



Trustees' Annual Report for the period

Period start date				Period end date		
From	01	Jan	2020	To	31	Dec 2020

Section A Reference and administration details

Charity name The Nurses Association of Jamaica (UK)

Other names charity is known by NAJ (UK)

Registered charity number (if any) 1063008

Charity's principal address 19 Oakwood Road

Croydon,

Surrey

Postcode CR0 3QS

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Miss Charmaine Case	President Trustee		Appointed at AGM
2	Miss Paulette Lewis MBE	Public Relations officer/ Financial Advisor Trustee		Appointed at AGM
3	Mrs Dorothy Turner	Founder Member Trustee		Appointed at AGM
4	Mrs Alina Wallace	Executive Treasurer Trustee		Appointed at AGM
5	Mrs Sherill Gregory	Executive Secretary Trustee/ Vice President		Appointed at AGM
6	Miss Lorna Grant	Trustee		Appointed at AGM
7				

Section B

Structure, governance and management

Description of the Charity's Trusts

Type of governing document	NAJ(UK) has a written constitution and policies and guidelines to support the function of the Association
How the charity is constituted	As an Association
Trustee selection methods	Trustees who hold a named office are selected by members of the Association at the Annual General Meeting.

Additional governance issues (Optional information)

You may choose to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

NAJ (UK) has Financial Regulations to mitigate risk and identify internal control procedures

The Financial Regulations in line with the constitution, policies and procedures are in place to help with the governance and management of the Association.

The charity is managed by Trustees and an Executive Committee. There are two branches, one in London and one in Birmingham. They both have local chairs and officers who work within their communities to meet the objectives of the Association.

NAJ (UK) works in collaboration with The Royal College of Nursing, other Nursing organizations in the UK and links with the Nurses Association in Jamaica and Jamaica High Commission UK.

Also, NAJ(UK) works in partnership with community Organisations.

Insurance exists for some risks and other risks which cannot be insured are known and managed by a committee. These are reviewed and discussed on a regular basis at executive meetings.

Section C

Objectives and activities

Summary of the objects of the charity set out in its governing document

The primary objectives are:

To improve the health of our communities by promoting the study and practice of Nursing, Midwifery and Health Visiting, particularly through continuing education and the application of research. These are met through conferences, seminars, health awareness activities, mentoring coaching and financial support in the UK, Jamaica and other countries as need arise.

The focus of our fundraising and major activities is to support projects primarily in Jamaica to relieve deprivation, promote health and wellbeing, improve access to education, support welfare programmes and alleviate hardship. In addition, we provide medical equipment, and educational materials. Support is also given to areas across the Caribbean, Africa and the UK.

At the virtual **Annual General Meeting (AGM)**, the Accounts of the Association were scrutinised and accepted. The Trustees ensure that the Association works within the guidelines of the Charity Commission and protects the reputation of NAJ(UK).

Summary of main activity in 2020.

The unprecedented challenges caused by Covid-19 and the lockdown restrictions hampered our usual fund-raising activities. However, through our resilience and creativity we made use of the available media platforms to remain functional and connected to our members and supporters.

This was achieved by organising a webinar entitled 'Building Resilience in these Unprecedented Times' in an attempt to raise awareness about the social and psychological effects of the pandemic and arrived at some supportive measures.

A virtual Christmas Social served as a distraction and morale booster to lift the spirit at the end of a very difficult year which was most appreciated.

Owing to our prudent management of our finance we were still able to support some worthy causes in spite of not being able to fund raise. This year we focussed on Food Banks, supporting homeless projects and Nursing homes staff in recognition of their dedication during the pandemic.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Additional details of objectives and activities

You may choose to include further statements, where relevant, about:

- policy on grant making;
- policy programme related investment;
- the contribution made by volunteers.

The Association also brings together like minded nursing professionals with an ambition to use their skills and knowledge to help Jamaican communities both in Jamaica and the UK.

Grants and Bursaries

Grants and Bursaries were suspended for 2020 due to the changes in how lectures are delivered, using virtual methods instead of face to face. There was also a notable decline in the number of applications. We acknowledge the increased hardships facing students and plan to reconsider applications in 2021.

We developed a Buddying System and allocated every member to an individual who would make regular contact, focusing on their physical and emotional well-being and reducing isolation, especially those who are vulnerable.

In place of our usual Away Day to review the strategic direction of the organisation, we sent out a questionnaire, which provided useful information on how we can move forward as an organisation and secure sustainability.

The commitment and dedication of members and volunteers have not waned, despite the challenges. Together with the trustees and officers members must be commended for their generosity in terms of effort, time, monetary donations and tireless commitment. The aging of the membership is well recognized and to this end, great effort is being made with measured success in our engagement with younger people.

Summary of the main achievements of the charity during the year

All Fundraising events, for example Dinner and Dances, Annual Concert and the Annual Thanksgiving service were cancelled because of Covid-19 restrictions.

We have had to refocus and adapt to the virtual world of zoom and Webinars to communicate and hold meetings to keep the organisation functioning

Projects supported in 2020 with monetary donation.**Children's Air Ambulance in UK**

Completing the second part of funding in 2018.

Food Banks in London and Birmingham.

Food items were bought and given to Food Banks in Birmingham and London for distribution to homeless and vulnerable individuals to assist with the high demands caused by Covid-19 pandemic.

Food Hampers

These were delivered to three Nursing Homes in London and Birmingham to show appreciation to staff for their hard work during Covid-19 pandemic.

Personal Protective Equipment

Due to the Covid-19 pandemic, Jamaica had a short supply of PPE. We collaborated with other charities to send a supply from the USA.

Financial support for a Mother and Child in difficulty.

NAJ(UK) in collaboration with other Jamaican Charities supported a mother and child with no recourse to public funds as identified by the Home Office.

Early Learning in Jamaica.

Donations made to an early learning initiative in Jamaica to improve the education opportunities of children in deprived areas.

Croydon Sickle Cell Group.

Donation was made to the sickle cell group in remembrance of one of our members.

Accounts 2020

This document outlines the financial standing of the organization at 31.12.2020. It is evident the accounts are in good financial balance with adequate funds to meet the continued objectives of the organisation.

Financial Management

The accountant is working with the trustees to ensure robust financial management of the organisation. As a result, financial meetings are held quarterly with the treasurers, trustees and branch chairs.

Membership

Since the last AGM the membership has decreased. This may partly be due to the Covid-19 restrictions, not having face to face meetings and

difficulties with some members accessing virtual platforms. This area continues to be challenging. The organisation has been creative in developing strategies to increase membership, such as the drive to recruit a more diverse membership in terms of age, gender and profession.

Communication

The website has been updated and is maintained by a website company with the input of the Public Relationship Officer.

There is a Facebook Page which enables NAJ(UK) to post upcoming events and community projects.

An annual Newsletter provides information which is sent to members, friends and other community groups. It also provides updates for members and supporters with no internet access.

Tireless efforts have been made to encourage joined-up webinars and meetings between Birmingham and London Branches. This is envisaged as a way of improving communication, and the inclusive and cohesive functioning of NAJ(UK). It is intended that this will be pursued as part of NAJ's future strategy.

Policies/Guidelines

The following Guidelines has been completed

Guidelines for the nomination and election of officers. This is an addendum to the constitution.

Proforma for Grants and Bursaries

GDPR Privacy Statement Policy

Amended Financial Operational Regulation

Policies in progress

Safe Guarding for Adults

Health and Safety

Induction program for new members

Review to the Constitution is in progress

Brief statement of the charity's policy on reserves

The charity has few fixed costs and no employees so the need to fix a substantial Reserve policy is unnecessary. However, the trustees keep three thousand pounds (£3,000) of designated reserves which have been invested to ensure that they can meet the future needs of the NAJ should this arise.

Details of any funds materially in deficit

None

Further financial review details (Optional information)

You may choose to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- Investment policy and objectives including any ethical investment policy adopted.

The charity lost out on our main sources of income which had to be cancelled due to the pandemic. However, members and friends of the organisation continued their generosity.

A combination of this and prudent spending in previous years have kept us in a good financial position to continue to meet our key objectives to date.


Monies have been earmarked for the following projects:

- Jamaica
- Adopt a Clinic
- Cancer Care and
- Early learning
- UK Food Bank Projects
- Feeding Homeless poor families, and senior citizens
Shelters and lunch clubs at Christmas.

Future projects NAJ (UK) wishes to support include Mental Health and Youth projects.

Section F Statement by the Reviewing Accountant

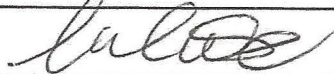
These accounts have been prepared and reviewed by the following accountant

Signature		
Full name	Timothy Read	
Date	18 th September 2021	

Section G**Declaration by the Trustees**

The trustees declare that they have approved the trustees' report and annual accounts above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Charmaine Case	
Position	President	
Date	18 th September 2021	

The Nurses Association of Jamaica (UK)

Income and Expenditure for the year ended 31st December 2020

INCOME	Note	Unrestricted 2020 £	Restricted 2020 £	Total 2020 £	2019 £
Donations		-	-	-	305
Membership income		1,580	-	1,580	2,070
Fundraising					
Birmingham Dance	1	290	-	290	9,624
London Concert	1		-		13,997
Christmas Social	1	-	-	-	6,067
Other income	1	293	-	293	356
Thanksgiving			-		176
Bank Interest		38	-	38	98
Unrealised Investment gain	2	944	-	944	1,693
Sale of NAJ books		412		412	1,276
Gift Aid Income					1,643
Benevolent Fund	3		-		348
Educational Conference		25	-	25	-
100 Club income	4	252	-	252	132
Donations Re Windrush	12		7,500	7,500	24,800
Total Income		3,834	7,500	11,334	62,585
EXPENDITURE					
General Donations	10 & 11	3,287	12,000	15,287	10,497
Fundraising Costs					
Birmingham Dance	1	475	-	475	6,242
London Concert	1	125	-	125	6,365
Christmas Social	1		-		5,034
Thanksgiving			-		230
AGM travel and meeting costs		435		435	2,077
Travel costs general		360		360	443
Benevolent Fund Contributions & donations	3	392		392	488
Insurance		215		215	261
General Administration	5	27		27	1,281
100 Club prizes & donations	4	122		122	90
Sundry Expenses	Note 1 2019 = £145	787		787	644
Costs and stock of NAJ Books		290		290	3,219
Windrush Donation Costs	11				20,109
Total Costs		6,515	12,000	18,515	56,980
OPERATING Surplus/(Deficit)		(2,681)	(4,500)	(7,181)	5,605

		Unrestricted 2020 £	Designated & Restricted 2020 £	Total 2020 £	2019 £
Reserve Movements					
Unrestricted Reserves brought Forward		52,072		52,072	46,658
Designated Reserves brought Forward			22,191	22,191	22,000
New Restricted Reserves 2019	11				24,800
Current Year Surplus Unrestricted		(2,681)		(2,681)	5,414
Current Year Deficit Restricted & Designated			(4,500)	(4,500)	(24,609)
Total c/f		49,391	17,691	67,082	74,263

The Nurses Association of Jamaica (UK)

Balance Sheet as at 31st December 2020

	Note	2020 £	2019 £
Current Assets			
Balances at Bank	6	56,273	64,389
Investments	2	10,561	9,617
Total Current funds		66,834	74,006
Prepayment	7	248	330
Total Current Assets		67,082	74,336
Current Liabilities			
Accruals	8	-	(73)
Total Liabilities		-	(73)
Net assets		67,082	74,263
Represented by reserves			
General reserve		49,391	52,072
Designated Reserves & Restricted Reserves			
To meet future requirements	9,10,12 &13	17,691	22,191
Total Reserves		67,082	74,263

Note 1: Fund raising Income

Account	2020 £	2019 £
Income subject to Fundraising	583	30,044
Fund Raising Costs (much but not all of 2020 costs are refunded in 2021)	600	17,786
Fundraising Surplus	(17)	12,258
%	-	40.8%

Note 2: Investments:

Description	2020 £	2019 £
CCLA Investments at COIF Charities Investment Fund based on market value at year end	9,617	7,924
This annual income is unrealised.	944	1,693
Total per Note 2 in the Balance Sheet	10,561	9,617

Note 3: Benevolent Fund

Description	2020 £	2019 £
NAJ (UK) has a separate Benevolent Fund bank account which is operated as a welfare fund for Jamaican people in the UK who fulfil exact requirements. This is a new disclosure		
Opening balance	795	587
Income donated to the Funds by NAJ (UK) – these are not shown in the 2019 accounts as material and inter NAJ	400	348
Welfare funds awarded & Costs	(392)	(140)
Closing Balance	803	795

Note 4: 100 Club

Description	2020 £	2019 £
NAJ (UK) have operated a fundraising club according to an agreed strategy where approximately 50% of funds raised are held in a separate bank account and the remaining funds are distributed as prizes		
Income	252	132
Costs & Donations (£300 donation to NAJ not shown as material and inter NAJ income)	(122)	(90)
Net Contribution to NAJ funds	130	42

Note 5: General Administration Costs

Description	2020 £	2019 £
Website Hosting and website expenses	105	129
Printing and other costs	100	1,152
Adjustments prior years	(178)	-
Total per Note 5	27	1,281

Note 6: Bank Balances are:

Account	2020 £	2019 £
Current account –operating branches	8,316	21,723
Deposit Account	46,069	40,531
100 Club	1,085	1,340
Benevolent Fund Current account	803	795
Total per Note 6	56,273	64,389

Note 7: Prepayments are:

Description	2019 £	2018 £
Stock of Books for future sale	248	330
Total per Note 7	248	330

Note 8: Costs accrued are:

Description	2020 £	2019 £
100 Club income and costs	-	73
Total per Note 8	-	73

Note 9: Designated Funds asset breakdown

Account	2020 Bank and Investment Balances £	2020 Current assets	2020 Liabilities £	2020 Total £	2019 Balances £
General Reserves	49,143	248	-	49,391	52,072
Designated and Restricted Funds	17,691	-	-	17,691	22,191
Total Note 9	66,834	248	-	67,082	74,263

Note 10: Donations

Account	2020 £	2019 £
Croydon Sickle Cell	50	-
JCWI	350	-
Three Food bank donations	387	-
Air Ambulance	1,500	1,500
CSMBC Hampers		200
Children Education in Jamaica	500	500
Community Club London	-	200
Medical Equipment to Jamaica	500	3,347
Jamaica High Commission for a Reception	-	250
Total Note 10	3,287	5,997

Note 11: Windrush Project

NAK UK was given funds in 2019 from the Urban Church to enable the story of the Windrush to be commemorated in a new book. In 2020 two more donations were received £2,500 from Victoria Mutual and £5,000 from Grace Foods. The funds were treated as Restricted Income and Expenditure as they could only be used for this purpose.

Account	2020 £	2019 £
Opening balance 01.01.2020	4,691	-
Initial Funds & donations	7,500	24,800
Paid out	(12,000)	(20,109)
Total remaining	191	4,691

Note 12: Designated & Restricted Reserves

Account	2020 £ Last year Closing	2020 £ Added	2020 £ Donated	2020 £ Closing balance
To meet future requirements	3,000	-	-	3,000
Cancer Care in Jamaica - estimated	2,000	-	-	2,000
Student Training - estimated	2,500	-	-	2,500
Adopt a clinic *2 - estimated	10,000	-	-	10,000
Totals	17,500	-	-	17,500
Restricted Windrush Project re Book	4,691	7,500	(12,000)	191
Total Note 12	22,191	7,500	(12,000)	17,691