

# DIM YMA

England & Wales · Charity number 1205151

## Details

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**Status** Registered

**Legal form** CIO

**Registered** 2023-10-10

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** Portland House  
113-116 Bute Street  
Cardiff  
CF10 5EQ

**Phone** 07498920143

**Email** [tom@dimyma.org.uk](mailto:tom@dimyma.org.uk)

**Website** <https://dimyma.org.uk/>

## Activities

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**Objects:** (A) TO RELIEVE AND PREVENT HARDSHIP FOR THOSE EXPERIENCING HOMELESSNESS, POVERTY AND ADVERSE HOUSING CONDITIONS IN SOUTH WALES AND ELSEWHERE THROUGH THE PROVISION OF GRANTS, DEDICATED SUPPORT, ADVOCACY, ACCOMMODATION, AND BY DEVELOPING THE CAPACITY, SKILLS AND INTERPERSONAL RELATIONSHIPS OF MEMBERS OF THE HOMELESS COMMUNITY AND MEDIATING CONFLICT BETWEEN SO THAT THEY MAY BETTER PARTICIPATE IN SOCIETY. (B) TO ADVANCE THE EDUCATION OF THE PUBLIC ON THE CAUSES AND EFFECTS OF HOMELESSNESS, ADVERSE HOUSING, HUMAN RIGHTS AND POVERTY IN THE UK BY CONDUCTING RESEARCH INTO THE FACTORS THAT CONTRIBUTE TO THESE CONDITIONS AND BY PUBLISHING AND DISSEMINATING THE FINDINGS OF SUCH RESEARCH.

**Activities:** Dim Yma uses scientific research to implement effective solutions at tackling homelessness. Its purpose is not simply to temporarily mitigate the struggles faced by the homeless community, but instead source sustainable ways of ending rough sleeping. This is achieved by focusing on addressing mental health issues, managing benefit claims and providing accommodation through Housing First scheme,

## Classification

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- **How:** Makes Grants To Individuals, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Accommodation/housing
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Defined Groups

## Geography

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- Cardiff
- Vale Of Glamorgan

## Finances

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Period end	Income	Expenditure	Assets	Employees
2025-04-05	£5,168	£5,107	-	-

## Trustees

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Name	Role	Appointed
Tom Jarman	Chair	2020-01-01
Brian Jarman		2023-02-06
DANIEL O'LEARY		2022-07-12
Dr Rebecca Jarman PhD		2023-02-07
Elizabeth Winstone		2023-02-07
JOE ORREY		2022-07-12
Sarah Chick		2023-02-07

**DIM YMA**

England & Wales - Charity number 1205151

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# Accounts

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CHARITY COMMISSION  
FOR ENGLAND AND WALES

## Trustees' annual report (including Directors' report) for the period

From: 10/10/2023

To: Period end date: 10/04/25

Charity name: DIM YMA

Charity registration number: 1205151

Company number:

### Objectives and activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To provide relief for those experiencing homelessness and poverty in South Wales and elsewhere in the UK by making grants and providing accommodation to relive or sustainably end their homelessness.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p>Dim Yma has worked closely with numerous clients to address the both the causes and the symptoms of their extreme poverty. This principally has been via three programmes offering initial support. Dim Yma follows an evidence-based approach to its projects. Each of these schemes has thus been formulated via extensive research and consultations with academics.</p> <p><b><u>Assertive Outreach</u></b> – First and foremost, a strong sense of trust must be established with potential clients. Many rough sleepers have been failed by numerous services and are hence reluctant to engage with professionals. Confidence is thus gradually built up with regular brief interactions, whereby food and drink is offered, until the client feels comfortable with informal meetings.</p> <p>They are subsequently officially registered as a client, and with their permission, any relevant financial, health and accommodation details are recorded. Then their situation, history and aspirations are discussed for which an assessment is made. This results in a plan being produced to address each issue they are facing in turn. Rather than sign-posting clients to other parties, Dim Yma adopts a hands-on approach to outreach. Hence, this is called Assertive Outreach (AO) due to the extent of its engagement. Namely, intensive support</p>

through the provision of advocacy, task management and logistical help to assist clients in overcoming challenges. These commonly fall under the following categories:

- **Financial:** The majority of clients are not in receipt of their full entitlements or indeed claim any benefits at all. A key concern is minimising the time they spend begging by ensuring they have a reliable income. Dim Yma therefore assists clients with making claims and completing applications to obtain entitlements.
- **Healthcare:** Many clients suffer a myriad of health issues that have been left untreated. Dim Yma thus helps them to register with GPs, access mental health treatment and receive dental care.
- **Accommodation:** Whilst many clients may be staying in sheltered accommodation, these tend to be problematic due to issues of violence, theft and disruptive behaviour from other residents. This results in avoidance and clients frequently are reluctant to stay in such places. In these cases, Dim Yma will liaise with the staff members of the accommodation and attempt to mediate any issues. When clients do not have access to temporary accommodation, Dim Yma will endeavour to arrange with third-parties to source a place to stay.

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**Flexi-Budget** – Interlinked with Assertive Outreach is the Flexi-Budget. After a set period of getting acquainted with the client, a variable sum of money is made available to them. They may use this to purchase items of their choosing. These usually fall into the following categories:

- **Electronics:** Many clients do not possess a smartphone. This is typically the first request they make.
- **Clothing:** Clients typically have very limited sets of clothing and may not have changed in a considerable period of time. The Flexi-Budget allows them to buy any clothing they choosing.
- **Accommodation:** For clients outside exposed to the elements, budget accommodation can be offered to

		<p>provide them with respite.</p> <ul style="list-style-type: none"> <li>• <b>Hobbies:</b> Clients are encouraged to develop hobbies ranging from fishing, to music to video games.</li> <li>• <b>Groceries:</b> Clients are able to either complete a grocery shop with their key worker or have food delivered to their accommodation.</li> </ul> <hr/> <p><b>Get Well</b> – A major contributing factor to homelessness is untreated severe mental health problems, often arising from childhood trauma. These can range from PTSD and Bipolar to Schizophrenia and Obsessive Compulsive Disorder. In situations where clients do not have easy access to a Community Mental Health Team (CMHT), this scheme offers a rapid assessment and diagnosis with a private psychiatrist. This enables clients to quickly receive treatment and also be fast-tracked to a CHMT by their GP. These services are not only to the benefit of the individuals concerned but also of the public at large in providing sustainable solutions to poverty and homelessness.</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	All trustees have read and understood the guidance of the Charity Commission's public benefit.

### Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	Dim Yma makes grants to clients as part of its Flexi-Budget programme. This is crucial in the process of building a strong working relationship with clients. The grant comes in the form of an undisclosed sum of money which is used by the key worker to purchase items of the client's choosing (within reason, subject to Dim Yma's policy and within the confines of legality). The vast majority of requests are granted except when safety is a concern. Examples of rejections include a dartboard and an electric scooter.
Policy on social investment including program related investment	Para 1.38	Dim Yma has not made any investments in this financial period.
Contribution made by	Para 1.38	All Dim Yma programmes are run by volunteers. Principles activities are carried out by key worker Tom Jarman.

volunteers		
Other		N/A

## Achievements and performance

<p>Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.</p>	<p>Para 1.20</p>	<p><b><u>Assertive Outreach:</u></b> Dim Yma has worked intensively to assist clients with multiple aspects of their lives, providing advocacy, advice and support in a variety of areas. This is principally through improving their financial situation, their health and their accommodation setting.</p> <p><b>Benefits:</b> The key benefit of Assertive Outreach (AO) is the restoration of support networks for disengaged rough sleepers. In this way, AO restores faith in clients and enables them to have a working relationship with a key worker who is thus able to help them resolve long outstanding issues—that they have not had the confidence to address themselves or had the necessary support to do independently. Specifically, AO has benefitted clients in addressing the following problems.</p> <p><i>Healthcare:</i></p> <p>Many clients have neglected to tackle persisting health problems. Dim Yma has thus achieved an improvement in clients' health by:</p> <ol style="list-style-type: none"> <li>1. Registering them with GP surgeries and attending to a variety of health concerns.</li> <li>2. Linking them to a Community Mental Health centre where appropriate.</li> <li>3. Enabling them to receive emergency dental care in cases where they have severe complaints.</li> </ol> <p><i>Summary of Benefits:</i></p>
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Overall, placing clients under the care of health professionals can resolve chronic issues which results in a dramatic improvement to their comfort and well-being. Early intervention in healthcare also saves the NHS money by preventing further complications later on.

*Finance:*

Rather than handing out cash, the primary channel through which Dim Yma benefits clients financially is through ensuring they are in receipt of the correct benefits. In practice this involves.

1. Either making the initial phone call to the DWP or accompanying the client to local job centre.
2. Completing application forms on behalf of clients and liaising with the DWP when necessary.
3. In instances where it is deemed that the claim received is not representative of their needs, Dim Yma will dispute this with the DWP. In certain cases where the dispute cannot be resolved, the matter will be taken to a tribunal.

*Summary of Benefits:*

The net benefit of obtaining welfare applications for clients is an increase in their monthly income and a decrease in their levels of poverty. This subsequently reduces their need to beg on the street, decreasing exposure to the elements, safety risks and stress factors.

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**Flexi-Budget:** This is the primary way in which Dim Yma utilises funds to support clients for a variety of needs. As such, extensive use of the Flexi-Budget (FB) has been made for numerous products.

**Benefits:** There are a host of benefits associated with the FB. Overall, it is deeply empowering for clients to have the agency over purchases rather than second-hand goods. It has a significant positive effect on their confidence, self-esteem and self-worth. The precise benefits vary according to the category of the item purchased which are listed below.

*Clothing and Hygiene:*

1. Clients frequently purchase a complete set of clothing as they rarely have more than one change of clothing.
2. Likewise, shoes tend to be in a severe state of disrepair causing harm to the feet. A brand new pair thus mitigates this.
3. Clients also purchase hygiene products such as deodorant, shampoo and soap. This is especially important for women who need menstrual products.
4. Clients who are ready for work can purchase smart attire for a job interview and subsequent working life.

*Summary of Benefits:*

Access to brand-new clothing and hygiene products has a substantial benefit on a client's wellness through increased self-care, cleanliness and warmth.

*Accommodation:*

Funding for accommodation will vary depending on the housing status of the client. This can range from sleeping on the street, sleeping in a tent and sofa-surfing to staying in temporary accommodation.

1. For clients sleeping rough and waiting to be housed at sheltered accommodation, Dim Yma can fund short stays at budget hotels. This is especially important during periods of wet and cold weather.
2. If a client is on the precipice of homelessness, for example if they face eviction due to rent arrears or need to put a deposit down on a tenancy, the FB can cover the necessary expenses.

*Summary of Benefits:*

For those sleeping rough, an opportunity to stay in a hotel has a plethora of benefits. These include a chance to recover from exposure to the elements, the ability to have a shower and a decent night's sleep. Overall, this intervention has a considerable impact on a client's stress levels, mental health and well-being.

*Electronics:*

The vast majority of clients do not have access to a mobile phone and therefore the internet. This makes it exceedingly difficult to manage their affairs and stay in touch with friends and family. Dim Yma therefore provides.

1. An affordable but good quality smartphone.
2. A pay as you go sim card so that they have internet access on the go.
3. When appropriate, training on how to use such smartphones.

*Summary of Benefits:*

Having a reliable smartphone brings a huge number of benefits to clients. For instance they are able to use social media and properly engage with family members they have become estranged from. This has resulted in clients re-connecting with loved ones. It also allows them to much better manage their affairs through use of the internet. Finally, it enables them to engage with hobbies through the uses of media such as film, music and video games.

*Groceries:*

For clients that are living in sheltered accommodation, there is an opportunity for them to have grocery shops purchased on their behalf. This can either be in person accompanied by their key worker or delivered to their premises.

*Summary of Benefits:*

For clients who are begging for food this relieves the need for them to be on the street. It also improves their nutrition as wholesome food can be purchased as opposed to merely snacks and junk food.

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**Get Well:** Dim Yma has made great strides in enabling marginalised clients to access mental health support. In particular, Dim Yma has arranged and funded private assessments via psychiatrists that enabled fast tracked access to Community Mental Health Services on the NHS.

*Summary of Benefits:*

The Get Well programme has the crucial benefit of rapidly getting severely unwell clients a diagnosis for their mental illness and the appropriate medication. This will

		<p>help stabilise their mood, reduce anxiety, depression and the risk of psychosis. As an additional benefit it validates clients who may be doubtful that they have any problem at all or may simply believe that they are “crazy”. Finally, clients who are on the appropriate medication are able to better manage their lives and require less support from third parties.</p> <hr/> <p><b>Client Testimonies:</b></p> <p>The following testimonies were provided anonymously with permission from clients.</p> <p>Client 1: “There’s nobody else helping me. Tom is the only one who has stuck with me.”</p> <p>Client 2: “Dim Yma has helped me loads. I was at risk of being back on the streets again but working with Tom helped me with getting a flat and things are much better now as I’ve been hired to deliver food takeaways.”</p> <p>Client 3: “I’ve struggled with [my] mental health all my life and it was a huge relief to finally sit down with someone to explain everything. I got given some medication and for the first time in ages I feel like I got some hope.”</p>
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**Additional information (optional)**

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	In its first period of operations, Dim Yma was ultimately successful in its initial objectives of engaging with clients and addressing both the causes and symptoms of homelessness. In some cases, homelessness was able to be prevented with early interventions, in other cases the work with clients continues until they secure suitable housing and are no longer considered homeless.
Performance of fundraising activities against objectives set	Para 1.41	No fundraising objectives were set, Dim Yma is primarily funded privately by the trustees and as such funds were available when needed.
Investment performance against objectives	Para 1.41	No investments were made in this financial period.
		N/A

Other		
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## Financial review

Review of the charity's financial position at the end of the period	Para 1.21	Funds were sufficient to complete the initial stages of projects set out in Dim Yma's plan.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	As Dim Yma is funded solely by donations, principally from those volunteering for it, reserves are not held as donations can be made any time funds are required.
Amount of reserves held	Para 1.22	None
Reasons for holding zero reserves	Para 1.22	Reserves are not deemed necessary as funds can be made immediately available as and when needed.
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	There are no current concerns about the future of Dim Yma.

## Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Dim Yma's primary source of funding is donations from its trustees. It does not hold any fundraising events so as to focus on primarily supporting clients.
Investment policy and objectives including any social investment policy adopted	Para 1.46	No investments have been made in this financial period.
A description of the principal risks facing the charity	Para 1.46	At this stage, the main risk is wastage arising from items purchased with the FB being damaged or stolen. This is especially relevant to phones and bicycles. With regards to theft, this been addressed by any either secured with locks or able to be tracked. Dim Yma has also spoken to the primary shop where items are resold. In terms of damage to electronics, Dim Yma ensures that items are equipped with covers that protect them from breaking.
Other		N/A

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## Structure, governance and management

Description of charity's trusts:		
Type of governing document: for example, <a href="#">trust deed</a> , <a href="#">memorandum and articles of association</a> etc	Para 1.25	Dim Yma is a Charitable Incorporated Organisation where currently its voting members are its trustees. In future, Dim Yma aspires to have former clients become voting members to make the organisation more democratic.
How is the charity constituted? for example <a href="#">limited company</a> , <a href="#">unincorporated association</a> , <a href="#">CIO</a>	Para 1.25	As a Charitable Incorporated Organisation.
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	New trustees are appointed by either merit of what skills and knowledge they can bring the organisation or because they have lived experience of homelessness. These are appointed by existing trustees.

### Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	Dim Yma has a conduct policy for trustees which covers expenses, conflicts of interest, diversity inclusion, a safeguarding policy and a complaints policy.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	Trustees meet remotely via video call and maintain communications through email and group chat. Small decisions are made on the group chat whereas larger motions are voted upon during meetings.
Relationship with any related parties	Para 1.51	Dim Yma benefits from the generous time given by a number of academics who have consulted on its activities and operations. Special thanks is given to:  Professor Nicholas Pleace – Director of the Centre For Housing Policy, University of York.  Dr Jenny Wood – School of Social Sciences, Cardiff University  Professor Sarah Johnsen – Chair of Homeless and Inclusion Health, Edinburgh University.

		Professor Philip Brown – School of Human and Health Sciences, University of Huddersfield.
Other		N/A

### Reference and administrative details

Charity name	Dim Yma
Other name the charity uses	N/A
Registered charity number	1205151
Charity's principal address	International House, 10 Churchill Way, Cardiff, CF10 2EH

### 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	Tom Jarman	Chair		
2	Elizabeth Winstone	Treasurer		
3	Rebecca Jarman	Secretary		
4	Daniel O'leary	Safeguarding Lead		
5	Brian Jarman	Vice Chair		
6	Joe Orrey			
7	Sarah Chick			
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### Corporate trustees – names of the directors at the date the report was approved

Director name	

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year

**Funds held as custodian trustees on behalf of others**

Description of the assets held in this capacity	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

**Additional information (optional)**

**Names and addresses of advisers (optional information)**

Type of adviser	Name	Address

**Name of chief executive or names of senior staff members (optional information)**

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**Dim Yma Accounts for Financial Period 10/10/2023 - 05/04/2025**

**Income and Expenditure**

<b>Income</b>	<b>Unrestricted Funds - Nearest £</b>	<b>Restricted Funds - Nearest £</b>	<b>2023 Nearest £</b>	<b>2023 Nearest £</b>	<b>2023 Nearest £</b>
Donations	£5,167	Nil			
Grants	Nil	Nil			
Investments	Nil	Nil			
Gift Aid	Nil	Nil			
<b>Total Income =</b>	<b>£5,167</b>		<b>£500</b>	<b>£3,800</b>	<b>£867</b>
<b>Expenditure On Projects:</b>					
<b>Assertive Outreach</b>					
Food & Drinks	£49				
Transport	£29				
<b>Flexi-Budget</b>					
Groceries	£978				
Electronics	£758				
Travel	£391				
Accommodation	£1,198				
Clothing	£413				
Miscellaneous	£368				
<b>Get Well</b>					
Consulation Fees	£855				
Prescription Fees	£70				
Expenditure on Expenses:	None				
<b>Total Expenditure =</b>	<b>£5,107</b>		<b>£440</b>	<b>£4,113</b>	<b>£554</b>

*I hereby declare that all information in this account represents an accurate view of Dim Yma's finances according to its bank statements on 04/02/26*

Chair: Tom Jarman



Treasurer: Elizabeth Winstone



## Exemptions from disclosure

Reason for non-disclosure of key personnel details

N/A
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## Other optional information

N/A
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## Declarations

The company has taken advantage of the small companies' exemption in preparing the report above.

The trustees declare that they have approved the trustees' report (including directors' report) above.

Signed on behalf of the charity's trustees/directors

Signature(s)

	
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Full name(s)

Thomas Alexander Jarman	
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Position (for example  
Secretary, Chair, etc)

Chair	
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Date

04/02/2025
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