. All of our centres celebrate the Jewish festivals and stay in touch with their communities by participating in activities with local synagogues and schools.

Day centres – our day centres bring people together, giving them opportunities to keep up their hobbies and interests, socialise, improve their health, happiness and just have fun.

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 and 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.

Home care and Independent Living – 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. We also have 45 Independent Living apartments at the Maurice and Vivienne Wohl Campus at Golders Green. Tenants benefit from having access to communal facilities including lounges, a kosher restaurant and a hobby room, as well as a courtyard garden and excellent access to local shops and facilities.

Holocaust Survivors Centre and Shalvata – 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 and choice and providing emotional support and development.

Family carers support – caring for someone with dementia, mental health needs, physical disability or frailty, a life threatening illness or condition, can be intensely demanding. 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.

Support groups and social clubs – we facilitate several different groups that offer support, encouragement and advice to all those who attend. These groups include Active 8, a weekly group for people with neurological conditions, ADD – ANON, an addiction support group, dementia carers support group, stroke clubs, bereavement and separation groups. There are also many social clubs for those who like to make new connections in their area.

Jewish Care is committed to ensuring that members of the Jewish community have access to the support and care they require to lead their lives as independently as possible. In order to help make this a reality, our vision and mission sets out what we would like to see and how we are going to help make this happen. To support this, we have also identified the values that are important to us, that will guide us in what we do and how we behave with each other and our stakeholders. Our vision, mission and values along with our aims and objectives, should help to ensure that we meet the community's health and social care needs wherever possible, and that our working lives are fulfilling and give us pride in ourselves and in Jewish Care. We continue to deliver on our Meaningful Lives Strategy which we use to guide our work in the future and which features the following objectives:

Promoting wellbeing: we seek to continually improve the wellbeing of our clients and staff so they can live life to the full.

- Create services and activities that make a positive difference to people's lives.
- Empower people to make decisions.
- Develop a culture of creativity and collaboration throughout Jewish Care.
- Demonstrate the impact made by our donors and volunteers.
- Ensure that our customers' needs are at the heart of everything we do.

Strengthening community: we will strengthen the Jewish community through all of our work by increasing connection and collaboration.

- Lead the development of an umbrella group of health and social care organisations within the Jewish community.
- Measure the impact of our services and work with others to decide where and how best to focus resources.
- Together with others, work to ensure that wherever there is a Jewish need, that need is met.
- Enhance Jewish Care's role as an advocate for the Jewish community in the national and local social care arenas.

Enhancing value: we look for ways to keep improving the effectiveness of our donors' money and all our resources.

- Continue to ensure the organisation is run in the most cost efficient way possible.
- Establish benchmarks and targets against which to measure performance.
- Actively create additional sources of revenue, including payment from all who can pay.
- Work with the community to establish a clear understanding of the need to give responsibly and pay for care.
- Ensure that those services that can break even do, and develop new services to generate revenue.

2B. OUR VISION, MISSION AND STRATEGY CONT'D

Our core principles are:

The Jewish in Jewish Care: we believe that everything we do should enable people to embrace and enjoy their Jewish identity and culture.

People focus: we believe that putting people at the heart of everything we do helps us to achieve the best possible results for everyone involved in Jewish Care.

Collaboration: we believe in sharing what we know and will actively promote and enable collaborative working.

Giving and receiving: we believe that everyone has something to offer and encourage everyone to give as well as receive.

A quality approach: we believe that in everything we do, we should aim for the highest possible quality and the best possible outcome.

Paying for care: we believe that everyone who can, should contribute to the cost of their own, or their family's, care and support.

Our values are:

Excellence: we are ambitious, professional and passionate about offering high quality services delivered with dedication and sensitivity.

Enabling: working together, we actively encourage people to “go for it” and live meaningful lives.

Creative: we are innovative, adaptable, welcome new ideas and believe in finding solutions that work for each individual.

Inclusive: everyone involved with Jewish Care is important and deserves to be treated with dignity and respect.

Integrity: we treat people fairly and are accountable for what we do and how we do it.

Everything we do is underpinned by Jewish values and ethics.

Jewish Care is the embodiment of partnership, not only in terms of the way it provides its services to the community, which would be significantly reduced were it not for 3,000 active volunteers, but also in terms of the way it governs itself.

The Board of Trustees (who are listed on page 10 of this document) meets every 6-8 weeks to discuss a pre-planned agenda, and works alongside the professional team to discuss the strategic priorities, performance of the organisation against its key performance indicators, and to agree any changes in the way the organisation operates.

The commitment of the Trustees does not end there – most Trustees chair individual expert groups, fundraising, community services, human resources, investment, property and information technology, giving of their individual areas of expertise, as well as agreeing to lead other initiatives, visiting Jewish Care services, attending fundraising or other events, meeting donors or prospective volunteers. It is this commitment that helps Jewish Care provide vulnerable members of our community with the services they deserve.

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 continue to pay an agreed 5% increase on rates for all care services provided by Jewish Care to residents of Barnet. This takes into account our culturally specific service and, in return, we no longer ask for a family contribution for people funded by Barnet. Third party and family contributions are still requested for people funded by other local authorities. 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. This is shown by the fact that at least 67% of residents are funded by the local authority.

Jewish Care's day centres are subsidised by voluntary donations which enable entrance fees to be kept lower than they would otherwise be. Some services, such as carer's support and social work, do not have 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.

3. GOVERNANCE – TRUSTEE BOARD STRUCTURE AND CONSTITUTION

Key Management Personnel: Trustee Board

The Board have a broad range of backgrounds, including health care, business, property, law, accountancy and public life. Members of the Board of Trustees are recruited on the basis of their meeting the skills identified as required.

Trustees (who are also company Directors of the Charity)

Steven Lewis (Chair)
Rachel Anticoni
Michael Blake (Co Treasurer)
Linda Bogod
Michael Brodtman
Debra Fox (Vice Chair)
Simon Friend (Co Treasurer) (appointed 26 September 2016)
Anthony Grossman
Andrew Klein (retired 26 September 2016)
Gayle Klein (appointed 26 September 2016)
Douglas Krikler
Lord Ian Livingston
Nicola Loftus
Dr Dean Noimark
Stuart Roden
Arnold Wagner OBE (Vice Chair)
Matthew Weiner (appointed 14 December 2016)
Jonathan Zenios (Co Treasurer) (retired 26 September 2016)

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 £7,884 (2015/16 £7,884).

Key Management Personnel: Professional Officers

Simon Morris	Chief Executive
Diane Blausten	Director of Human Resources
Daniel Carmel-Brown	Director of Fundraising and Marketing
Ian Grimes	Director of Property Services (resigned July 2017)
Andrew Hope	Director of Finance and Company Secretary
Neil Taylor	Director of Community Services

Our constitution

Jewish Care is a Charitable Company limited by guarantee and not having a share capital. Jewish Care was incorporated in England and Wales and 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 Memorandum & Articles amended 6 December 1995, 23 June 2004 and the 28 October 2013.

The Board is responsible for the direction and management of Jewish Care to ensure that it meets its charitable objectives. The Board meets on a 6-8 weekly basis. Trustees sit on Committees or Expert Groups to ensure there is continuity and accurate reporting of work in progress to the Board.

All new Trustees have an induction course and receive legal update training sessions each year. Members of the Board attend other courses as necessary. In order to manage any potential conflicts of interest, each Trustee has to complete a declaration of interests on appointment, on an annual basis and the declaration of interests is a standing agenda item at each Board meeting. Any connection between a Trustee and Key Management Personnel must be disclosed to the full Trustee Board in the same way as any contractual relationship with a related party. Donations received from Trustees without restrictions were £163,240 (2015/16: £235,873).

Committees of the Board

There are three Committees of the Board – the Nomination and Remuneration Committee, the Audit and Risk Committee and the Clinical Governance Committee. All three Committees report directly to the Chair of the Board and have delegated authorities and responsibilities.

The Nomination and Remuneration Committee is responsible for the recruitment and selection of Trustees of the Board and Senior Management, it consists of Trustees and the Chief Executive and is chaired by the Chairman 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 framework for the remuneration of the Chief Executive and key management personnel whilst also ensuring that all actions in relation to both Trustees and key management personnel reflect the requirements of the Fit and Proper Person test.

The Audit and Risk Committee is responsible for overseeing external and internal audit and identifying and overseeing Jewish Care's risk assessment. The membership of the Audit and Risk Committee comprise the Charity's Chief Executive, Director of Finance, Co Treasurers, Trustees and non-Trustees who have relevant current expertise in the areas of finance, audit and/or risk management.

The Clinical Governance Committee is responsible for scrutinising, providing assurance and oversight of Jewish Care's clinical governance arrangements throughout the organisation. The Committee will ensure 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 the Charity's Chief Executive, Director of Care and Community Services, Trustees and non-Trustees who have relevant current expertise in the areas of clinical governance.

Trustee Membership of Committees of the Board (a full list of both Trustee and non-Trustee members are available in the annual review):

Nomination and Remuneration Committee:

Steven Lewis (Chair)
Debra Fox
Arnold Wagner OBE

Audit & Risk Committee:

Simon Friend (Chair)
Michael Blake

Clinical Governance Committee:

Rachel Anticoni (Chair)
Dr Dean Noimark

Committees of the Board cont'd

Expert groups

The Board of Trustees oversees six Expert Groups namely, Fundraising, Community Services, Human Resources, Investment, Property and Information Technology. These Expert Groups exist in an advisory capacity only. They consist of Trustees and others who assist the Chief Executive and the professional officers of Jewish Care on relevant issues. Trustee Membership of Expert Groups (a full list of both Trustee and non-Trustee members is available in the annual review):

Fundraising:

Linda Bogod (Chair)
Steven Lewis
Nicola Loftus

Community Services:

Debra Fox (Chair)
Michael Blake
Simon Friend

Human Resources:

Arnold Wagner OBE (Chair)

Investment:

Stuart Roden (Chair)

Property:

Michael Brodtman (Chair)
Matthew Weiner

Information Technology:

Michael Blake (Chair)

Pay and remuneration policy for Key Management Personnel

The Trustees consider the Board of Trustees and the Professional Officers 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.

The President's Forum

A President's Forum, under the Chairmanship of Jewish Care's President, The Lord Levy, meets at least once a year. The Forum's aim is to provide an opportunity for the discussion of major policy items, with representatives from the community and give structured input to Jewish Care's strategic planning at a formative stage. The membership of the Forum is made up of past Board members, key people previously involved in Jewish Care, business and community leaders, new and rising younger businesses and lay people who are actively involved in the community, a cross-section of representatives from all areas in which Jewish Care is involved and lay representatives from all synagogue movements. The Chairman and the Chief Executive also attend meetings and members of the Board of Trustees are invited to attend.

Subsidiaries and linked charities

At the year end, Jewish Care operated 4 subsidiaries and 20 linked Charities. Of the three larger subsidiaries and linked Charities, Community Trading is a trading subsidiary wholly owned by Jewish Care, the Joel Emanuel Almshouse 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 2017). 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 of Jewish Care. It acts as Trustee to the pension schemes operated by Jewish Care. The other 20 are trusts and linked Charities (see note 12) 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 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 the Company is the provision of services to and in connection with Jewish Care. The majority of activities during 2016/17 were fundraising dinners in aid of Jewish Care and the development of the sites at the Hendon and Stanmore respectively. The company makes a qualifying payment under gift aid to Jewish Care.

Joel Emanuel Almshouse Trust (JET)

Joel Emanuel Almshouse Trust (JET) is a Charity and registered social landlord whose objects are the provision of housing for poor persons of the Jewish faith. The Trust operates Sidney Corob House, a mental health residential home for those over 50, offering residents different levels of care to suit their individual needs. The overall affairs of the Trust are managed and controlled by the Trustee (Jewish Care) through the operation of a management committee.

Jewish Association for Mental Illness (JAMI)

Jewish Care in partnership 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 numbers for 2017 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 £765,257 during the year ended 31 March 2017 (2015/16: £751,916) which is included in incoming resources.

Funds held as custodian Trustee on behalf of others

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

Last year's aims:

1. To put the community at the heart of service development by carrying out user led research in three of the six geographical areas our community centres are based, so that we can continue to build programmes and opportunities that interest people both through participation and volunteering. By doing this we hope to increase our community engagement across these areas.
2. To secure planning permission on the Redbridge Jewish Community Centre site this year and begin planning for a community hub that will include a community centre and independent living apartments.
3. To work closely with the professional team and community to prepare for the new Independent Living service in Hendon expected to be open in late 2018.
4. To increase our Memory Way Café provision from four to seven in this coming year.
5. To launch our 24 hour, live in care service available across the community from North West London, to Herts and Redbridge.
6. To seek funding for the expansion of our Supportive Communities' Programme which now supports over 120 members with the support of over 80 volunteers across the community.
7. To work in partnership with the Royal National Institute of Blind People (RNIB) and The KC Shasha Centre for Talking News & Books, in order to offer all of our members the ability to access talking books from the existing KC Shasha library as part of the RNIB talking books service. This will ensure that print impaired Jewish people have access to a wider range of books and will be able to choose how they do so either on CD, USB stick or digital download.
8. To further develop the Jewish Care Interact website's content and community, so that it becomes the go to place for all things ageing well and living independently in the UK Jewish community; a digital hub, available 24/7 and 365 days a year, engaging with and informing older and disabled Jewish people, their friends, families and wider care networks, as and when they need it.
9. To expand the access of Jewish Care Direct from a telephone information and advice service to a live web chat option with professional advisors on hand to support the community.
10. To offer online access and membership for all of our community centre events to improve the experience and accessibility of booking events for the community.
11. To have a digital care planning system for the homecare and independent service, which will improve the quality of care and information for people in our care and their families as well as improve the overall efficiency of the service.
12. To develop a continuous learning and improvement skills plan for all homecare and independent living staff through the utilisation of Skills for Care, institute of Social Care Excellence and the UK homecare association, best practice guidelines. Areas of priority to include, end of life care, medication support and management, working with mental health and older people.

What we achieved:

1. In 2016/17 we carried out two pieces of user led research in the following two community centres; The Brenner Jewish Community Centre and Redbridge Jewish Community Centre. The research has now become central to building our approach to planning for the future and ensuring that we increase engagement across these centres with our service users.
2. Unfortunately there has been a setback in obtaining planning permission for a community hub on the Redbridge Jewish Community Centre site. The original application was unsuccessful and discussions are now in place on how we take this forward.
3. Currently an Independent Living project team is planning for the service and community development needs in Hendon in advance of its opening. There will be a catering offer that is a weekly or twice weekly dinner with various events, lunches coffee mornings etc available for the tenants and the surrounding community. The project team are also looking at local community engagement opportunities to ensure the service will have both high profile and support from the local Jewish Community.
4. The Memory Way Café provision has remained at four during 2016/17. However, we are about to launch a new memory way café in Enfield. The development in increasing memory cafés to seven as planned was limited as there was a lack of capacity within the staff team. However, we have now secured some funding and recruited a part time member of staff to support with the development and expansion of the memory way cafés and singing for Memory.
5. Our 24 hour live in care service has now launched and three people in the community were supported with live in care packages last year. In 2017/18, we aim to further expand the service to up to eight live in care packages.
6. Utilisation of funds from existing services has meant we haven't needed to apply for additional funding for the Supportive Communities Programme. We now have two people supporting the development and expansion of the Supportive Communities' Programme. The programme has grown and now includes tea parties across London with a recent focus in the East London, Hackney and Stepney areas. To date there are now 19 tea parties across London supported by 73 Volunteers with 195 members attending.
7. To work in partnership with the Royal National Institute of Blind People (RNIB) and KC Shasha, Talking News and books to offer all our members the opportunity for digital access to books for those living with a sight impairment within our community.
8. The Jewish Care Interact website was launched just over a year ago with lots of content developments made since launch. There are now over 1,500 visits to the website each month. User engagement is high and we are now seeing a trend for return users to the website of over 40%, this is confirming the relevance, engagement, reliability and trust in the website content.
9. The organisation is still very keen to explore expanding our Jewish Care Direct helpline from a telephone based service to one that also has a live chat and avatar function online to be far more accessible to the community. The project is still in its exploratory stage. We hope for live chat to be developed in the 2017/18 financial year under the leadership of the service marketing team.

What we achieved cont'd:

10. The organisation is still keen to continue to offer online access to community centre members wishing to book events online. There is a large digital agenda for Jewish Care and we hope to achieve this objective in this coming financial year.
11. Jewish Care have commissioned the Nourish Care Planning System to ultimately support us in continuously improving the quality of our care and support in our care homes, independent Living and homecare services through digital care planning.
12. To allow us to develop a continuous learning and improvement skills plan for all homecare and independent living staff, the homecare service has been involved in a successful and innovative project looking at e-learning. The homecare service has successfully piloted and developed 5 learning areas, which were felt appropriate for e-learning. These included managing medication, confidentiality, Jewish way of life and wheelchair skills etc. The project has had a very positive impact on the homecare team's confidence with technology as well as providing them with skills and learning at their fingertips, for whenever they need it. To date 44 staff have participated in the project.

71,738



153,392

visits were
made to our
community
centres



Last year's aims:

1. To establish high levels of compliance with the new Care Quality Commission (CQC) standards and rating scheme and to achieve overall ratings of Good or above in all our care homes whilst continuing to strive for excellence of service and for improving customer experience throughout.
2. To establish a physiotherapy service at the Betty and Asher Loftus Centre, which enables the teams to support residents in achieving higher levels of wellbeing and independence and which supports staff in promoting and exercising better moving and handling practice.
3. To continue the initiative started last year to increase our capabilities to attract, recruit and maintain an updated and competent nurse workforce.
4. To pilot electronic care plans in two care homes, leading to a decision as to whether and how this should be disseminated to all Jewish Care homes.
5. Subject to a decision of the Board to proceed with the development of the Princess Alexandra Home site, to implement the required changes that will enable the new home to be built, whilst services in part of the old home are maintained and continued.

What we achieved:

1. Eight of our care homes were inspected by the CQC during the period of 1 April 2016 to 31 March 2017. Six homes received an overall 'good' rating and one of our care homes was rated 'outstanding' for being 'well led'. Two care homes (Rubens House and Lady Sarah Cohen House) were rated 'requiring improvement' overall. A comprehensive action plan is now in place to improve the rating for both these care homes and to prevent other care homes being rated less than 'good' overall.
2. A physiotherapy service at the Betty and Asher Loftus Centre has been established with an in-house physiotherapist working across the three on site care homes. This work has resulted in improved practice, better manual handling practice and improved wellbeing for both residents and staff.
3. Lady Sarah Cohen House was selected to be one of five homes nationally to participate in a project to improve nursing practice in care homes. The project, funded by the Department of Health received wide national acknowledgement and made a positive impact on the team that took part. The recruitment of nurses continues to be challenging nationally and these challenges are also felt by our own organisation in our attempts to recruit. A recruitment web portal and campaign being developed by Human Resource colleagues is in its final stages, and we hope will help us with the recruitment of nurses in addition to recruiting for other frontline roles.
4. Following a comprehensive procurement process, which involved stakeholders from across the organisation, a provider of an electronic care plans programme has now been selected. The pilot and roll out of electronic care plans across our care homes are due to commence in June 2017 and be completed by early 2018.
5. We now have board approval to proceed with the development of the Princess Alexandra House site and this is underway. The capacity of the home was reduced to enable all residents and staff to continue providing services in one part of the home, whilst the other half is due to be demolished and prepared for building works. The move was challenging but successful.

939
residents are
cared for across
our 11 care homes



100
More than 21
Jewish Care clients
in our care are
100 years old or more
and celebrated their
birthdays with us

4. STRATEGIC REVIEW – AIMS ACHIEVEMENTS AND PERFORMANCE – COMMUNITY DEVELOPMENT

Last year's aims:

1. To work with our Social Work team, to host three Aging Well Conferences across Hertfordshire, Barnet and Redbridge.
2. To work with and embed Alumni members from our first Lay Leadership programme within the organisation.
3. To implement the second Lay Leadership Programme within Jewish Care.
4. To develop the Sam Beckman Centre for People Living with Dementia's community relationships by building networks with organisations in the local area.
5. Research what support and friendship groups exist for those living with Dementia in the Herts area, with a view to start assessing the needs of the community in preparation for the building of the new community campus on the Princess Alexandra care home site.
6. To develop and maintain the relationship we have with Maccabi to provide a varied and active programme for Jewish Care members and residents.
7. To continue to meet Lead and Work Avenue to keep the lines of communication open and develop any future projects.
8. To develop and grow the annual 'Shabbat with Jewish Care' event and ensure that our members and residents are a part of the community wide event and to develop community Shabbat activities for members and residents on a weekly basis.
9. Continue to develop relationships with local and relevant community groups and different organisations, focusing specifically on locality with our existing resources as well as future developments.

What we achieved:

1. We have established community networking forums across the voluntary and statutory sectors for professionals and lay leaders to develop people's understanding and knowledge around health and social care, safeguarding and collaborative approaches to service development and to encourage preventative models of working. This has been with a view to building the capacity of communal organisations to respond to the care needs of their members and participants. These are now operating in Herts, South London, Redbridge, Central and North West London and the impact has resulted in more effective working relationships and a reduction in referrals.
2. There have been good developments with the first Lay Leadership Programme where some of the participants have become volunteers at our resources, they have also been part of the design and development of a Lay Leadership II Programme. Graduates of the Lay Leadership Programme now sit on organisational committees; some have also joined the volunteer minyan team and are hosting Shabbat dinners for residents and tenants and have become strong ambassadors for the organisation.
3. A second Lay Leadership Programme has now been implemented with a new cohort currently completing the course.

What we achieved cont'd:

4. We have continued to develop community based programmes such as Singing for Memory and Memory Way Cafés. This year we established a new Singing for Memory group at the Betty and Asher Loftus Centre, providing an opportunity for people who are living with dementia and their carers from the local community to socialise and share support.
5. Detailed desktop research was carried out to determine the identities and organisers of support and friendship group for those living with dementia in the Hertsmere area and nearby localities. Contact was made with synagogues and other communal organisations to determine the profile and purpose of these groups. It was determined that although there are numerous groups, there is minimal provision for people living with dementia. The results from our research was used as evidence for a joint application with the Alzheimer's Society to Hertfordshire County Council's Dementia Innovation Fund for a project on "Raising awareness of Dementia within the Jewish community of Hertsmere", unfortunately we were not successful in being awarded this grant. The Jewish Community Forum for Hertfordshire has now held two meetings with representation from six organisations including Norwood, Elstree Liberal Synagogue and Young at Herts. The purpose of the group is to bring together people within the community (including Jewish Care volunteers' activities coordinators) with a view of assisting one another and sharing resources.
6. With Maccabi, we jointly applied to Sport England to develop sports and exercise programmes for older people, however we were unsuccessful. In the meantime, we have developed a range of sports programmes across our community centres including; table tennis, walking football, badminton, line dancing and keep fit for the over 50's, all of which have proven to be popular with service users.
7. Unfortunately due to lack of capacity and resource, we have not progressed with meeting Lead and Work Avenue to develop any future projects.
8. Shabbat UK programmes were held at the Maurice and Vivienne Wohl Campus in November and we hosted several challah bake events too. In addition to our weekly Shabbat services across all our care homes, we have been actively promoting the importance of Havdalah services with specific emphasis at our services for people living with Dementia.
9. We have developed relationships with the following local and relevant community groups and organisations over the past year: Enfield/Barnet Carers, Community Barnet, Friends In Need – East Barnet, Age UK Herts, Friends of the Elderly, Faith Action, Barnet Asian Women's Association, Chipping Barnet Lunch Club, Alzheimer's Hertfordshire, Compassion in Dying, North London and Marie Curie Hospices, Local Health Watch, Camden Community Connectors, Motor Neurone Society, Arts for Dementia, Action for Elder Abuse, Positive Aging London, Barnet Centre for Independent Living in addition to Jewish community organisations such as Paperweight, League of Jewish Woman, Jewish Deaf Association (JDA), Jewish Blind and Disabled (JBD), J Living and various local synagogues across the religious spectrum.

2,715
people were supported by
the **Community Support**
and **Social Work team**
in the past 12 months

**Our Helpline, Family Carers and
our Social Work Teams continue
to be entirely funded by the kind
generosity of our community**



4. STRATEGIC REVIEW – AIMS ACHIEVEMENTS AND PERFORMANCE – VOLUNTEERS

Last year's aims:

1. Work with Agenda Consulting and stakeholders throughout Jewish Care to encourage as many volunteers as possible to take part in the next volunteer survey due to take place in November 2016.
2. Working with the Youth Strategy Group to develop the strategy and create a clear programme for all young people coming into Jewish Care.
3. Roll out of Better Impact database into resources to encourage volunteer managers and coordinators to take responsibility for the data of their volunteers and volunteers to log their hours.
4. Pilot, evaluate and develop the role of the paid volunteer manager at the Betty and Asher Loftus Centre.
5. Work with Redbridge JCC on the development of volunteering and the creation of a volunteer management structure.
6. Continue to identify those long standing volunteers who have not attended training and deliver training locally aimed at that specific group.

What we achieved:

1. Working with Agenda consulting, the volunteer survey took place in November 2016. Over 600 volunteers took part increasing participation from 19% in 2015 to 34%. In order to achieve this increase, work was done with all major stakeholders for the 3 months leading up to the launch of the survey. Staff from all areas of the organisation were invited to consultation meetings where various ways of engaging volunteers in the survey were discussed. This resulted in the survey being brought to many people's attention and therefore increased staff support. Members of staff from the Volunteers' Department also went in to resources to raise the profile of the survey and in some cases spent time helping volunteers to access the survey online.
2. Members of staff who work with young people throughout the organisation came together to create a Youth Strategy Group. They have met during the past year to explore all opportunities that are open to anyone between the ages of 3 months to 22 years old. New mother and toddler groups established in care homes over the last year have meant that we now have a role for the youngest members of our community to get involved. Working with marketing, material has been created that will be distributed to staff so that everyone is aware of these opportunities. The Youth Strategy Group realised that it could work more effectively if it split into two, Operational and Strategic. The strategic group will be led by the Assistant Director of Community Engagement and will look at how young people and youth volunteering fits into the organisation.
3. Over the last year, the Volunteer's Department has worked with staff throughout the organisation in a variety of ways to make them aware of the use of the Better Impact database. Meetings with volunteer coordinators and volunteer managers have taken place, which have included training sessions. Staff from the volunteers' department have also met with managers, social care coordinators and activity organisers in resources to illustrate the use of the database and provide training where requested. Two volunteers have been recruited to work with staff throughout the organisation to provide further training on database use to staff and volunteers. Volunteers are now also able to apply online through the Better Impact database.

What we achieved cont'd:

4. The role of a paid volunteer manager at the Betty and Asher Loftus Centre is now a job share role covered by two members of staff over six days. The first appointment was made in July 2016 with the other role starting in October 2016. This role has succeeded in tightening up the volunteer recruitment process and supporting volunteers across the site. The volunteer managers have been able to trouble shoot, gauge the needs of the different site services and staff and recruit specific roles giving appropriate opportunities to volunteers, help to place more 'challenging' volunteers, listen and act upon volunteers' concerns and ensure there is a more robust and coordinated approach to volunteering. A further report outlining the achievements and challenges encountered created by the volunteer managers is available.
5. Many changes with regards to the management and running of Redbridge Jewish Community Centre (RJCC) this past financial year has meant that it has not been possible to carry out the planned work of creating a volunteers' management structure at the centre. However various meetings have been held with the staff and volunteers there and two training sessions for Redbridge volunteers have taken place at RJCC in the last year. In addition, specific meetings for staff on volunteer management were led by a member of the volunteer's department. A job description for a paid volunteer manager has been created, however the change in management at RJCC has meant that the plan to recruit to this role has currently been put on hold.
6. Use of the Better Impact Database has enabled the department to identify all volunteers who have never attended Introduction to Jewish Care training. Over the past year training has been held in 7 different resources to enable anyone with transport issues to attend a local session.



**Jewish Care's
oldest volunteer
is 100 years' old**



Community Services, Care, Community Development and Volunteers Collective Future Aims:

1. Develop our community engagement programme and increase our outreaching services to the community. This coming year, we will continue our befriending and warm homes initiatives to reach more people and create a better home and community environment for people in the community.
2. We will continually review the following developments; the new site at Princess Alexandra House and the new Wohl Court independent living flats in Hendon whilst ensuring that the facilities currently on site at Princess Alexandra are managed effectively and safely so that people continue to receive a good service during the building and development period while we plan carefully for the next stage and the end goal of each development.
3. We will work to ensure that all our regulated services achieve a 'good' standard with the Care Quality Commission (CQC).
4. We will aim to provide the best customer service possible across all our services and train staff to work with people and customers both listening and being steered by customer led requirements.

4. STRATEGIC REVIEW – AIMS ACHIEVEMENTS AND PERFORMANCE – VOLUNTEERS

Community Services, Care, Community Development and Volunteers Collective Future Aims cont'd:

5. We will seek to ensure there is service user representation across all our services and activities to ensure we meet the needs of the people we are supporting and working with.
6. We will embed rostering care planning and make inroads on eLearning to enhance the use of digital technology. We will look for opportunities to enhance our support for the community with digital initiatives.

59,216

Our Home care team provided more than 59,216 hours of care to people in their own homes



15,000

Our Helpline received over 15,000 enquiries last year

7. We will engage the statutory sector to strengthen the position of the people we serve. We will do this by engaging our larger local authority, Clinical Commissioning Groups (CCG) and central government partners to ensure we get the best for our community.

8. We will create new partnerships and strengthen existing partnership links to enhance what we offer to the community. We will actively look for partnerships both with Jewish and non-Jewish partners.
9. We will maximise the usage of each of Jewish Care's services to ensure a sustainable financial position. We will work with the service marketing department and target specific measures to increase usage and occupancy of the services we offer the community to help us achieve this.

10. Across all our services, we will commit to equitable treatment and elimination of discrimination in all its forms and will reinforce our commitment to diversity to all staff, volunteers, clients, relatives and external audiences, including full participation in programmes, policy formulation, and decision-making. We will recognise the rights of all individuals to mutual respect; acceptance of others without biases based on differences of any kind. We will embrace cross-cultural diversity and respect and value diverse life challenges, creating an environment that is inclusive of all.



We received 526 compliments in the last 12 months

11. We will continue to maintain our position as a beacon of best practice when it comes to our Volunteers.

Last year's aims:

1. Further develop our recruitment strategy and plan to respond to the increasing difficulties in attracting and retaining talent in our care workforce. This will include overseas recruitment, developing our own 'bank staff' agency, better attraction techniques and metrics to monitor progress.
2. To fully establish an effective staff forum to support communication and consultation.
3. Further develop and implement the pay strategy in response to the National Living Wage requirements and the introduction of gender pay gap reporting in 2017.
4. Support the digital technology strategy by upskilling our staff to use technology to increase effectiveness in their roles and greater use of technology in the development of our staff.
5. Conduct pensions automatic re-enrolment to fulfil our obligations to The Pensions Regulator.
6. Respond to the introduction of the new Apprenticeship Levy.

What we achieved:

1. To respond to the recruitment challenges we have implemented a new applicant tracking system (ATS) and developed a new recruitment microsite that will launch early next year. The volumes of applications have increased significantly since the introduction of the ATS and now we work to improve the quality of applications. We have reviewed our overseas recruitment plans in the light of Brexit and will keep this under review.
2. Our new staff forum is up and running and over 40 elected staff representatives from across the organisation have held 3 successful meetings in the past year. Staff have contributed to the meetings and are helping to shape our employee engagement strategy. The forum is proving very useful for the exchange of ideas and feedback.
3. In the past 12 months we have increased the pay of all staff by 2% and for the lowest paid staff by 3.4%, and we are still paying above the National Living Wage. With the exception of apprentices and summer world staff, no-one in Jewish Care earns less than £7.90 per hour. A draft pay and benefits strategy and policy has been written to help us with the progressive introduction of the National Living Wage and deal with the narrowing of differentials between pay levels.



Our amazing workforce of more than 1,314 staff represent 68 different nationalities

4. We have recruited our first digital trainer who is coaching staff in the use of new technology and researching a new learning management system and eLearning. We successfully trialled a new mobile learning technology CUPPA with our home care team and this was very well received and demonstrated a transfer of learning; opening up learning conversations that had not happened before that have led to better care practice.
5. Pension re-enrolment was conducted and over 70 staff were re-enrolled into our Legal and General Group Personal Pension Plan. We ended the year with 94% of staff being in the pension scheme and receiving a 4% pension contribution from Jewish Care and free life assurance.
6. In preparation for the introduction of the Apprenticeship Levy in April 2017 we have engaged, following a tender process, with Impact Futures an apprenticeship and vocational training organisation. They will help us deliver care apprenticeships so that we can use the £150k in our Levy account.



The average age of our Jewish Care team is 47 with the oldest member of staff being 84 and the youngest 17

On average people work for Jewish Care for 7.25 with the longest length of service being 41 years

Future aims:

1. We will continue to focus on and respond to the challenges of recruitment in the social care sector. In particular the development of the Bank Project with Care and Community services colleagues to seek to reduce our reliance on Agency. We will develop new approaches to our most challenging recruitment for nurse and home/live-in care roles. We will develop our approach to the use of social media for recruitment and will continue to increase the effectiveness of our use of the new Applicant Tracking System and approach to employment checks to shorten our time from advertising a vacancy to the candidate start date.
2. The pay and benefits strategy will be modelled so that we can understand the implications. Stakeholder feedback will be sought enabling us to plan for consultation, communication and introduction in 2018/19.
3. Our learning and organisation development focus will be to increase our capacity to deliver training with a focus on mandatory training by recruiting our own in house mandatory trainer. We will continue to support increasing the organisations digital skills through coaching, mentoring and specific courses delivered by our digital trainer. Our literacy programme will continue to develop increased skills through our funded English Language Development Facilitator. We will work with our new partner, Impact Futures, to maximise the use of the new Apprenticeship Levy and develop the skills of our workforce.

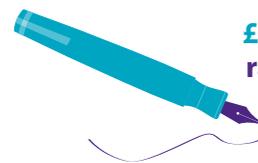
Last year's aims:

1. To increase revenue income to £15.595 million.
2. To increase legacy income and to further develop and embed the legacy fundraising strategy and key legacy messages.
3. To secure £9.2 million donations from major gifts income.
4. To secure 75% of the total cost of the project in pledged gifts in order to progress to the construction stage of the re-development of The Princess Alexandra Home.
5. Subject to planning permission being granted, to develop a fundraising plan for the Redbridge Jewish Community Centre.
6. To secure income of £1.6 million from our Events portfolio.
7. To increase income and involvement in our community fundraising activity by reviewing and improving the support package offered to local committees and harnessing potential of this area, recruiting new supporters to fundraise.
8. To continue to develop the Young Patrons Programme, improving the offer and develop more meaningful relationships with this audience, increase income and grow the number of Young Patrons from 192 to 242.
9. To refresh and develop the strategy for the Friends programme in order to grow its stewardship reach and potential to increase income.
10. To create and implement a new organisational brand and marketing campaign based on research undertaken with the community to help improve understanding of what we do whilst compelling people to pick us as the service provider or charity to donate to of choice.
11. To create a service marketing strategy spanning 2016/17 to 2018/19 which works across a multi range of media channels with clear objectives, KPI's and metrics in place so that we are able to measure success.
12. To create and implement an organisational employee brand campaign to support the retention existing staff and recruitment of new staff.
13. To expand our digital marketing work so that it helps promote the work of the entire organisational rather than being fundraising and event focused.
14. To expand our media channel mix so that we have presence in outdoor press.
15. To create and implement a new fundraising initiative for schools, which sees 10 schools exclusively fundraise for us whilst data capturing parents' details.
16. To develop a communications plan for each of the organisations planned development projects.

4. STRATEGIC REVIEW – AIMS ACHIEVEMENTS AND PERFORMANCE – FUNDRAISING

What we achieved:

1. Our revenue fundraising totalled just over £18.7 million exceeding our overall target by 20% largely due to exceptional legacy income.
2. We increased legacy income to £7 million and continued to roll out and further embed legacy strategy to increase number of pledgers. Increased internal engagement and awareness primarily through a third Legacy Awareness Week.
3. Major Gifts income fell short of target with an income of £8.7 million against a budget target of £9.2 million. This reflects the increasingly challenging environment in which we operate.
4. Over 75% of pledged support has been secured for the development of our care campus in Stanmore. The key aspects of the site which have now been dedicated are as follows; the campus the independent living apartments and the assisted living studios.
5. Planning has not yet been granted for the Redbridge Jewish Community Centre (RJCC) site.
6. The events portfolio delivered a gross income of £1.5 million slightly below target largely due to the dinner for Holocaust Survivors Centre not taking place this year as intended.
7. Community Fundraising raised £72k. We have launched three new committees and continued to improved stewardship of local fundraising committees.
8. A review of the Young Patrons Programme (YJC) has taken place and we have a new chair of Young Jewish Care. YJC Events continue to attract new audiences of young people while the YJC Lay Leadership Programme is now fully embedded resulting in a strong base of highly engaged and committed young supporters. The number of Young Patrons has increased to 214, but not met the target of 242.
9. The Friends Programme continues to develop with a strategy directed at bringing all donors giving at this level into the programme and a peer led campaign to recruit Friends from a pool of long-standing Young Patrons.
10. A new organisational brand and marketing campaign influenced by the research undertaken with the community has concept approval and is currently in creative development ready to launch in September 2017.
11. A service marketing strategy identifying key service marketing priorities, with a planned multimedia approach and metrics in place is currently being implemented across the organisation's services.
12. With marketing support regarding the creation of content, a new web portal to recruit staff is now live. Delays in the portal going live has had a knock-on effect on the marketing team being able to put in place an online recruitment campaign to drive people to it. However, work is now underway on this to help support Human Resource colleagues and a recruitment campaign will go live in August.
13. Our digital marketing content has now strongly expanded across all areas of the organisation. Regular digital content plans and campaigns now help shine the spot light on the work and key messages of our services on a weekly basis and work is now beginning on promoting our legacy message digitally, which will see a campaign support it going live in October.



£1 in every £4 we raise comes from a Gift in a Will



from every £1 we raise provides care and support

£15million

We need to raise £15million from the community each year to keep our services running

What we achieved cont'd:

14. A rise in anti-Semitism this year led us to put our plans for branded outdoor press advertising on hold. However, we will look to review this in September 2017 when our new campaign launches to temperature test the thoughts of the community and our lay leaders on whether we pursue this.
15. In addition to the bake day, we have now established a sponsored Zumbathon across four new schools, which includes data capturing parent's details. Lack of capacity and resource meant we were unable to implement this in 10 schools as originally planned.

Future aims:

1. To maintain revenue income at £15.6 million.
2. To maintain legacy income at £4 million and to further develop and embed the legacy fundraising strategy and legacy messages. Create a legacy marketing strategy and campaign both offline and online to help with the retention and recruitment of new legators.
3. To secure £9.2 million in donations from major gifts income.
4. To further secure £4.5 million of the funds required for the development of our care campus in Stanmore, bringing the total pledge to 90%.
5. To undertake a major review of our fundraising strategy to ensure the operation is fit for purpose for the next decade. This will include a review of every fundraising portfolio within the department.
6. To carry out an extensive independent audit of all our data procedures and practices putting in place new measures to strengthen our current data processes, procedures and practices to ensure we are compliant with General Data Protection Regulation (GDPR) and offer our supporters the best possible experience using best practice.
7. Implement a live chat and avatar function on our website to help further engage existing and recruit service users and supporters.
8. Create and implement a digital marketing strategy and campaign using video content, which fully integrates with the new marketing campaign launching in September with an aim of increasing social media followers by 25%.

Financial Review

Our bottom line

Total charitable activities income for the Group before donations and other income was £31.9m (2015/16 £31.2m) and total charitable expenditure was £46.5m (2015/16 £43.6m) resulting in a net operating loss before donations and other income of £14.6m (2015/16 net loss of £12.4m). See further analysis on page 29.

Our income

The principal funding sources of income for the Group were voluntary donations and legacies, local authority fees and private fee income. Total income from all principal funding sources was £56.1m (2015/16 £52.7m) this represents a 6.5% increase on the prior year.

Voluntary revenue donations were down 4% on the prior year at £11.7m (2015/16 £12.2m) representing a more challenging environment.

Legacy income was up 103% on the prior year at £7.1m (2015/16 £3.5m) we are continuing to apply a new legacy strategy in light of the volatility of this income stream year on year to increase pledges and also to generate an internal awareness of the importance to and impact of gifts in wills to Jewish Care's work, through the annual Legacy Awareness Week.

Capital project donations for our capital construction projects decreased by 7% to £4.3m (2015/16 £4.6m). Capital donations received during the year were towards the development of the Stanmore site £2.5m (formerly the site of the Princess Alexandra Care Home, received planning consent in August 2015), £1.3m towards the Betty and Asher Loftus Centre that completed and opened in 2015/16 and £500k received into Jewish Care's subsidiary JAMI towards the purchase of Mind Barnet's premises in Christchurch Avenue, Finchley that completed in 2015/16. Expenditure on each of these capital construction projects is capitalised into their respective fixed asset categories in the balance sheet.

Charitable activities income consists of local authority and private residential fees, grant income, independent living rental income and day centre attendance income; these income streams have increased to £31.9m in 2016/17 (2015/16 £31.2m). Residential fees reflected an occupancy level of 93% and the transitioning periods of some of our care homes as they align with our capital project developments programme. Care homes fees are payable by local authorities for individuals who live in their borough whom they must fund. Any gaps between the local authority funding we receive and the costs of care we provide need to be met by voluntary revenue donations. 2016/17 also saw an increased demand for one to one residential and nursing care, funding of which is covered in the main by local authority and private income.

Financial Review cont'd

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

	2017	2016
	£'000	£'000
Charitable income and expenditure		
Charitable activities income ¹	31,906	31,219
Charitable expenditure before depreciation ²	(46,458)	(43,606)
Operating charitable loss before donations	(14,552)	(12,387)
Other operational expenditure		
Fundraising	(3,231)	(3,636)
Investment fees	(267)	(215)
Depreciation (allocated across all services in "establishment" note 7)	(2,894)	(2,696)
Total other operational expenditure	(6,392)	(6,547)
Net operating loss before donations and other income	(20,944)	(18,934)
Income from donations and investments		
Donations and legacies (excluding capital project donations)	18,747	15,688
Other trading entities	129	144
Investments income	1,022	1,045
Total income from donations and investments	19,898	16,877
Net operating loss	(1,046)	(2,057)
Net unrealised gains/(loss) on investments	5,726	(90)
Capital project donations		
Stanmore	2,501	-
Betty and Asher Loftus Way	1,284	3,611
Leila's House (JAMI)	500	1,000
Total capital project donations	4,285	4,611
Actuarial (loss)/gain on defined benefit pension scheme	(2,135)	1,848
Net movement in funds	6,830	4,312

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

² Charitable activities expenditure in our Care Homes, Day Centres, Home Care, Independent Living and Mental Health services.

Financial Review cont'd

Our expenditure

Overall expenditure on charitable activities (including depreciation) for our Care Homes, Day Centres, Home Care, Independent Living and Mental Health resources was £49.3m (2015/16: £46.3m).

Charitable expenditure in our Care Homes was £32.5m (2015/16 £30.3m) with a full year's running of the new larger home Kun Mor and George Kiss Home situated at the Betty and Asher Loftus Centre. There has also been an increase in staffing costs due to the national living wage impact (NLW) and the need to meet the increasing requirement for one to one care for our residents, the majority of which is met by either local authority or private funding. 2016/17 also saw the full years running costs of the Otto Schiff home incorporating the former Rela Goldhill residents and an increase in the property maintenance works on the Homes over the prior year as upgrade works increase following our building condition review survey.

Charitable expenditure in our Day Centres was £7.6m (2015/16 £7.5m) a small increment on the prior year. 2016/17 also saw the full year's running costs of The Sam Beckman Centre at the Betty and Asher Loftus Centre.

Charitable expenditure in our Independent Living Service was £2.7m (2015/16 £2.6m). Costs have been maintained year on year in our Independent Living Service.

Charitable expenditure in our social work service was £2m (2015/16 £1.9m). Expenditure on our social work service has increased due in part to an alignment of salaries to support the recruitment and retention of high calibre staff in an increasingly competitive environment. Our social work service supports our care home and service admission process and does not attract any funding with the costs of this service being met by voluntary revenue donations.

Charitable expenditure in our mental health service was £1.1m (2015/16 £0.9m) reflecting the cost of the integrated mental health service provided by the Jewish Association for Mental Illness (JAMI).

Support costs are £5.1m (2015/16 £5.1m) so on a par with the prior year. Support costs are allocated to activities based on the number of full time equivalents at Jewish Care.

Financial Review cont'd

Our expenditure cont'd

Investment Management fees are £267k (2015/16 £215k).

Marketing and fundraising costs are £3.2m (2015/16 £3.6m). Marketing and fundraising costs have returned to their consistent annual level with the 2015/16 year being exceptional with the organisations 25th anniversary event.

Defined benefit pension scheme

The actuarial loss on the defined benefit pension scheme in the year under FRS102 is £2.1m (2015/16 actuarial gain of £1.8m). The pension schemes liabilities have been calculated by updating the valuation calculations carried out for the formal actuarial valuation as at 1 April 2016. The liability at the 31 March 2017 under FRS102 is £16.5m (2015/16 £14.2m) further details can be found in the pension's note 27. In recognition of this level of pension liability for Jewish Care, the charity trustees have worked closely with the directors of the corporate trustee, Jewish Care Pension Trustees Limited, and actuarial advisors to review the investment strategy adopted by the scheme. A collateral security arrangement and a deed of priority have both been agreed by Jewish Care and the Pension Trustees and the process of implementing the revised investment strategy is underway both of which will reduce the charity's exposure to any potential deterioration in the future.

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 Groups investments was £36m (2015/16 £30.5m). There were net gains on the investment portfolio of £5.7m (2015/16: losses of (£0.1m).

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 15.69% and Quilter Cheviot achieving 18.9% in the year ended 31 March 2017. The risk profile and mandate for both Investment Managers is medium risk with an emphasis on capital growth with income. Performance is monitored by the Investment Expert Group.

Ethical investments

Jewish Care takes all reasonable steps to ensure that any decisions taken in respect of its corporate investments are consistent with its social care policies.

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.

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. 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.

Risk policy

The Audit and Risk Committee ensures a risk assessment review is undertaken and that all key risks are identified, reported to the Board and suitable controls are implemented. The Chief Executive reports all significant risks and the risk register to the Audit and Risk Committee on a regular basis. 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.

Five of the principal risks and uncertainties faced by the organisation this year and in future years with their risk control measures are:

- loss of income due to the decline and volatility of legacy income resulting in an increased or unsustainable deficit. Risk control measures consist of diversification of the income portfolio; annual legacy campaigns; loss of income audits and reduced dependency on legacy income for budgetary purposes as well as setting budget expectations on pipeline legacy notifications received.
- loss of income for services from local authorities for statutory funded people arising from a reduction in referrals or loss of contracts. Risk control measures include active marketing to local authorities and statutory authorities to ensure continuous awareness of our services and a constant review of our service provision to ensure the optimum capacity of resources and nursing provision in line with our capital developments programme.
- continuing our capital development programme and the requirement to deliver projects on time, on budget and ahead of funding due to the phased nature of our capital pledge redemptions. Risk control measures consist of robust tendering processes, project management overseen by the Property Expert Group and Community Trading Limited, projects only being given authorisation by the Board of Trustees once a minimum of 75% of donated income has been received and the use of bridging and term loan facilities to manage the phased nature of the capital pledge redemptions.
- incidents that damage reputation and or negatively impact operations including a major client or litigation incident. Risk control measures consist of safeguarding policies and procedures, proactive monitoring and reporting of potential incidents, comprehensive risk assessments, training and oversight by our Clinical Governance Committee, a Sub-Committee of the board.
- incidents that damage reputation and or negatively impact operations including a major accident and property damage. Risk control measures include policies and procedures, safe working practices, unannounced inspections, extensive safety training, external audits, supervision and oversight by our Audit and Risk Committee, a Sub-Committee of the board.

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 & Risk Committee. The approach adopted meets the requirements of the Statement of Recommended Practice (SORP) 2015 and conforms to the published framework of the Office of Government Commerce Management of Risk.

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 plans are in place to reduce the Charity's exposure to any potential future deterioration so there is no risk of crystallisation of the reserve. Tangible fixed assets are considered designated, as they do not represent free reserves. In planning and budgeting for its activities, Jewish Care considers the level of free reserves held, in order to strike a balance between the continuing development of its services for clients and the need for prudent management of its commitments, as well as providing for contingencies. The Audit and Risk Committee (a sub-committee of the Jewish Care board) monitors Jewish Care's performance against budget, recommending action to bridge any gap in reserves as and if necessary. Jewish Care uses its budget setting process each year to manage its reserves in the medium term in accordance with its reserves policy level. Jewish Care retains free reserves in order to:

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

Jewish Care considers that a level of £17.1m of free reserves to be appropriate to meet its needs, representing approximately 4-5 months of our annual expenditure.

Reserves at the 31 March 2017:

Endowment reserves were £16.4m (2015/16 £12.7m) and represent the value of endowments to provide support to the general objectives of Jewish Care.

Restricted reserves were £3.7m (2015/16 £3.6m) and are spent in accordance with the conditions of the donors/funders. Please refer to note 21 in the financial statements for further details.

Designated reserves were £86.6m (2015/16 £87.1m) and represent the tangible fixed assets of the organisation namely the homes, day centres and independent living sites from which Jewish Care operates its services and the net long term loan facility used to fund the construction of the Maurice and Vivienne Wohl Campus. Designated reserves can only be recognised when the tangible fixed assets are disposed of, disposal of any of our tangible fixed assets must fit in with our capital projects development programme.

General reserves before the pension liability were £24.5m (2015/16 £18.7m) and are in line with the target of free reserves set at £17.1m. Jewish Care considers the level of general reserves in 2017 as appropriate meeting the requirement for prudent management of its commitments in light of its ongoing capital project strategy.

The revaluation reserve was £8.6m (2015/16 £4.3m) and represents the re-valuation of the investment portfolios and investment property. A revaluation reserve of £5.7m (2015/16 £2.8m) sits in the unrestricted reserves and a revaluation reserve of £2.9m (2015/16 £1.5m) sits in the endowment reserves, see further analysis in note 24.

The pension reserve was £16.5m under FRS102 (£14.2m) and represents the liability of the defined benefit pension scheme, the programme to address this liability has also been discussed on page 31. Please also refer to note 27.

The Charity's Trustees are of the view that the Charity and Group is a going concern.

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 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 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;
- 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.

Auditors

The auditors, haysmacintyre, have expressed their willingness to remain in office for a further year and a resolution to that effect will be put to the Annual General Meeting.

The Trustees Report incorporates the Strategic Report which has been approved and authorised for issue by the Board, Trustees (Directors) on the 25 September 2017 and signed on their behalf by:

Steven Lewis
Chair & Trustee
25 September 2017

We have audited the financial statements of Jewish Care for the year ended 31 March 2017 which comprise the Group Statement of Financial Activities, the Group and Parent Charitable Company Balance Sheets, the Group Cash Flow Statement and the related notes. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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.

Respective responsibilities of trustees and auditor

As explained more fully in the Trustees' Responsibilities Statement set out on page 35 of 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.

We have been appointed auditor under the Companies Act 2006. Our responsibility is to audit and express an opinion on the financial statements in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Board's Ethical Standards for Auditors.

Scope of the audit of the financial statements

A description of the scope of an audit of financial statements is provided on the Financial Reporting Council's website at www.frc.org.uk/auditscopeukprivate

Opinion on financial statements

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 2017 and of the group's and the parent charitable company's net movement in funds, including the group's and the parent 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.

Opinion on other matter 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' Annual Report (which incorporates the strategic report and the directors' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- The Trustees' Annual Report (which incorporates the strategic report and the director's report) has been prepared in accordance with applicable legal requirements.

In the light of our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have identified material misstatements in the Trustees' Annual Report (which incorporates the strategic and the directors' report).

Matters on which we are required to report by exception

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:

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

Adam Halsey (Senior Statutory Auditor)

for and on behalf of
haysmacintyre

Statutory Auditors

26 Red Lion Square
London
WC1R 4AG

Date: 25 September 2017

haysmacintyre is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2017

	Notes	Unrestricted Funds	Restricted Funds	Endowment Funds	2017 Total Funds	2016 Total Funds
		£'000	£'000	£'000	£'000	£'000
Income and endowments from:						
Donations and legacies	5/21	16,726	2,021	-	18,747	15,688
Capital project donations	5	-	4,285	-	4,285	4,611
Charitable activities		31,906	-	-	31,906	31,219
Other trading entities		129	-	-	129	144
Investments	9	1,006	-	16	1,022	1,045
Total		49,767	6,306	16	56,089	52,707
Expenditure on:						
Raising funds: Fundraising	7	3,231	-	-	3,231	3,636
Investment fees	9	267	-	-	267	215
Charitable activities	7/21	47,250	2,027	75	49,352	46,302
Total	7	50,748	2,027	75	52,850	50,153
Net gains/(losses) on investments	11	3,898	-	1,828	5,726	(90)
Net income	4	2,917	4,279	1,769	8,965	2,464
Transfer between funds	20/21	2,285	(4,189)	1,904	-	-
Actuarial loss/(gains) on defined benefit pension schemes	27	(2,135)	-	-	(2,135)	1,848
Net movement in funds		3,067	90	3,673	6,830	4,312
Reconciliation of funds:						
Total funds brought forward		91,559	3,628	12,734	107,921	103,609
Total funds carried forward	22/23	94,626	3,718	16,407	114,751	107,921

The notes on pages 42 to 73 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 2016 are shown in note 32.

CONSOLIDATED SUMMARY INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2017

	2017 All income funds	2016 All income funds
	£'000	£'000
Income	55,055	51,662
Gains/(losses) on investments	3,898	(79)
Investment income	1,018	776
Gross income in the reporting period	59,971	52,359
Expenditure	49,871	47,218
Interest payable	84	91
Depreciation and charges for impairment of fixed assets	2,819	2,620
Total expenditure in the reporting period	52,774	49,929
Net income before tax for the reporting period	7,197	2,430
Tax payable*	-	(15)
Net Income for the financial year	7,197	2,415

The Consolidated Summary Income and Expenditure Account is derived from the Statement of Financial Activities on page 38 with movements on endowment funds removed to comply with Company law.

All income and expenditure is derived from continuing activities.

*Tax payable by Community Trading Limited in 2015/16.

	Notes	2017	Group 2016	2017	Company 2016
		£'000	£'000	£'000	£'000
Fixed Assets					
Tangible assets	10	98,196	96,753	94,719	93,031
Investments	11	35,995	30,459	31,635	26,875
		134,191	127,212	126,354	119,906
Current Assets					
Debtors	13	5,797	4,607	8,635	7,447
Stock	14	99	84	99	84
Cash at bank and in hand		5,523	4,879	3,423	3,501
		11,419	9,570	12,157	11,032
Creditors – Amounts falling due in one year	15	(9,140)	(8,441)	(15,315)	(14,550)
Net Current Assets/(liabilities)		2,279	1,129	(3,158)	(3,518)
Total Assets Less Current Liabilities		136,470	128,341	123,196	116,388
Creditors – Amounts falling due after more than one year	18	(5,232)	(6,210)	(5,232)	(6,210)
Net Assets less total liabilities excluding pension liabilities		131,238	122,131	117,964	110,178
Defined benefit pension scheme provision	27	(16,487)	(14,210)	(16,487)	(14,210)
Total net assets or liabilities		114,751	107,921	101,477	95,968
The funds of the charity					
Endowment funds	20/22/23	16,407	12,734	9,623	-
Restricted income funds	21/22/23	3,718	3,628	3,718	3,596
Unrestricted funds					
Designated for tangible fixed assets	23	86,605	87,090	89,487	87,082
General funds	23	24,508	18,679	15,136	19,500
Total unrestricted funds		111,113	105,769	104,623	106,582
Pension reserve	23/27	(16,487)	(14,210)	(16,487)	(14,210)
Total charity funds	22/23	114,751	107,921	101,477	95,968

Approved and authorised for issue by the board on 25 September 2017 and signed on its behalf by

Steven Lewis
(Chair)

Simon Friend
(Co Treasurer)

The Charity only profit for the year ended 31 March 2017 is £5.5m (2015/16 £3.1m). The notes on pages 42 to 73 form an integral part of these accounts.

STATEMENT OF CASHFLOWS FOR THE YEAR ENDED 31 MARCH 2017

	Notes	2017 All income funds £'000	2016 All income funds £'000
Cash flows from operating activities:			
Net cash provided by operating activities	25	5,018	3,000
Cashflows from investing activities:			
Dividends, interest & returns from investments	9	755	830
Payments to acquire tangible fixed assets	10	(4,326)	(6,798)
Proceeds from the sale of tangible fixed assets		-	2
Proceeds from sale of investments	11	4,007	8,780
Payments to acquire investments	11	(3,810)	(8,556)
Net cash (used in) investing activities		(3,374)	(5,742)
Cash flows from financing activities:			
Repayments & financing		(1,000)	(994)
Overdraft facility		-	875
Net cash (used in) financing activities		(1,000)	(119)
Change in cash and cash equivalents in the reporting period		644	(2,861)
Cash and cash equivalents at the beginning of the reporting period		4,879	7,740
Cash and cash equivalents at the end of the reporting period	25	5,523	4,879

The notes on pages 42 to 73 form an integral part of these accounts.

1. STATUS OF THE CHARITABLE COMPANY

Jewish Care is a charitable company registered in England and Wales, 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, London NW11 9DQ and is not liable to direct UK taxation on its charitable activities.

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 2015) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

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

2. ACCOUNTING POLICIES CONT'D

Preparation of accounts on a going concern basis

The Trustees consider there are no material uncertainties about the Charity's ability to continue as a going concern. The review of our financial position, reserves levels and future plans gives Trustees confidence the charity remains a going concern for the foreseeable future.

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 12 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 of the Companies Act 2006. The surplus of the parent Charity was £5.5m (2016: £1.3m).

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 accountable for on a receivable basis.

Donations are accounted for on a received basis. Legacies are recognised on a receivable basis, when the conditions of entitlement, probability and measurement are met. Where the probability and/or measurement criteria for legacies and donations are not satisfied as at the balance sheet date but subsequent events resolve the uncertainty such that the criteria are met, an adjustment is made to recognise the income.

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

Income from the endowment funds is split between restricted and unrestricted funds according to the specific terms of each fund.

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 3,000 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 this contribution has not been reflected in these accounts. The SORP does not permit the accounting for such contributions due to the inherent uncertainty in applying an accurate and reliable financial measurement in accordance with the SORP, further details of the contribution of volunteers is included in the Trustee's Report.

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, group homes and independent living, social work, indirect community services, mental health and support 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 7 for further information on the allocation of costs. Any irrecoverable VAT is included with the costs to which it relates.

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

2. ACCOUNTING POLICIES CONT'D

Employee benefits

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 pensions 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, a defined benefit scheme for the benefit of the employees; the scheme was closed to new entrants on the 1 February 2006 and closed to future benefit accrual as at the 31 March 2011. The assets of the scheme are administered by the Jewish Care Pension Scheme Trustees in a fund separate from that of the Charity. The Pension Scheme has been accounted for in accordance with FRS 102. 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 27 for further details.

Short term benefits

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

Employee termination benefits

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

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. 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 have been 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:

Short 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

2. ACCOUNTING POLICIES CONT'D

Investments

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.

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 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.

Stocks

Hotel Services stocks are stated at the lower of cost and net realisable value, where cost comprises purchase price.

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 recognised at their settlement amount.

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.

Unrestricted funds

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

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.

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.

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 is as follows:

- Accruing for income derived from legacies where complicated issues surrounding the measurement of the group's entitlement to income existed at the year end.
- The principal assumptions used to calculate the liabilities in the defined benefit pension scheme are those as set out in note 27.
- The value of the contribution of the many thousands of hours donated by its 3,000 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.

3. SUBSIDIARIES

The Charity has one wholly owned trading subsidiary, Community Trading Limited (CTL), 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 2017 (please also see note 12 for further details).

STATEMENT OF INCOME AND RETAINED EARNINGS

	2017	2016
	£'000	£'000
Turnover	3,403	3,689
Cost of sales	(2,467)	(2,872)
Gross profit	936	817
Administrative expenses	(144)	(76)
Operating profit	792	741
Interest receivable	-	1
Qualifying payment to Jewish Care	(792)	(650)
Profit before tax	-	92
Tax expense	-	(15)
Profit after tax	-	77
Total Shareholders' Funds at 1 April 2016/2015	13	(64)
Total Shareholders' Funds at 31 March 2017/2016	13	13

STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2017

	2017	2016
	£'000	£'000
Current assets	572	237
Creditors (amounts falling due in one year)	(559)	(224)
Total assets less current liabilities	13	13
Total Shareholders' Funds	13	13

3. SUBSIDIARIES CONT'D

The Joel Emanuel Almshouse Trust (JET) is a subsidiary and Registered Social Landlord wholly owned by Jewish Care, registered Charity number 0209723 and Registered Social Landlord number A2670. The following is a summary of its audited financial statements for the year ended 31 March 2017 (please also see note 12 for further details).

STATEMENT OF COMPREHENSIVE INCOME

	2017	2016
	£'000	£'000
Turnover	1,518	1,076
Operating expenditure	(1,258)	(1,132)
Operating Surplus/(loss) for the year	260	(56)
Dividend & interest receivable	96	86
Realised & unrealised investment movements	790	(102)
Interest payable	-	(13)
Surplus/(deficit) for the year	1,146	(85)
Total reserves at 1 April 2016/2015	4,951	5,036
Total reserves at 31 March 2017/2016	6,097	4,951

STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2017

	2017	2016
	£'000	£'000
Fixed assets	5,791	5,102
Current assets	365	64
Creditors (amounts falling due in one year)	(59)	(215)
Total Net Assets	6,097	4,951
Reserves		
Income and expenditure reserve	306	(151)
Revaluation reserve	113	92
Designated reserve	9	9
Endowment reserve	5,669	5,001
Total Reserves	6,097	4,951

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 2017 (please also see note 12 for further details).

STATEMENT OF FINANCIAL ACTIVITIES

	2017	2016
	£'000	£'000
Incoming – donations and legacies (revenue)	572	576
Incoming – charitable activities	1,419	1,334
Expenditure on – raising all charitable funds	(1,977)	(1,716)
Net income before capital donations	14	194
Capital donations	500	1,000
Net income after capital donations	514	1,194
Total funds at 1 April 2016/2015	2,287	1,093
Total funds at 31 March 2017/2016	2,801	2,287

BALANCE SHEET AS AT THE 31 MARCH 2017

	2017	2016
	£'000	£'000
Fixed assets	1,308	1,239
Current assets	1,645	1,184
Creditors (amounts falling due in one year)	(152)	(136)
Total assets less current liabilities	2,801	2,287

Charity Funds

Designated*	1,296	1,228
Restricted	-	32
Unrestricted	1,505	1,027
Total Charity Funds	2,801	2,287

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

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:

	2017	2016
	£'000	£'000
Staff costs (note 6)	32,429	31,115
Depreciation (note 10)	2,894	2,696
Operating Leases – buildings	185	161
Operating leases – equipment & vehicles	408	384
Auditors' remuneration (excludes VAT)		
- audit fees including £35,700 (2016: £34,700) in respect of the Charity	46	48
- other services in respect of the Charity	12	12

5. DONATIONS AND LEGACIES

Donations and legacies for the group as shown in the Consolidated Statement of Financial Activities on page 38 can be broken down as follows:

	2017 All income funds	2016 All income funds
	£'000	£'000
Legacy income	7,051	3,485
Revenue donations	11,696	12,203
Capital project donations towards construction costs	4,285	4,611
	23,032	20,299

6. STAFF COSTS

	2017	2016
	£'000	£'000
Wages and salaries	27,587	26,507
Social security costs	2,290	2,199
Pension costs – defined contribution	1,718	1,655
Pension costs – defined benefit	609	587
Redundancy & termination costs	225	167
	32,429	31,115
Payments made to independent third parties for the provision of staff	108	101

Employees received £62,956 (2015/16: £48,064) of benefits in kind not included above. Key management personnel comprise the professional officers and Trustees, the total remuneration, benefits and pensions paid to the professional officers in the year was £845,168 (2015/16: £841,986), none of the Jewish Care Trustees received any remuneration or expenses from their work associated with the Charity. The average number of people employed by the Group during the year was 1,334 (2015/16: 1,362). Of these, the average number of employees directly involved in care related work was 593 (2015/16: 671). Volunteers do not receive any remuneration for their volunteering time but can be re-imbursed for out of pocket expenses where applicable. The Charity average head count was 1,249 (2015/16 1,275) with staff costs of £30.3m (2015/16 £29m).

Payments made 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.

The number of employees earning in excess of £60,000 per annum including benefits in kind:

	2017	2016
Emoluments of employees:	No	No
£60,001 – £70,000	2	2
£70,001 – £80,000	5	3
£80,001 – £90,000	-	2
£90,001 – £100,000	4	3
£110,001 – £120,000	-	1
£120,001 – £130,000	1	2
£130,001 – £140,000	2	-
£190,001 – £200,000	-	1
£200,001 – £210,000	1	-

The Chief Executive falls in the highest banding above. Employer's pension contributions for employees whose emoluments exceeded £60,000 were £124,669 (2015/16: £146,881).

7. ANALYSIS OF TOTAL RESOURCES EXPENDED

	Personnel	Direct Fundraising	Establishment	Client	Central	2017 Totals	2016 Totals
	£'000	£'000	£'000	£'000	£'000	£'000	£'000
Fundraising	1,327	1,155	428	173	148	3,231	3,636
Totals	1,327	1,155	428	173	148	3,231	3,636
Charitable activities							
Care Homes	20,453	2	6,395	2,378	3,255	32,483	30,256
Day Centres	3,933	2	1,542	1,361	811	7,649	7,500
Home Care	1,117	-	57	117	199	1,490	1,364
Independent Living	1,542	1	780	242	96	2,661	2,592
Social Work	1,553	-	179	81	180	1,993	1,862
Indirect Community Services	1,496	-	146	15	138	1,795	1,623
Mental Health	645	182	251	45	-	1,123	926
Project Costs	145	12	-	1	-	158	179
Totals	30,884	199	9,350	4,240	4,679	49,352	46,302
Investment fees	-	-	-	-	267	267	215
Totals	-	-	-	-	267	267	215
Total expenditure	32,211	1,354	9,778	4,413	5,094	52,850	50,153

Personnel – salaried and agency staff, 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 54.

7. ANALYSIS OF TOTAL RESOURCES EXPENDED CONT'D

ANALYSIS OF CENTRAL COSTS

	Human resources	Information technology	Facilities	Finance	Governance	Investment Fees	2017 Totals	2016 Totals
	£'000	£'000	£'000	£'000	£'000	£'000	£'000	£'000
Fundraising	40	15	52	30	11	-	148	156
Totals	40	15	52	30	11	-	148	156
Charitable activities								
Care Homes	883	321	1,155	653	243	-	3,255	3,233
Day Centres	220	80	288	163	60	-	811	867
Home Care	54	20	70	40	15	-	199	193
Independent Living	26	10	34	19	7	-	96	143
Social Work	49	18	64	36	13	-	180	182
Indirect Community Services	37	14	49	28	10	-	138	85
Mental Health	-	-	-	-	-	-	-	45
Totals	1,269	463	1,660	939	348	-	4,679	4,748
Investment fees	-	-	-	-	-	267	267	215
Totals	-	-	-	-	-	267	267	215
Total expenditure	1,309	478	1,712	969	359	267	5,094	5,119

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.

8. INTEREST PAYABLE

	2017	2016
	£'000	£'000
Interest payable on Barclays term loan	84	104
	84	104

9. INVESTMENT INCOME

	2017	2016
	£'000	£'000
Dividends and interest receivable	988	1,018
Short-term deposit and sundry income	34	27
	1,022	1,045
Portfolio management fees	(267)	(215)
	755	830

Of the above, £719,238 (2015/16: £739,973) relates to income from listed investments.

10. 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 2016	111,781	1,568	1,152	11,730	425	126,656
Additions	439	3,305	-	582	-	4,326
Write off of fully depreciated assets	-	-	-	-	(412)	(412)
At 31 March 2017	112,220	4,873	1,152	12,312	13	130,570
Depreciation						
At 1 April 2016	20,902	-	399	8,181	410	29,892
Charge for period	2,037	-	20	835	2	2,894
Write off of fully depreciated assets	-	-	-	-	(412)	(412)
At 31 March 2017	22,939	-	419	9,016	-	32,374
Net book value						
At 31 March 2017	89,281	4,873	733	3,296	13	98,196
At 31 March 2016	90,595	1,738	905	3,492	23	96,753

Tangible assets are all primarily used for charitable purposes.

Barclays Bank PLC hold a legal charge on the freehold property at 221 Golders Green Road as security for the development of the Maurice and Vivienne Wohl Campus at 221 Golders Green Road NW11 9DQ.

10. TANGIBLE ASSETS (CONTINUED)

Company

	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 2016	106,321	2,037	1,152	11,039	412	120,961
Additions	343	3,584	-	582	-	4,509
Write off of fully depreciated assets	-	-	-	-	(412)	(412)
At 31 March 2017	106,664	5,621	1,152	11,621	-	125,058
Depreciation						
At 1 April 2016	19,561	-	399	7,544	412	27,916
Charge for period	1,999	-	20	816	-	2,835
Write off of fully depreciated assets	-	-	-	-	(412)	(412)
At 31 March 2017	21,560	-	419	8,360	-	30,339
Net book value						
At 31 March 2017	85,104	5,621	733	3,261	-	94,719
At 31 March 2016	86,760	2,037	753	3,495	-	93,045

Tangible assets are all primarily used for charitable purposes.

Barclays Bank PLC hold a legal charge on the freehold property at 221 Golders Green Road as security for the development of the Maurice and Vivienne Wohl Campus as 221 Golders Green Road NW11 9DQ.

11. INVESTMENTS

Movement in investments

Group	Investment properties	Other investments	2017 Total	2016 Total
	£'000	£'000	£'000	£'000
At 1 April	55	30,404	30,459	30,683
Additions	-	3,810	3,810	8,556
Disposals	-	(3,912)	(3,912)	(8,699)
Minority interest adjustment	-	(88)	(88)	-
Realised gain/(loss)	-	434	434	(602)
Unrealised gain	-	5,292	5,292	521
At 31 March	55	35,940	35,995	30,459

Company	Investment properties	Other investments	2017 Total	2016 Total
	£'000	£'000	£'000	£'000
At 1 April	55	26,820	26,875	27,060
Additions	-	3,810	3,810	8,556
Disposals	-	(3,912)	(3,912)	(8,794)
Minority interest adjustment	-	(88)	(88)	-
Transfer to Joel Emanuel Almshouse Trust	-	(717)	(717)	30
Realised gain/(loss)	-	434	434	(528)
Unrealised gain	-	5,233	5,233	551
At 31 March	55	31,580	31,635	26,875

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 2017 (2015/16 £55,000) based on a freehold vacant possession of £1,690,000, a deferment rate of 3.75% with 94 years to expiry.

Investments may be analysed as follows:	Market value	Group Cost	Market value	Company Cost
	£'000	£'000	£'000	£'000
Investment properties	55	22	55	22
Investment in subsidiary undertakings	-	-	10	10
Sterling and foreign currency bonds	5,527	5,158	5,022	4,756
Equities and convertibles	26,160	18,234	22,454	15,786
Hedge Funds and Commodities	1,925	1,752	1,925	1,752
Deposits	2,328	2,342	2,169	2,195
At 31 March 2017	35,995	27,508	31,635	24,521

12. 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 operate within the United Kingdom. All of the subsidiary undertakings and linked Charities listed below are involved in the provision of social services to the Jewish community. The linked Charities are consolidated on the basis of common management control. 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 Emmanuel Almshouse 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 deficit of (£23,555) and net liabilities of (£46,964). Linked Charity numbers are also disclosed where available.

Name of Subsidiary/Linked Charity Undertakings	Basis of Consolidation
Subsidiary	
Community Trading Limited	100% trading subsidiary of Jewish Care (Co. No. 02449362)
Joel Emanuel Almshouse Trust	100% subsidiary of Jewish Care (RSL No. A2670)/ 802559-12
Jewish Association for Mental Illness (JAMI)	Sole Company law member of JAMI (Co. No. 02618170)
Marian Gerver Properties Limited	100% subsidiary (Co. No. 706174)
Jewish Care Pension Trustees Limited	100% subsidiary (Co. No. 02493041)
Linked Charities	
The Board of Guardians and Trustees for the Relief of the Jewish Poor commonly known as the Jewish Welfare Board	Wholly owned subsidiary of Jewish Care – 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 & Hove Jewish Home	Linked Charity – 802559-4
Maurice & 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	
Jewish Care Loan Fund (Hirsch Loan Fund)	Linked Charity – 802559-14
Maitland Joseph Trust	Linked Charity – 802559-11
Anthony and Annie Muller Seaside Convalescent Home	Linked Charity – 802559-13

12. SUBSIDIARY UNDERTAKINGS AND LINKED CHARITIES CONT'D

Endowment funds, all of which are permanent endowments and are consolidated 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 & Schwarzchild 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
Freeman Trust	

13. DEBTORS

	2017	Group 2016	2017	Company 2016
	£'000	£'000	£'000	£'000
Trade Debtors	1,762	2,079	1,650	1,996
Amounts owed by subsidiary undertakings	-	-	3,205	3,063
Other debtors	529	355	2,818	337
Monies due from HM Revenue & Customs	91	61	31	43
Prepayments	729	543	662	521
Accrued income	2,686	1,569	269	1,487
	5,797	4,607	8,635	7,447

14. STOCK

Group and Company	2017	2016
	£'000	£'000
Hotel Services Stock	99	84
	99	84

Stocks represent unused and unsold hotel services stock at the 31 March 2017.

15. CREDITORS – AMOUNTS FALLING DUE WITHIN ONE YEAR

Jewish Care holds funds in the amount of £304,326 (2015/16: £277,245) on behalf of residents and committees in designated bank accounts. These funds have not been included in the Jewish Care financial statements. Some of the net amounts owed from/to subsidiaries to the Company relates to the intercompany balance with Community Trading Limited at £276k (owed from) and the Joel Emmanuel Almshouse Trust at £283k (owed to).

	2017	Group 2016	2017	Company 2016
	£'000	£'000	£'000	£'000
Barclays overdraft	-	875	-	875
Barclays loan facility	1,000	1,000	1,000	1,000
Amounts owed to subsidiary undertakings	-	-	6,669	6,385
Trade creditors	3,177	2,479	2,879	2,460
Other creditors	1,603	1,676	1,515	1,565
Taxation and social security	591	599	563	550
Accruals	2,122	1,278	2,042	1,213
Deferred Income	248	32	248	-
Advance funds from the Otto Schiff Housing Asc	399	502	399	502
	9,140	8,441	15,315	14,550

16. DEFERRED INCOME

	Group	Company
	£'000	£'000
Balance at 1 April 2016	32	-
Amount released to income earned from charitable activities	(32)	-
Amount deferred in the year	248	248
Balance at the 31 March 2017	248	248

17. FINANCIAL INSTRUMENTS

	2017	Group 2016	2017	Company 2016
	£'000	£'000	£'000	£'000
Financial assets measured at fair value	31,306	29,081	27,273	25,591
Financial assets measured at initial recognition	12,681	8,371	10,030	6,743
Financial liabilities measured at initial recognition	11,613	12,842	11,188	12,660

18. CREDITORS – AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	2017	Group 2016	2017	Company 2016
	£'000	£'000	£'000	£'000
Barclays loan facility	5,232	6,210	5,232	6,210
	5,232	6,210	5,232	6,210

Jewish Care arranged a bridging facility loan facility with Barclays Bank PLC of up to £15,000,000 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 this development. As of the 14 April 2013 the revolving period has expired with quarterly capital payments commencing in July 2013.

Superior numbers correct?

19. RESULT OF THE CHARITABLE COMPANY

As permitted by Section 403-413 of the Companies Act 2006, the parent undertaking's income and expenditure account has not been included in these financial statements. The net surplus for the year attributable to Jewish Care, including capital receipts but excluding unrealised gains and losses on investments and the pension scheme is £3.1m (2015/16 net surplus of £1.3m).

20. ENDOWMENT FUNDS

The funds below represent the value of the endowments at the 31 March 2017 which were to provide support to the general objectives of Jewish Care. Investment management fees of £87k have been allocated to the endowment funds (2015/16: £74k). Investment fee allocations are based on market performance and valuation in the endowment fund. Transfers include the re-allocation of funds between restricted and general funds.

Group

	1 April 2016	Income	Spend	Transfers/ Gain/loss	31 March 2017
	£'000	£'000	£'000	£'000	£'000
Maurice and Samuel Lyon Home	733	-	(26)	-	707
Joel Emmanuel Trust ¹	5,001	-	(49)	722	5,669
Other trusts	347	15	-	38	405
Maitland Joseph Trust ¹	6,653	-	-	2,973	9,626
	12,734	15	(75)	3,733	16,407

¹ Please refer to the financial statements for the Joel Emanuel Trust for further information on this Trust, the endowment funds will be applied to the development of the next Independent Living scheme.

21. RESTRICTED FUNDS – GROUP

	1 April 2016	Income	Expenditure	Net Gains/ Transfers in/(out)	31 March 2017
	£'000	£'000	£'000	£'000	£'000
Sidney Corob House	-	418	(418)	-	-
Holocaust Survivors' Centre	-	118	(118)	-	-
Michael Sobell Jewish Community Centre	-	136	(136)	-	-
Kun Mor and George Kiss Home	-	12	(12)	-	-
Jack Gardner House ¹	1,322	316	(337)	-	1,301
Rela Goldhill at Otto Schiff	34	-	(34)	-	-
Vi & John Rubens House	-	19	(19)	-	-
Redbridge Jewish Community Centre ²	2,231	186	-	-	2,417
Special Day Centres	-	122	(122)	-	-
Otto Schiff	-	84	(84)	-	-
Lady Sarah Cohen House	-	54	(54)	-	-
The Princess Alexandra Home	-	23	(23)	-	-
Rubens House	-	20	(20)	-	-
Clore Manor	7	51	(58)	-	-
Rosetrees	-	20	(20)	-	-
Disability Arts & Dementia	-	164	(164)	-	-
Community Support	-	50	(50)	-	-
Others ³	2	25	(27)	-	-
Betty and Asher Loftus Centre ⁴	-	3,785	-	(3,785)	-
JAMI ⁵	32	703	(331)	(404)	-
Totals⁶	3,628	6,306	(2,027)	(4,189)	3,718

¹ Jack Gardner House represents a property donated in prior years. It is a residential home for people with mental health problems.

² The Redbridge Jewish Community Centre 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, £697k of which have been spent on planning fees and duly capitalised pending full development of the site.

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 Stanmore site that received planning consent in August 2015. Due to the phased nature of capital pledges there were a number also received towards the construction of the Betty and Asher Loftus Centre opened in 2015/16 at Colney Hatch.

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 are £3,718k (2015/16: £3,596k) 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 which it was fundraised for, for example care home operations and funds for resident entertainment.

22. SUMMARY OF FUNDS 2017

Group

	Brought forward	Income	Expenditure	Gain/losses	Transfers in/(out)	Carried forward
	£'000	£'000	£'000	£'000	£'000	£'000
Unrestricted funds	91,559	49,767	(50,748)	1,763	2,285	94,626
Restricted funds	3,628	6,306	(2,027)	-	(4,189)	3,718
Endowment funds	12,734	16	(75)	1,828	1,904	16,407
Total Funds	107,921	56,089	(52,850)	3,591	-	114,751

SUMMARY OF FUNDS 2016

Group

	Brought forward	Income	Expenditure	Gain/losses	Transfers in/(out)	Carried forward
	£'000	£'000	£'000	£'000	£'000	£'000
Unrestricted funds	87,321	46,010	(47,152)	1,769	3,611	91,559
Restricted funds	3,603	6,428	(2,792)	-	(3,611)	3,628
Endowment funds	12,685	269	(209)	(11)	-	12,734
Total Funds	103,609	52,707	(50,153)	1,758	-	107,921

SUMMARY OF FUNDS 2017

Company

	Brought forward	Income	Expenditure	Gain/losses	Transfers in/(out)	Carried forward
	£'000	£'000	£'000	£'000	£'000	£'000
Unrestricted funds	85,719	45,579	(46,364)	1,311	1,888	88,133
Restricted funds	3,596	5,603	(1,696)	-	(3,785)	3,718
Endowment funds	6,653	-	-	1,076	1,897	9,626
Total Funds	95,968	51,182	(48,060)	2,387	-	101,477

22. SUMMARY OF FUNDS CONT'D SUMMARY OF FUNDS 2016

Company	Brought forward	Income	Expenditure	Gain/losses	Transfers in/(out)	Carried forward
	£'000	£'000	£'000	£'000	£'000	£'000
Unrestricted funds	82,953	40,935	(43,393)	1,613	3,611	85,719
Restricted funds	3,406	6,168	(2,367)	-	(3,611)	3,596
Endowment funds	6,444	-	(49)	258	-	6,653
Total Funds	92,803	47,103	(45,809)	1,871	-	95,968

23. ANALYSIS OF GROUP NET ASSETS BETWEEN FUNDS

	Endowment funds	Restricted funds	Designated funds	General funds	Pension funds	Total funds
	£'000	£'000	£'000	£'000	£'000	£'000
Fund Balances at 31 March 2017						
Tangible fixed assets	4,411	1,948	91,837	-	-	98,196
Investments	11,846	-	-	24,149	-	35,995
Current assets	150	1,770	-	9,499	-	11,419
Liabilities	-	-	(5,232)	(9,140)	-	(14,372)
Pension scheme liability	-	-	-	-	(16,487)	(16,487)
Total Funds	16,407	3,718	86,605	24,508	(16,487)	114,751

Designated funds represent the net book value of Jewish Care's unrestricted tangible fixed assets £91,837k and the Barclays loan of (£5,232k).

24. REVALUATION RESERVE GROUP

Included within the unrestricted and endowment reserves are the following investment revaluation on both investments and investment property amounts, investment property amounts in the unrestricted reserves are a negative (£33k) (2015/16 a negative (£33k)) the balance of the revaluation reserve relates to investments.

	2017	2016
	£'000	£'000
Unrestricted reserves	5,732	2,776
Endowment reserves	2,908	1,480
Total revaluation reserve	8,640	4,256

25. NOTES TO THE STATEMENT OF CASH FLOW

Reconciliation of net income to net cash outflow from operating activities

	2017	2016
	£'000	£'000
Net income for the year	3,239	2,464
Adjustments for:		
Depreciation charges	2,894	2,696
Increase/(decrease) in creditors within one year	699	(1,540)
Adjustment for pension funding	143	273
(Increase) in debtors & stock	(1,203)	(63)
Net dividends, interest and returns on investments	(754)	(830)
Net cash provided by operating activities	5,018	3,000

ANALYSIS OF CHANGES IN CASH DURING THE YEAR

	2017	2016
	£'000	£'000
At 1 April 2016/1 April 2015	4,879	7,740
Net cash (outflow)	644	(2,861)
At 31 March 2017/31 March 2016	5,523	4,879

25. NOTES TO THE STATEMENT OF CASH FLOW CONT'D

Analysis of change in net debt for the year

	At 1 April 2016	Cashflow	At 31 March 2017
	£'000	£'000	£'000
Cash at bank and on hand	4,879	644	5,523
Bank Overdraft	(875)	875	-
Barclays loan	(7,210)	978	(6,232)
Net cash (used in) investing activities	(3,206)	2,497	(709)

ANALYSIS OF CASH AND CASH EQUIVALENTS

	2017	2016
	£'000	£'000
Cash in Hand	3,004	3,873
Notice Deposits (less than 3 months)	2,519	1,006
Total cash and cash equivalents	5,523	4,879

26. CONTINGENT LIABILITIES

One of Jewish Care's properties is held under certain covenants attached by the donor which run until 12th May 2017. Unless the prior consent of the donor is obtained, the use of the property is restricted to a mental health residential home, Jack Gardner House (see note 21). If Jewish Care were to decide to cease running the home before 12th May 2017, the donor would be permitted to call for a 15 year peppercorn lease. Were the donor not to call for a lease and the building sold, the donor would be entitled to a share of the sale proceeds. If Jewish Care were to sell the home at any time between the 12 May 2012 and 12 May 2017, Jewish Care would have to pay the donor the net sale proceeds reduced by a further 10% of each additional full year calculated from 12 May 2007 and if Jewish Care were to sell the home after 12 May 2017, it would be able to retain the whole of the net proceeds. The terms of the covenant have expired post year end so the restrictions as stated have now been lifted by expiry of time and the asset now belongs to Jewish Care.

27. 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, total contributions of £1.7m (2015/16: £1.7m) were paid in the year ended 31 March 2017, there were no liabilities at the 31 March 2017 due to timing (2015/16: £NIL). The second 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 2016 by Barnet Waddingham. In relation to the deficit on the defined benefit pension scheme, a proposal has been put together for Jewish Care and JCHA (Jewish Community Housing Association) by the Jewish Care Pension Trustees in relation to the actuarial assumptions, the recovery plan, and the new contribution arrangements put in place. In recognition of this level of pension liability for Jewish Care, the charity trustees have worked closely with the directors of the corporate trustee, Jewish Care Pension Trustees Limited, and actuarial advisors to review the investment strategy adopted by the scheme. A collateral security arrangement and a deed of priority have both been agreed by Jewish Care and the Pension Trustees and the process of implementing the revised investment strategy is underway both of which will reduce the charity's exposure to any potential deterioration in the future. In agreement with the Pension Trustees, the contributions to the scheme from Jewish Care have increased to £1.5m pa from April 2017.

The cash contribution made by the employers over the financial year in respect of the scheme was £609,000 (2015/16: £587,000). The charge to the accounts under FRS102 was £751,000 (2015/16: £860,000). The contribution rate made by the Company as a percentage of pensionable salary was 4% (2015/16: 4%).

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

	2017	2016
Discount rate	2.70% p.a.	3.50% p.a.
Retail price index (RPI) inflation	3.50% p.a.	3.25% p.a.
Consumer price index (CPI) inflation	2.50% p.a.	2.05% p.a.
Revaluation in deferment	3.50% p.a.	3.25% p.a.
Pension increases		
RPI max 5%	3.35% p.a.	3.10% p.a.
RPI max 2.5%	2.30% p.a.	2.25% p.a.
CPI max 3%	2.10% p.a.	1.80% p.a.
Pre and Post retirement mortality assumption*	100% of S2NXA CMI_2016 [1.25%]	100% of S1NXA CMI_2012 [1%]
Tax free cash	Members are assumed to commute 25% of their pension based on the factors agreed in September 2016	Members are assumed to commute 20% of their pension for cash using best estimate of long-term commutation factors
Assumed retirement age	Active deferred 63, deferred pensioner members retire at 60	63
Expected rate of return on the Scheme's assets	2.70% p.a.	3.50% p.a.

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

27. PENSIONS (CONT'D)

Life expectancy at age 65 Mortality assumption	31 March 2017 100% of S2NXA CMI_2016 [1.25%]	31 March 2016 100% of S1NXA CMI_2012 [1%]
Male currently aged 45	23.7	23.7
Female currently aged 45	25.7	26.3
Male currently aged 65	22.3	22.3
Female currently aged 65	24.2	24.8
Amounts recognised in the Balance Sheet	Value at 31 March 2017	Value at 31 March 2016
	£'000	£'000
Fair value of assets	51,093	42,014
Present value of funded obligations	(67,580)	(56,224)
(Deficit)	(16,487)	(14,210)
Amounts recognised in the Statement of Financial Activities over the year	31 March 2017	31 March 2016
	£'000	£'000
Current service cost	-	-
Administration costs	239	312
Interest on liabilities	2,010	1,997
Interest on assets	(1,498)	(1,449)
Past service cost	-	-
Settlement cost	-	-
Total	751	860
Re-measurements over the year	31 March 2017	31 March 2016
	£'000	£'000
(Gain) on scheme assets in excess of interest	(9,553)	(113)
Experience (gains) on liabilities	(916)	-
Losses from changes to demographic assumptions	698	-
Losses (gains) from changes to financial assumptions	11,906	(1,735)
Changes in effect of asset ceiling	-	-
Total	2,135	(1,848)

27. PENSIONS (CONT'D)

Reconciliation of assets and Defined Benefit Obligation

The change in the assets over the period was:	31 March 2017	31 March 2016
	£'000	£'000
Fair value of assets at the beginning of the period	42,014	42,360
Interest on assets	1,498	1,449
Company contributions	609	587
Contributions by Scheme participants	-	-
Benefits paid	(2,342)	(2,183)
Administration Costs	(239)	(312)
Change due to settlements	-	-
Return on plan assets less interest	9,553	113
Fair value of assets at the end of the period	51,093	42,014

The change in the liabilities over the period was:	31 March 2017	31 March 2016
	£'000	£'000
Defined Benefit Obligation at the beginning of the period	56,224	58,145
Current service cost	-	-
Contributions by Scheme participants	-	-
Past service cost	-	-
Interest cost	2,010	1,997
Benefits paid	(2,342)	(2,183)
Change due to settlements	-	-
Experience (gain)/loss on defined benefit obligation	(916)	-
Changes to demographic assumptions	698	-
Changes to financial assumptions	11,906	(1,735)
Defined Benefit Obligation at the end of the period	67,580	56,224

28. COMMITMENTS UNDER OPERATING LEASES**Group – Payments**

The groups future minimum operating lease payments are as follows:

	2017	2016
	£'000	£'000
Within one year	593	551
Between one and five years	1,344	1,215
Over five years	3,281	3,360

The charge to the statement of financial activities in 2017 is £593k (2016: £545k). £408k (2016: £384k) relates to the lease of photocopiers and buses with the £185k (2016: £161k) relating to property.

Company – Payments

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

	2017	2016
	£'000	£'000
Within one year	407	384
Between one and five years	603	546
Over five years	-	-

The charge to the statement of financial activities in 2017 is £407k (2016 £:384k). £384k relates to the lease of photocopiers and buses.

Group – Receipts

The groups future minimum operating lease receipts are as follows:

	2017	2016
	£'000	£'000
Within one year	76	28
Between one and five years	155	112
Over five years	84	112

The Group receipts relate to the lease of part of Leila's House by JAMI to MIND in Barnet.

29. CONTINGENT ASSETS

At 31 March 2017, 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.

30. CAPITAL COMMITMENTS

In July 2017 Jewish Care's 100% subsidiary Community Trading Limited entered into capital commitments to develop Wohl Court, the independent living site at Hendon (amount committed – £10.3m) and to develop the campus site at Stanmore (amount committed – £39.9m).

31. RELATED PARTY TRANSACTIONS

In 2017 the following transactions took place between the Charity and its related parties:

Community Trading Limited (Subsidiary):

The transfer under gift aid of the trading profits of Community Trading Limited in the amount of £792,458 (2015/16: £649,530) to Jewish Care. At the 31 March 2017 there were amounts owed from Community Trading Limited of £276,543 (2015/16: £158,344).

Joel Emanuel Almshouse Trust (Subsidiary):

Jewish Care operates Sidney Corob House on behalf of the Joel Emanuel Almshouse Trust. At the 31 March 2017 there were amounts owed to the Joel Emanuel Almshouse Trust of £282,610 (2015/16 owed from the Joel Emanuel Almshouse Trust £162,899).

JC Switzerland Foundation:

JC Switzerland is an independent foundation that donated £110,126 to Jewish Care during the year (2015/16 NIL). At the 31 March 2017 there were amounts owed to Jewish Care of £36,483.

Jewish Association for Mental Illness (Subsidiary):

The transfer of grant funding to the Jewish Association for Mental Illness in the amount of £765,257 (2015/16: £751,916). At the 31 March 2017 there was an amount due to Jewish Care of £45,955 from the Jewish Association for Mental Illness (2015/16: NIL).

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 £90k (2015/16: £NIL) and Raymond Harris is a Trustee of the Atkin Foundation, amount received £50k (2015/16: £50k).

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 £163,240 (2015/16: £235,873). A Jewish Care Trustee is the wife of a Trustee of the registered Charity, the Loftus Charitable Trust. The Loftus Charitable Trust made a donation of £1.5m in 2015/16 towards the construction of the £16m Betty and Asher Loftus Centre in Friern Barnet.

32. CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2016

	Unrestricted Funds	Restricted Funds	Endowment Funds	2016 Total Funds
	£'000	£'000	£'000	£'000
Income and endowments from:				
Donations and legacies	13,871	1,817	-	15,688
Capital project donations	-	4,611	-	4,611
Charitable activities	31,219	-	-	31,219
Other trading entities	144	-	-	144
Investments	776	-	269	1,045
Other	-	-	-	-
Total	46,010	6,428	269	52,707
Expenditure on:				
Raising funds: Fundraising	3,636	-	-	3,636
Investment fees	141	-	74	215
Charitable activities	43,375	2,792	135	46,302
Total	47,152	2,792	209	50,153
Net gains/(losses) on investments	(79)	-	(11)	(90)
Net income/(expenditure)	(1,221)	3,636	49	2,464
Transfer between funds	3,611	(3,611)	-	-
Actuarial loss/(gains) on defined benefit pension schemes	1,848	-	-	1,848
Net movement in funds	4,238	25	49	4,312
Reconciliation of funds:				
Total funds brought forward	87,321	3,603	12,685	103,609
Total funds carried forward	91,559	3,628	12,734	107,921