

Annual Report & Accounts

For the year ended 31 March 2025

AT THE HEART OF THE



COMMUNITY FOR 35 YEARS

CONTENTS

1. Welcome from the CEO & Chair of Trustees	4
2. Trustees' Annual Report and Strategic Report	6
Our Mission	6
What we do.....	7
Role of volunteers	18
The Sugar & Ronson Campus: progressing towards completion	19
Fundraising.....	20
Our evolving strategy.....	22
Laying foundations for the future: our priorities for 2025–26.....	23
Structure, governance & management	24
Our employees	32
Risk management	37
Energy & emissions performance.....	38
Financial overview	40
Trustees' ethical reporting	47
3. Responsibilities of Trustees	50
4. Independent Auditor's Report to the Members of Jewish Care	51
5. Financial Statements.....	55
6. Charity Information	95

A Year in numbers

2024-2025

90%

Occupancy in care homes

Page 16 ↗

95%

occupancy in retirement living schemes

Page 16-17 ↗

3,000

Kosher Meals on Wheels delivered per month

Page 9 ↗

1st

Organisation to get DementiaAbility accreditation in the UK

Page 16 ↗

153

People waiting to move in

12,000

People's lives touched

Page 7 ↗

4

Retirement living schemes

9

Care homes

10

Community centres

Page 7 ↗

£31M

Donations

Page 20 ↗

2,700

Roles undertaken by volunteers

Page 18 ↗

51,417

Interactions with community services

Page 9 ↗

2026

New campus opens in Redbridge

Page 19 ↗

1,279

Staff

Page 32 ↗

~635

Social work cases being supported at any moment

Page 12 ↗

3,000

Supported by Jami's mental health services

Page 14 ↗

100%

Satisfaction with our Day Centres

Page 9 ↗

0%

Gender pay gap

£1.1M

Cost of government tax rises

Page 5 ↗

£13.85

Proud to pay the London living wage

Page 33 ↗

21,418

Helpline enquiries

Page 8 ↗

12

Compliments for each complaint

Page 47 ↗

1. WELCOME FROM THE CEO & CHAIR OF TRUSTEES

This past year, despite a challenging economic and political climate, we have achieved remarkable progress. None of this would have been possible without the unwavering support and generosity of our community, who enable us to be there for those who need us most. At a time when we have all faced significant difficulties, we can be proud of the deep resilience we have shown together.

We aim to care for the whole community, both today and into the future. It is the generosity of the community that makes this possible and has allowed us to achieve so much over the past year.

We have strengthened our care homes and expanded our community services including day centres, Meals on Wheels, and befriending services, thanks to a dedicated team of staff and volunteers.

Construction of our new first-class Sugar & Ronson Campus in Redbridge has progressed well and is set to open in summer 2026. It will serve north-east London and Essex with exceptional facilities including The Sugar Family Care Home, The Ronson Community Centre, and The Dennis Centre for people living with dementia. It will also provide a communal space and the base for our Meals on Wheels hub service, Social Work and Community Support Team, Jami's Redbridge community hub and MIKE youth leadership programme. We are deeply grateful to the Sugar and Ronson families for their cornerstone gifts and ongoing support that are enabling us to make this dream become a reality.

Alongside our services in north-west London and Essex, we have built strong relationships with Jewish communities across the UK including Brighton, Bournemouth, Leicester, Chelmsford, and Worthing – supporting them to create a programme of meaningful activities, providing advice and signposting, and delivering volunteer training where required. Our Senior Community Social Worker and Community Outreach Co-ordinator, based in Brighton, has been warmly welcomed, helping individuals and carers lead fulfilling lives. We have also worked in partnership with the Jewish Small Communities Network, taking part in their online annual summit and look forward to attending their first in-person summit later this year.

Jami, the Jewish community's mental health service, integrated with Jewish Care in April 2024 to ensure sustainable support to the community at a time when the need is growing rapidly and the system is overwhelmed, especially amongst young people under-25 in our community who are experiencing mental illness, distress or trauma. Since then, we have continued to expand our mental health services to meet the needs of a community in crisis.

We're deeply grateful to the Dangoor family's Exilarch Foundation for enabling the expansion of our vital Dangoor Children and Young Person's Service. Over the past year, this support has helped us reach students at JFS, JCoSS, and across the community. This marks a key milestone, allowing us to support more children and young people with tailored, accessible mental health services over the next five years. This is critical, given that national mental health services are severely under-resourced and one in five of our young people face a probable mental health disorder.

As we celebrate 35 years of Jewish Care, the need for our services has never been greater. This has been, and continues to be, a challenging period in our history. More people are turning to us than ever before and our resources are under intense pressure as a result of cost of living pressures, a rapidly ageing population, rising loneliness, a mental health crisis unlike anything we've ever seen and the recent employers' National Insurance changes which will now cost us an additional £1.1 million per annum.

Demand for health and social care is growing while government funding is shrinking, with many of our most essential services receiving no government funding at all. These services rely entirely on the community's generosity and in the past financial year, we were able to raise £22 million through the community's generosity to continue caring for those who need us most.

These donations and gifts enables Jewish Care to continue to provide the very highest quality support and care with dignity, respect, and a deep connection to Jewish traditions and values. Whether it's celebrating Shabbat and festivals, offering care, compassion, a warm smile and a listening ear, our care is powered by love, yiddishkeit and deep belonging.

With the generous support of our community, our lay leaders, our dedicated staff and volunteers, we have much to be proud of as well as much to look forward to in the year ahead. We are incredibly grateful to all of the contributions that make it possible for us to continue to make a positive impact on the lives of those we support in the Jewish community.



Marcus Sperber



Daniel Carmel-Brown



2. TRUSTEES' ANNUAL REPORT 2024-25

The Trustees have pleasure in submitting their Report incorporating the strategic report and audited financial statements for the year ended 31 March 2025.

Our Mission

Our Promise to the Community

We care for people as if they were our own family – with dignity, respect, and a deep understanding of our Jewish traditions and values. Whether it's celebrating Shabbat together or simply offering a warm smile and a listening ear, our work is powered by love, culture, and community.

Our Vision

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

Our Purpose

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

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

Our Values

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



What we do

Jewish Care is the largest health and social care charity serving the Jewish community in London and the South-East. Each week, we touch the lives of around 12,000 people of all ages, providing essential care and connection when it's needed most.

Our mission is to ensure that no one in our community faces life's challenges alone. Whether someone is living with dementia, struggling with their mental health, coping with bereavement, or simply feeling isolated, we are here. We provide practical support, emotional care, and a sense of belonging – always rooted in Jewish values, tradition, and culture.

Jewish Care delivers a wide range of services:

- ✓ High-quality residential and nursing care
- ✓ Retirement living schemes for independent older adults
- ✓ Specialist centres for people living with dementia
- ✓ Community centres that bring people together for friendship, learning, and wellbeing
- ✓ Mental health services through Jami, from age 11 upwards
- ✓ Meals on Wheels and befriending services that support independent living
- ✓ Helpline, advocacy, and social work services for those navigating difficult times
- ✓ Dedicated support for Holocaust survivors and refugees

While our work has evolved over the years, our purpose remains constant: to enable people to live meaningful, dignified lives – surrounded by care, community, and compassion.

In 2025, the need for our services has never been greater. An ageing population, rising levels of dementia, growing social isolation, and a deepening mental health crisis are all converging at a time when public funding is shrinking and not covering the cost of care. Most of our care home residents are government-funded, yet many of our other vital services – including our community centres, Helpline, Holocaust Survivors Centre, and mental health support – receive no government funding at all.

We are facing a historic challenge: providing excellent, culturally appropriate care in an increasingly complex and costly environment. And we are meeting that challenge head-on, thanks to the dedication of our 1,300 staff, hundreds of volunteers, and the generosity of our supporters.

In the following sections, you'll find more detail about our individual services, backed by data, personal stories, and testimonials that show the real impact of our work on people's lives.

Our helplines – the first point of contact

Jewish Care Direct helpline

Jewish Care's Helpline remains the first point of contact for many seeking support and often continues as a trusted guide throughout their journey with us. Between 1 April 2024 and 31 March 2025, the Helpline handled **21,418 enquiries**. While this is a slight decrease from the previous year, the complexity and duration of interactions have grown significantly.

A key driver of this shift has been the growing pressure on NHS services. Increasingly, individuals discharged from hospital contact us without clear information about their entitlements or care arrangements. In response, our team has taken on a more proactive advocacy role – helping individuals understand their rights and liaising with health services to clarify care plans and ensure needs are met.

Recognising our broader role in the community support network, we've delivered targeted training to partner organisations, including hospital chaplaincies, to help them respond effectively to similar situations.

The ongoing cost of living crisis continues to affect the community, many of whom are anxious about the future. Where enquiries are not urgent, we refer individuals to our social work teams for longer-term planning, including care options, financial support, and referrals to professionals such as occupational therapists to help people remain safely and independently at home.

Since the pandemic, mental health-related enquiries have risen sharply. Many callers struggle with daily tasks due to anxiety, depression, or complex psychological needs. These cases often require significant time and sensitivity to build trust and understand the root causes. For example, we supported a 61-year-old man living with borderline personality disorder experiencing extreme isolation. After several extended conversations to build rapport, we connected him with our digital services team, who helped him use an iPad and start his own podcast, empowering him to engage more confidently with the world.

Following the attacks in Israel on 7 October 2023, we saw a rise in calls related to antisemitism in the UK, including abuse directed at our Helpline.

The Helpline remains a vital service for the community – not only responding to individual crises, but also ensuring that people are linked into the broader support network offered by Jewish Care.

Jami Helpline

Jami provides holistic, person-centred support for individuals on their mental health recovery journey. As part of this, Jami operates a dedicated helpline, which assesses referrals and offers specialist information, advice, and signposting. People may also receive short-term advocacy support and flash-work interventions to help address immediate needs. Further details on our mental health services can be found on page 14.



Community Services

Our Community Services are designed to respond to the evolving needs of individuals, offering connection, support, and care at every stage of life. From early social engagement to specialist dementia support, our services form a continuum that promotes wellbeing, independence, and dignity.

51,417



Individual interactions

19,264



Sessions delivered
across all services

Living Well Together: Connection, Purpose and Support

Social Clubs and Supportive Communities: Connection Through Shared Experience

We run over 40 groups offering support and social connection for people experiencing bereavement, caring responsibilities, dementia, divorce, and loneliness. Others, like Sunday Socials, Wednesday Social Club, and Singular Challenge, focus on building confidence, wellbeing, and mental health through shared activities.

In 2024–25, we launched a virtual hub in Borehamwood, one of Greater London's fastest-growing Jewish communities, introducing new services such as tea parties, Chatty Café, and Women's Hour, now engaging over 90 individuals. The upcoming Men's Talk will further strengthen this network.

These groups help people feel seen, supported, and part of a caring community.

Community and Day Centres: Belonging, Activity and Connection

Our centres are vibrant spaces where people stay active, learn, and connect. Activities include exercise, discussion groups, computer lessons, social events, and support groups. Each centre is rooted in its local Jewish community, celebrating festivals and partnering with synagogues and schools to maintain cultural ties. Our centres play a vital role in helping people maintain routine, purpose, and social connection.

A major milestone was the January 2025 relocation of Connect @ Kenton to Golders Green, offering a more welcoming and vibrant setting for continued connection.

As our community ages, transport remains a growing challenge. Public transport is not always accessible or practical, and services like Dial-a-Ride have become less reliable. Some centres also face physical limitations, such as restricted space, limited parking, and accessibility issues, which can impact attendance and event planning.

In our latest survey, 100% of members reported satisfaction. Attendees said the centres gave them renewed routine, purpose, companionship, and improved mental health. Many also cited better physical fitness, stimulating activities, and a strong sense of cultural connection. These findings highlight the centres' role in promoting independence, inclusion, and quality of life.

100%



Satisfaction across all
day centres

Jewish Care Presents: A Virtual Community Centre

Our online programme offers a wide range of events and activities that people can join from home. With **9,500 participants** over the past year, it provides a flexible, accessible way to stay connected and engaged.

Befriending

Our befriending service keeps hundreds connected through regular phone and video calls, with over 3,000 made monthly. It reduces loneliness and supports wellbeing. Through the national Connecting Hands project, we also support smaller Jewish communities across the UK with advice on befriending, digital engagement, and social work.

Meals on Wheels

Our Meals on Wheels service delivers more than **3,000 kosher meals each month** to clients in their homes. The service also fills a gap, when local authorities cannot meet the kosher dietary needs of our community.

Clients of the service shared that Jewish Care offers far more than just the delivery of meals. For many survey respondents, especially those facing mobility or health challenges, the service brings emotional comfort, a sense of independence, and meaningful social connection. Friendly interactions with volunteers and staff, along with occasional check-ins, help reduce feelings of isolation.

Specialist Support

Dementia Support: Dignity, Connection and Specialist Care

We provide person-centred dementia support focused on dignity, engagement, and quality of life. Programmes like **Singing for Memory**, **Young Onset Dementia Coffee Mornings**, and **Memory Way Café** offer stimulation and belonging. The Dementia **Singing for Joy** event brought together 63 in-person attendees from different day centres, and others joining remotely from Southend, fostering pride and shared experience through friendly competition.

We expanded our dementia offer through partnerships with synagogues and local organisations, including new Singing for Memory groups in **Redbridge** and **New North London Synagogue**.

Nonetheless, demand for specialist dementia support is rising at our Golders Green hub. Despite strong pathways between services, there is **a clear need** for a dedicated north-west London dementia community centre. Without it, we risk being unable to meet future demand.

In 2024, we hosted a **Dementia Conference** with attendees from 28 synagogues across north-west London, Hertfordshire, and east London. The event strengthened community understanding and collaboration.

Our **specialist dementia development team** also trains staff across the organisation. In addition to care home staff, we plan to extend dementia awareness training to hospitality, estates, and front-of-house teams to create more inclusive environments.

Recent survey feedback from relatives highlights the significant and positive impact of our dementia day centres. **For attendees**, families reported noticeable improvements in mood and overall happiness, increased mental stimulation, and more frequent social interaction. The centres' structured routines and engaging environments were seen as key to helping individuals living with dementia feel more connected, confident, and content. **For families**, the centres provided peace of mind, valuable respite, and the opportunity to reclaim personal time, knowing their loved ones were in safe, supportive hands. These findings reflect the vital role our dementia services play in enhancing quality of life for both attendees and their carers.

Family Carer Support

We offer dedicated support for family carers, providing information, advice, and representation to help them manage their role. This includes one-to-one guidance and access to specialist support groups. In the past year, our Social Work and Community Support Team supported over **2,000 people**, many of whom are caring for loved ones. These groups offer a safe space to share experiences, find encouragement, and feel less alone.

Jewish Care Explore: Digital Confidence and Connection

JC Explore helps adults across the community build digital confidence. Based in Golders Green and Stanmore, the team offers one-to-one training, drop-in, and advice on using digital tools independently or with support.

In 2024–25, the team delivered **2,083 interactions**, including **921 hours of one-to-one training** and **1,122 on-demand requests**. They also ran **15 digital drop-ins** and hosted interactive activities like festive quizzes.

JC Explore continues to partner with synagogues and organisations to promote digital inclusion. A recent collaboration with Hammerson focused on assistive technology for those with additional needs. The service was showcased at an international conference in Rome, highlighting its innovation and impact.

Youth Engagement: Empowering the Next Generation

Jewish Care continues to invest in youth engagement, with **157 young people** involved in programmes last year. These initiatives offer learning, leadership, and a deeper connection to Jewish life and community.

At the heart of this work is the **MIKE leadership programme** (Motivation, Inspiration, Knowledge, Education), for young people aged 13 to 18. It combines education, volunteering, and communal involvement, including heritage trips to places like Budapest and Amsterdam. MIKE is evolving to give young people more say and creating clearer pathways into volunteering and future careers.

We are relaunching the redesigned **Bnei Mitzvah programme**, providing age-appropriate engagement at a key stage in life. Both programmes aim to have a lasting, positive impact on the wider community.

Our ambitions for community services during 2025-26

We are committed to:

- Expanding our **Community Dementia** offering
- Enhancing **digital inclusion** through new partnerships
- Strengthening **youth engagement** with co-designed programmes
- Adapting to the needs of an ageing population with flexible, outreach-based models

“This year we’ve continued to evolve our services to meet people where they are; whether that’s through a friendly phone call, a digital skills session, or specialist dementia support. One development I’m particularly proud of is the launch of our virtual hub in Borehamwood. It’s been inspiring to see how quickly it’s become a lifeline for so many. Across all our services, we remain committed to ensuring that no one feels alone and that everyone has access to the support they need to live well.”

Richard Shone, Director of Community Services, Volunteering, Social Work & Hospitality

Social Work and Community Support Services

Our Social Work and Community Support Service has extensive knowledge and experience in adult social care, addressing a wide range of issues including dementia, disability and welfare rights, mental health, future planning, and end-of-life and palliative care support. Our teams cover:

- East London and Essex (including Southend)
- Northwest and Central London
- South Hertfordshire
- South London and the Southern Counties (including Brighton)

Our team operating between South London and Brighton, extends our impact beyond our traditional North London base, addressing a broader range of issues, e.g. domestic abuse, alongside our support for older people.

Our teams work closely together with community networks, GPs, synagogues, voluntary agencies, the NHS, local authorities, and other care service providers to deliver the best possible outcomes for our clients.

Between 1 April 2024 and 31 March 2025, our Social Work and Community Support Teams have held an average of **635 individual cases at any one time**.

Recent Developments and Operational Focus

Over the past year, we have implemented several operational changes, including the creation of a new Intake service to manage acute situations presenting at the front door. We are now consolidating these changes and taking time to review and refine them where appropriate.

We are actively optimising efficiencies across the teams by:

- ✓ Auditing the time taken on each case
- ✓ Clustering visits to reduce mileage and maximise time
- ✓ Reviewing ongoing activity on cases
- ✓ Prioritising case closures when inactive to free up capacity for new allocations

We have also reviewed our community engagement to eliminate postcode-based disparities in service provision. This has allowed us to set out clear expectations for the link worker role, benefiting both external services connecting with Jewish Care and our internal teams by strengthening these relationships.

In response to the growing number of individuals presenting with mental health needs, we launched a pilot project embedding a mental health social worker within the Intake team to monitor and manage these cases more effectively.

Benefits to our Community: Practical Help, Emotional Strength

Respondents to our user-survey shared that the Social Work & Community Support Services had made a meaningful difference to their lives or the lives of their loved ones. Many spoke about the emotional support they received during challenging times, as well as the practical help that eased daily pressures, such as navigating benefits or arranging care. These interventions not only addressed immediate needs but also contributed to a greater sense of stability and wellbeing.

Our Priorities for Social Work and Community Support for 2025–26

- Continue to review and enhance service efficiencies without compromising quality
- Strengthen the mental health support offer
- Build and deepen trusted relationships with statutory partners

Holocaust Survivor and Refugee Services

Jewish Care provides a unique and comprehensive range of services for Holocaust survivors, Kindertransport evacuees, hidden children, and Jewish refugees. These services are designed to honour their experiences, support their wellbeing, and reduce isolation through tailored emotional, practical, and therapeutic care.

At the heart of our work is the **Holocaust Survivors' Centre**, the only centre of its kind in the UK, located on our Golders Green campus. The Centre provides a warm and welcoming environment for around **230 members**, offering a vital space for connection, support, and community. Many members describe the centre as a "home," where they can share experiences with others who understand their past.

This year, we were honoured to welcome five new survivors through our partnership with the Association of Jewish Refugees. In addition to supporting survivors, we also extend care to second- and third-generation family members, recognising the lasting impact of transgenerational trauma and the important role many play as carers.

Our members take part in a vibrant programme of social, cultural, and therapeutic activities, including celebration lunches, concerts, guest speakers, and outings. A freshly prepared hot meal is served from Monday to Thursday, providing both nourishment and companionship.

A highlight of the year was the **80-year commemorative event** in partnership with Gen2Gen, held at our Golders Green campus and attended by over **150 guests**. The event brought together generations in remembrance and celebration, reinforcing the enduring importance of community, memory, and resilience.

The **Shalvata team**, based at the centre, provides specialist therapeutic and social work support, including one-to-one counselling, trauma support, bereavement groups, and guidance for carers and families. The team supported **110 individual interactions** during 2024-25.

As the community ages, increasing frailty and mobility challenges have made it harder for some members to attend in person. We provide **transport** for members who need help to attend. We have also developed an enhanced outreach offer, including **doorstep welfare checks** delivered with Challah and personalised support plans for those most isolated. We are exploring a more flexible "centre without walls" model to ensure continued access to care and connection.

Mental Health Services (Jami)

Supporting Our Community Through Advice, Advocacy, and Mental Health Services

At Jami, we believe that everyone deserves access to compassionate, effective mental health support. In 2024–25, we supported over **3,000 individuals**, through services spanning advice and advocacy, personalised treatment, social connection, training, and support for carers and families. Our work remains a vital lifeline for many.



Advice and Advocacy: A Compassionate First Step

Our **Advice and Advocacy** services were the first point of contact for **665 individuals** seeking guidance for themselves, on behalf of loved ones, or as professionals supporting others. Our intake team responded within an average of **2.4 working days** in March 2025, offering timely, empathetic support.

We also delivered **short-term “flashwork” interventions** to individuals in crisis or transition, including suicide safety planning and system navigation. Our **advocacy service** empowered **17 long-term clients** to understand their rights, make informed decisions, and build self-advocacy skills.

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

Treatment and Support: Personalised, Holistic Care

One-to-One Adult Services

Our multidisciplinary team – including Occupational Therapists, Social Workers, Peer Support Workers, and Mental Health Practitioners – delivered **3,301 one-to-one sessions**. These addressed anxiety, suicidal thoughts, housing and vocational goals. Our **vocational service** helped individuals access volunteering, education, and employment opportunities.

Group and Social Engagement

Our physical and online **Hubs** offered vital social lifelines, helping people to reconnect via hobbies and building new interests. Our **Compeer befriending programme** matched clients with volunteers, while our **hospital visiting** service ensured that Jewish patients in psychiatric units were not alone. We also celebrated Jewish life through our **Jewish in Jami** programme, marking festivals and Shabbat together.

Children and Young People (CYP)

Our CYP service provided tailored 1:1 support for **11–25-year-olds**, helping them build resilience, manage relationships, and develop life skills. Outcome data showed **64% improved** their wellbeing scores (YROC), with a further 4% maintaining progress.

Carers and Families

We supported **96 carers** through 1:1 sessions and group support, recognising the ripple effect of mental illness on families. Demand grew for in-person drop-ins and neurodiversity-focused groups.

Talking Therapies

Our **counselling service** expanded significantly, reaching approximately **240 clients**. We delivered **hundreds of sessions**, with the proportion of clients in the “healthy” or “low-level distress” categories rising from **12% to 45%** by the end of support.

Education and Campaigns: Building Resilience

Our education and suicide prevention work reached over 1,100 people through **77 targeted events** during 2024–25, reflecting a strategic shift towards more specialised, high-impact programming. We trained 96 community leaders on **Mental Health First Aid** and bespoke courses. In response to the events of October 7, we launched a psychological support package, including sessions, a publication, and short films. We

continued leading the Emergency Response Initiative Consortium, supporting professionals after suicide or traumatic loss. Our expertise was recognised by Public Health Barnet, who commissioned us to develop **Coping After Suicide**, a new resource for faith and community groups. Our Head Room Café programme engaged around 500 people across **462 events**, with total attendances reaching 5,825.

The Difference We Made

Our impact is clear:

- ✓ **51%** of survey respondents said Jami contributed “a lot” to improvements in their mental health and wellbeing, with a further **24%** saying “a moderate amount”.
- ✓ **62%** said they are now better able to cope with life’s challenges, with a further 26% saying “about the same”, and 12% saying “not sure”.
- ✓ **10%** told us that Jami had literally saved their lives.
- ✓ **96%** of event participants reported feeling better equipped to support themselves or others.

“Jami has been a safety net during times when I might have otherwise ended my life out of despair.”

We also saw strong outcomes in our formal measures:

- ✓ Across both adults and young people who completed our personal recovery questionnaires (IROC & YROC), **most showed positive outcomes:**
 - ✓ **51% of adults** and **64% of young people** reported improvements in their well-being; and
 - ✓ An additional **4% in each group** maintained their recovery over time.
- ✓ People using our services improved their personal goal (GBO) scores by an average of **2.9 points, which is above the national benchmark** for meaningful change (2.45), showing real impact across both youth and adult services.

A Safe, Supportive Community

Our services are not just about treatment; they’re about belonging. In our annual survey:

- ✓ **90%** said they feel safe and accepted at Jami.
- ✓ **87%** feel supported by staff.
- ✓ **79%** feel part of a community of peers who understand and help them.

“Jami has given me HOPE – which is everything.”

Looking Ahead

In 2025-26, we aim to grow our work with children and young people, enhance our support for adults and carers, and reduce waiting times – ensuring that Jami remains a beacon of hope, connection, and recovery.

“Every day at Jami, we meet people at some of the most vulnerable moments in their lives. At a time when NHS mental health services are stretched beyond capacity, Jami has become a vital source of support for our community. We’re not just filling a gap; we’re offering a space where people can begin to heal, reconnect, and rebuild their lives. This year, I’ve seen incredible resilience in our community and deep compassion from our team. It’s a privilege to walk alongside people on their journey, helping them rediscover hope, purpose, and connection.”

Louise Kermode, Director of Mental Health Services (Jami)

Care Homes & Retirement Living

At Jewish Care, we believe that growing older should be a time of dignity, connection, and continued purpose. Across our nine care homes and four retirement living schemes, we provide more than just accommodation; we offer vibrant, supportive communities where older Jewish people can live meaningful lives, surrounded by care that respects their individuality, heritage, and personal choices.

All our services are united by a commitment to our values and strategic priorities, for example:

- ✓ We've enhanced collaboration between the Admissions and the Care teams, making the process smoother and more transparent.
- ✓ We've re-evaluated our therapeutic model to ensure interventions are thoughtfully targeted, effective, and meaningfully integrated into each care plan.
- ✓ Dementia awareness training continues to evolve, ensuring compassionate and personalised care. The majority of front-line care home staff have now completed Dementia Awareness training (versus 29% of the care workforce in England), and we are the first organisation in the UK to gain DementiAbility accreditation.
- ✓ Our Team Leader Development Programme and new training for Deputy and Care Managers is helping to build a strong, skilled and resilient workforce for the future.
- ✓ All staff complete Jewish Faith & Culture online training. In January 2025, enhanced face-to-face sessions commenced, with almost 250 staff trained by end of the first quarter. This ensures residents can celebrate Shabbat and Jewish festivals in a way that feels familiar and comforting. Regular services, holiday celebrations, and visits from rabbis, choirs, and musicians help bring residents joy, maintain their spiritual identity and connection to the community.



Care Homes: A Place to Call Home

Across our nine care homes, we provide high-quality residential, nursing, and dementia care tailored to the individual needs of each resident. Our approach is holistic and person-centred, ensuring that every resident is supported to live a meaningful life in a warm, "heimische" environment.

- ✓ **Quality and Innovation:** We use electronic care plans to ensure that every resident receives personalised, evidence-based support. These systems also serve as a learning tool for staff, helping to embed best practice and improve outcomes. We've introduced Quarterly Business Reviews and transitioned to electronic audits, improving oversight and responsiveness. Our adoption of the IDDSI framework ensures safe, tailored nutrition for residents with swallowing difficulties.
- ✓ **Excellence Recognised:** One of our registered managers was honoured with a 2024 Caring UK Award, recognising our commitment to excellence and innovation. Our End-of-Life Care Lead was invited to present at national forums, including a parliamentary roundtable hosted by Care England, showcasing our leadership in compassionate care.
- ✓ **Sustained Demand:** Our homes maintained a strong occupancy rate of 90% across 2024-25, with around 436 of the 484 available beds filled. A further 16 individuals were in the pipeline to move in, reflecting continued demand for our services. The average age at admission remains 85, with permanent residents staying just over three years on average. For those admitted for short-term convalescent care, the average length of stay is approximately 2½ months.



Positive feedback from residents and families

Feedback from both residents and their families highlights the profound and positive impact of our care homes. In our most recent **Residents Survey**, many residents reported feeling safe, well cared for, and socially engaged, with many expressing high levels of satisfaction with the environment and the dedication of our staff. Similarly, responses from our **Relatives Survey** revealed that families overwhelmingly felt their loved ones were safer, happier, and better supported since moving into our care homes. Many relatives particularly valued the culturally familiar and spiritually enriching environment, which they felt brought comfort, continuity, and a strong sense of belonging to their loved ones' daily lives.

Retirement Living: Independence with Peace of Mind

Our four purpose-built retirement living schemes offer stylish, secure apartments for people over 60, combining independence with the reassurance of 24-hour support.

- ✓ **Designed for Living:** Each apartment is thoughtfully designed with accessibility and wellbeing in mind. Features such as video entry systems, CCTV, and concierge services provide peace of mind, while communal spaces foster connection and community.
- ✓ **Flexible Support:** Residents can choose the level of care and support they need, with the flexibility to adapt as their needs change. This ensures they can continue living independently, with the right support at the right time.
- ✓ **Community and Connection:** Our retirement communities are located close to local amenities and transport links, and are deeply integrated into the wider community. Residents enjoy a rich cultural and social life, with opportunities to participate in festivals and events.
- ✓ **Strong Demand:** Occupancy across our retirement living schemes stood at 95% (134 out of 141 apartments) across 2024–25, with a waiting list of 137 individuals. The average age at the start of tenancy is 82, and residents typically stay for an average of six years, reflecting the long-term appeal and stability of our communities.

*What Our Tenants Told Us: Safety, Support and a Stronger Sense of Wellbeing*

Tenants across all four of our residential resources shared overwhelmingly positive feedback about the impact of the service on their lives. Many described feeling safer, more supported, and less burdened by day-to-day responsibilities. The sense of companionship and access to meaningful activities, particularly at Pears Court, were frequently highlighted as key contributors to improved wellbeing. Tenants also valued the reassurance of knowing help is available when needed, which brought peace of mind not only to them but also to their families. At Wohl Court, staff were especially praised for their dedication, kindness, and the consistent support they provide.

"In my first 100 days, I've been inspired by the warmth of the welcome, the scale of Jewish Care's impact, and the passion of our staff. This is an organisation where values are lived every day, and where the commitment to excellence is matched by a deep emotional connection to our mission."

Rita Rousso reflects on her first 100 days after starting as our Director of Care in December 2024

Role of volunteers

Volunteers are at the heart of Jewish Care. Working alongside our professional staff, over 2,150 individuals take on more than 2,700 volunteer roles across the organisation, providing vital support that helps our services run smoothly and compassionately.

The range of volunteering opportunities is broad and flexible – designed to match different skills, interests, and availability. Whether delivering Meals on Wheels, providing one-to-one befriending, lighting Shabbat candles with residents, or helping to run activities in our care homes and community centres, every volunteer plays a meaningful role in enhancing the lives of those we support.

All volunteers complete mandatory training and compliance checks to ensure they are well-prepared and safe in their roles. Their dedication, warmth, and consistency make a significant impact across every area of our work.

We are proud to have been awarded the *Investing in Volunteers* accreditation, a nationally recognised benchmark that reflects our commitment to best practice in volunteer management. This achievement highlights both the value we place on our volunteers and the high standards we maintain in supporting them.

It's not just frontline services that benefit from voluntary commitment – every one of our Trustees and Lay Leaders is a volunteer too. Their strategic leadership and time are central to Jewish Care's continued strength and success. You can read more about their vital contributions on pages 27 to 30.

Together, our volunteers form a powerful community of care, compassion, and commitment that touches thousands of lives every week.

In their own words: what volunteering means

Our recent volunteer survey revealed the profoundly positive impact that volunteering has on those who give their time to Jewish Care. Volunteers consistently reported that their roles provided a strong sense of purpose, improved their mental wellbeing, and helped them feel more socially connected. Many described the experience as a source of joy, confidence, and fulfilment, knowing they were making meaningful contributions to their community. Volunteers supporting Jami also highlighted the value of the experience in enhancing their employment prospects and building new skills. These insights reflect the mutual benefit of volunteering: strengthening both our services and the lives of those who support them.

Trends and pressures in volunteer recruitment

Like many charities, we are experiencing growing challenges in volunteer recruitment. These are driven by a range of factors, including the ageing profile of our current volunteer base, evolving lifestyle patterns, the rising cost of living, and shifts in working and retirement ages. We are considering how to respond to these trends and adapt our approach to volunteering in the future.



The Sugar & Ronson Campus: progressing towards completion

Jewish Care's fourth major development project, our new Care and Community Campus in Redbridge, remains on track for completion in June 2026. Located on the former site of Sinclair House, the campus will provide a modern, purpose-built environment to support older people and those living with dementia in the local community.

The campus will be named The Sugar & Ronson Campus, in recognition of their generous philanthropic support. The campus will be home to:

- ✓ **The Sugar Family Care Home** – a 66-bed residential care home replacing the Vi & John Rubens Care Home, which is located one mile away in Gants Hill
- ✓ **The Ronson Community Centre** – a fully accessible space for community activities and engagement
- ✓ **The Dennis Centre** – a dedicated facility for people living with dementia, which is transferring from its current location nearby
- ✓ A new base for our **Social Work & Community Support Teams** supporting our communities in north-east and east London
- ✓ A **Meals on Wheels hub** to serve the local area
- ✓ **Jami community mental health services**

Project milestones & progress

Construction is progressing well, with several key milestones achieved.

Monthly site visits are conducted by our project management team which includes external experts, and progress can also be followed via our time-lapse camera, offering a view of the development as it takes shape.

Financial overview

The project remains within the original £24 million budget set in 2022. As of 31 March 2025:

- £8.9 million was spent during the 2024–25 financial year
- £11.1 million has been spent in total since the project began

Environmental credentials

The campus achieved an Excellent BREEAM rating at the design stage, reflecting very low energy requirements and emissions, responsible material sourcing, efficient waste and water management, strong health and wellbeing standards, and low ecological impact.

“As someone who remembers Sinclair House from my own childhood, seeing the site come back to life as the Sugar & Ronson Campus is incredibly special to me. The community's excitement is growing, and we're well on our way to delivering something truly transformative.”

Jonathan West, Director of Legal Affairs & Property

October 2023
Demolition began



February 2024
Construction began



April 2024
Foundations completed



October 2024
Superstructure completed



February 2025
Building fully watertight



June 2025
Plastering & screed completed



July 2025
Scaffolding fully removed



October 2025
Bathrooms & kitchens installed



October 2025
Lifts installed



Nov-December 2025
Main kitchen installation



Winter-Spring 2026
Landscaping



March-April 2026
Mechanical & electrical testing



April-May 2026
Building works complete



June-July 2026
Furniture delivery & installation



Summer 2026
Ready to move in

Fundraising

Our fundraising activities are designed to support both revenue needs, which fund our vital services, and capital projects, which enable us to invest in infrastructure and long-term sustainability.

How we fundraise

We raise funds through a diverse range of channels, including:

- Individual donations (one-off & regular giving)
- Major gifts through our Patrons & Friends of Jewish Care programmes
- Legacies & in-memory giving
- Trusts & foundations
- Community fundraising & peer-to-peer campaigns
- Special events & challenge events
- Celebrate with Jewish Care & Giving in Memory initiatives



Performance

In 2024–25, Jewish Care received £31 million of donations and legacies. This figure reflects a resilient performance in a challenging economic and philanthropic environment.

The three main elements of fundraising are:

- Donations, which raised £14 million
- Legacies, which generated £8 million
 - ✓ Combined, donation & legacies raised **£22 million**, exceeding our £20 million revenue fundraising target
- Capital Donations, which achieved £9 million

“This year, we’ve seen the extraordinary generosity of our community – raising £31 million. I’m especially proud of the funding we secured for our Jami Children & Young Persons service. And welcoming over 200 legacy pledgers and enquirers to our stewardship events at the Royal Ballet & Opera House was a powerful reminder of the lasting impact our supporters want to make.”

Ellisa Estrin, Director of Fundraising & Marketing

Fundraising costs were well managed at £2.6 million. This equates to a cost of 14p per £1 raised, exc. capital donations. By way of context, the top 100 UK charities spent 25p, on average, for every £1 fundraised in 2023.

Fundraising in a changing world

Despite a shifting landscape, 2024–25 was a year of strategic opportunity for fundraising. The Jewish charitable sector continues to grow in vibrancy and activity, reflecting a strong communal commitment to giving. While this has brought increased competition, it has also encouraged innovation and collaboration across organisations.

Economic pressures and political changes have prompted donors to be more thoughtful in their giving, creating space for deeper engagement and more meaningful partnerships. At the same time, we are actively exploring ways to broaden our supporter base, including engaging the next generation and strengthening connections with Jami’s wider community.

The rise in antisemitism has led some community members to consider new futures abroad, but it has also reinforced the importance of supporting Jewish life and mental health services here in the UK. Internally, we are building on the dedication of our senior lay leaders by encouraging wider leadership involvement and preparing for future succession – ensuring that fundraising remains a shared and sustainable responsibility across generations.

Looking ahead

As we look to the future, we remain committed to securing the resources needed to meet the growing and evolving needs of our community.

Our 2025–28 fundraising strategy is built on integrity, transparency, and community engagement. Our key areas of focus are:

- ✓ **Develop a compelling case for support** that drives engagement and philanthropic commitment across Jewish Care and Jami.
- ✓ **Strengthen high-value giving** by expanding major donor programmes and converting capital gifts into sustained income and impact.
- ✓ **Enhance donor experience and legacy giving**, through best-in-class stewardship, a new In Memory product, and strategic investment in legacies.
- ✓ **Build fundraising capacity and culture**, by upskilling the team, improving governance, and cultivating ambassador networks.

Our commitment to responsible fundraising

Jewish Care is committed to delivering an exceptional donor experience. In 2024–25, our Fundraising Team received 194 compliments and 2 complaints, compared with 91:1 in 2023-24 and 54:1 in 2022–23¹. This reflects the professionalism and care with which our team engages with supporters.

We are registered with the Fundraising Regulator and adhere strictly to the Fundraising Code of Practice. We also hold organisational membership with the Institute of Fundraising, ensuring our practices meet the highest standards of ethical and professional conduct.

We are particularly mindful of our responsibilities to protect vulnerable individuals. In line with the Institute of Fundraising's guidance on Treating Donors Fairly, we have a clear policy for identifying and supporting people in vulnerable circumstances.

All fundraising communications comply with the Data Protection Act 2018, UK GDPR, and the Privacy and Electronic Communications Regulations. We obtain and record consent where required, store information securely, and ensure supporters are fully informed of their rights and preferences.

We do not engage third-party fundraising agencies, ensuring all donor relationships are managed directly by our in-house team.

Oversight and stewardship of fundraising

Fundraising governance is led by the Fundraising Advisory Strategy Committee, which is chaired by a Trustee and includes former Trustees as well as community members with relevant professional expertise. This committee provides strategic oversight and ensures accountability, on behalf of the Board of Trustees, by supporting and challenging the Director of Fundraising & Marketing. The Committee meets regularly to:

- Review and check quarterly KPIs are on track
- Help steer the strategic fundraising approach
- Monitor fundraising risk
- Ensure compliance with regulatory standards and GDPR
- Review and approve fundraising policies and practices
- Safeguard the organisation's reputation by ensuring the sources of donations are appropriate

¹ This is a sub-set of the compliments to complaints ratio reported elsewhere.

Our evolving strategy

Since launching our 2020–2025 strategic plan, Jewish Care has navigated a period of profound change. From the global pandemic to shifts in how we work and connect, from the impact of 7 October 2023 to ongoing changes in government and policy, we have remained steadfast in our mission to serve the Jewish community with compassion, excellence, and resilience.

Our current strategy was designed to guide us through a time of increasing complexity and challenge. It set out seven key priorities that have shaped our work over the past five years. These priorities have helped us stay focused, agile, and values-driven.

Throughout this period, we have made significant progress. We have adapted to new ways of working, strengthened our community partnerships, and continued to deliver high-quality care in an ever-changing environment. Examples of how we've brought our strategy to life can be found throughout this report, but particularly in the "What We Do" section on pages 7 to 17.

Our priorities in the 2020–2025 strategy

Jewish Care will be:

- ✓ distinctively Jewish
- ✓ recognised for quality and innovation
- ✓ integrated in our community
- ✓ the customer's choice
- ✓ an employer of choice
- ✓ the champion of volunteering
- ✓ a continued leader for the community for generations to come.

As we approach the end of this strategic cycle, we recognise that the world and our community have changed. With a new Chair of the Trust, a renewed sense of purpose and a broader remit following our merger with Jami, we are in the final stages of developing our next strategic plan. This new strategy will reflect the lessons we've learned, the challenges we've faced, and the opportunities ahead. It will be launched soon on our website, www.jewishcare.org/strategy.

What remains constant is our commitment to:

- Outstanding care rooted in Jewish values
- Innovation and excellence in everything we do
- Deep integration with and responsiveness to our community
- Sustainability, agility, and strong leadership for the future

We are proud of what we've achieved since 2020, and we are excited to share the next phase of our journey, one that will ensure Jewish Care continues to be a beacon of support, dignity, and connection for generations to come.

Laying foundations for the future: our priorities for 2025–26

2025–26 is a pivotal year of renewal, growth, and transformation. Together, these priorities reflect our vision for a more connected, responsive, and resilient Jewish Care – ready to meet the future with confidence and compassion.

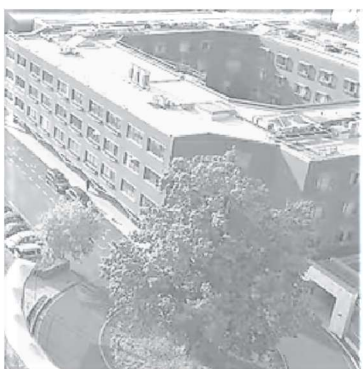


Launching Our New Strategy

We are building towards the launch of our 2025–2030 strategic plan. This strategy builds on the lessons of the past five years and reflects the evolving needs of our community. It will guide our work with renewed purpose, ensuring we remain responsive, resilient, and rooted in Jewish values.

Preparing the Sugar & Ronson Campus

Construction of our new campus in Redbridge is progressing well, with completion set for June 2026. This landmark development will bring together residential care, dementia support, and community services in a modern, inclusive space – strengthening our presence in north-east and east London. More details on page 19.



Refurbishing Stella & Harry Freedman House

We've begun the transformation of our largest care home, aiming to create a more comfortable, functional, and welcoming environment for residents, families, staff, and volunteers. Completion is expected in 2027.

Advancing Digital Transformation

- Our *Working Smarter Together* programme is reshaping how we work – introducing better systems for staff, suppliers, and service users. By streamlining processes and integrating our digital infrastructure, we're freeing up time and energy to focus on what matters most: delivering excellent care and support.

working
smarter
together

Structure, governance & management

Our constitution

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

Subsidiaries & linked charities

Jewish Care operated 1 active subsidiary and 20 linked charities on 31 March 2025.

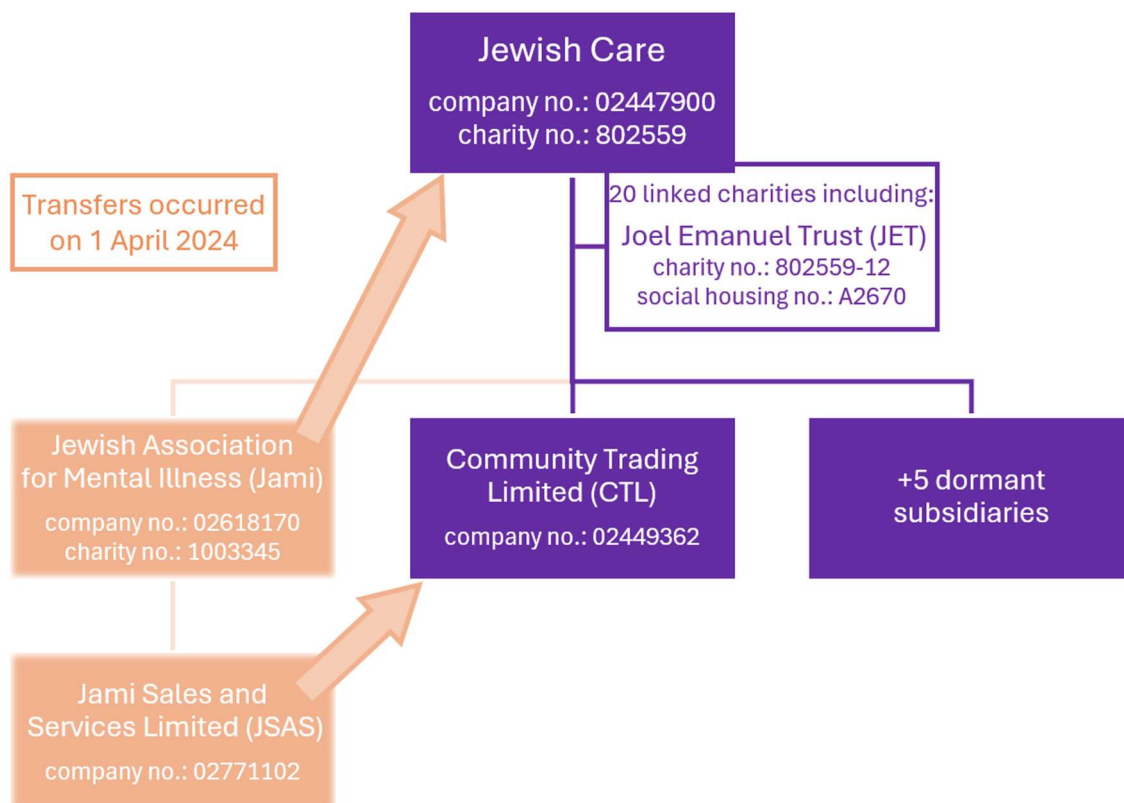
The 20 linked charities are consolidated into the Jewish Care (parent charity) accounts on the basis of common management and control. All these entities are listed on page 85. Work is continuing with the Charity Commission to rationalise these trusts. The most noteworthy of these entities is the Joel Emanuel Trust which is a registered social landlord wholly owned by Jewish Care.

Community Trading Limited (CTL) is a trading subsidiary owned by Jewish Care. It is consolidated into the group accounts. CTL's summarised accounts are shown on page 90.

Jewish Care Pension Trustees Limited is a dormant subsidiary (by virtue of the absence of financial transactions) of Jewish Care but it is active in its role as Trustee to the pension schemes operated by Jewish Care.

As described in the following sections, CTL and the Joel Emanuel Trust nominated their own Board of Directors and Executive Committee respectively during 2024–25.

Jewish Care also has close working relationships and partnerships with other Jewish charities, sharing knowledge and support to actively enhance each of their respective objectives.



Jewish Association for Mental Illness (Jami)

Jami provides an integrated mental health service for the Jewish community providing support to clients through therapeutic, social and cultural activities, enabling them to maintain independence and enhance their wellbeing.



On 18 March 2024, Jewish Care and its subsidiary, the Jewish Association for Mental Illness (Jami), signed a Merger Framework Agreement to formally integrate their operations. This decision followed a joint proposal announced in November 2023, aimed at strengthening the delivery of mental health services within the Jewish community. The integration officially commenced at midnight on 19 March 2024, when the Jami Board stepped down and was replaced by nominees from Jewish Care. A subsequent Asset Transfer Agreement, executed in May 2024, enabled the full transfer of Jami's assets and liabilities into Jewish Care, effective from 1 April 2024.

The merger was driven by a shared commitment to sustainability and service continuity. Jami had been reliant on significant financial support from Jewish Care, including an annual grant of £805,000 and a loan of £260,000 in 2023-24. By integrating, both organisations aim to reduce duplication, streamline operations, and ensure that vital mental health services remain accessible and resilient.

Importantly, we have retained the Jami brand name, recognising its strong identity and the deep trust it holds within the community.

For staff and service users, the impact has been carefully managed. While Jami's support staff have been integrated into Jewish Care's broader structure, frontline services continue unchanged, maintaining the trusted relationships and specialist care that Jami is known for.

Governance has also evolved to reflect the merger: former Jami board members now contribute to Jewish Care's mental health committee, ensuring continuity of expertise and oversight.

From an accounting perspective, the integration has been treated as a "hive-up" under UK charity accounting standards. This approach simplifies reporting by transferring Jami's net assets directly into Jewish Care without restating prior year accounts. The impact of the "hive-up" is shown on page 89, within the financial statements.

In parallel with the main merger, Jami's trading subsidiary, Jami Sales and Services Limited (JSAS), also transferred its assets to Community Trading Limited (CTL), the trading arm of Jewish Care. This transfer took place on 1 April 2024 and was agreed by the boards of both trading entities. The change has no impact on the group's financial reporting, as both companies were and continue to be consolidated within Jewish Care's group accounts.

This merger marks a significant step in enhancing the long-term sustainability and reach of mental health support within the Jewish community.

Community Trading Limited (CTL)

CTL was incorporated in 1989 with registration number 02449362. The principal activity of CTL is the provision of services to, and in connection with Jewish Care. During 2024–25, it focussed on:

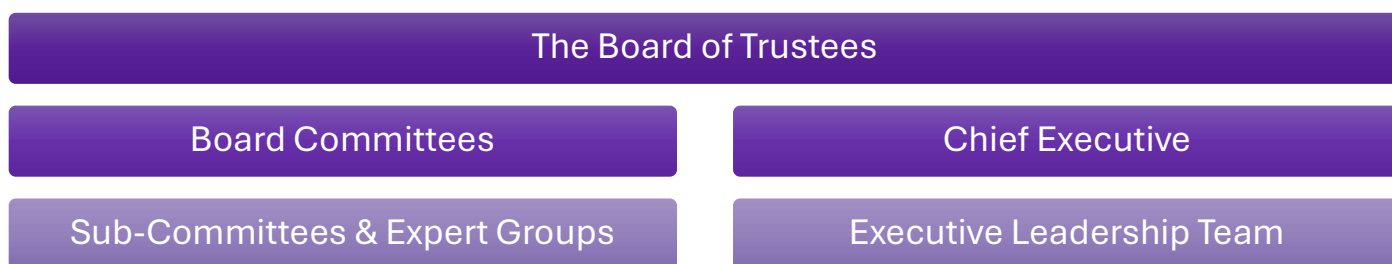
- overseeing the design and planning of our care & community campus in Redbridge under an existing Development Agreement; and
- running the Head Room cafe following the transfer from JSAS on 1 April 2024.

Joel Emanuel Trust (JET)

JET is a linked charity and registered social landlord, whose objectives are the provision of housing for poor persons of the Jewish faith. JET operates Sidney Corob House, a mental health residential home for those over 50, offering residents different levels of care to suit their individual needs. JET also holds an interest in Wohl Court which is a Retirement Living facility. The overall affairs of the JET are managed and controlled by the corporate trustee (Jewish Care) which has appointed the JET Executive Committee. JET has, therefore, been managed by the executive committee during 2024–25, focussing on the facilities at Sidney Corob House and Wohl Court.

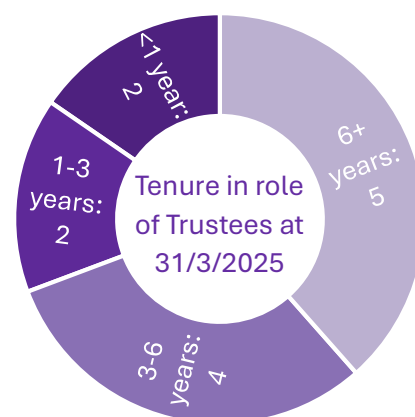
The principal office of Jewish Care, CTL and JET is shown on page 95.

Governance structure



Trustees (who are also company Directors of the charity)

The current Directors of Jewish Care are the Board of Trustees (who are listed on the next page). The Board of Trustees comprises 14 Trustees currently (typically 13 during 2024–25). The minimum requirement is 10 Trustees with a maximum of 20. The Trustees have delegated the day-to-day decision making to the Executive Leadership Team, who report directly to the Board of Trustees. Once in every 12-month period, one third of the Directors or, if their number is not three or a multiple of three, the number nearest to one third, shall retire from office by rotation. The Directors to retire by rotation shall be those who have been longest in office since their last appointment or re-appointment. A person retiring from the office of Director shall be eligible for re-election, provided that no Director shall serve for a consecutive period of more than six years, save with the approval of at least two-thirds of the other Directors.



At the 31 March 2025, the Board of Trustees was supported by ten committees, one sub-committee (HR) and six expert groups, shown on page 30.



Marcus Sperber
Chair, since 26/09/2024

Appointed: 22/11/2021
Re-appointed: 11/2024
Committee memberships:
Internal Audit, Assurance &
Risk; Nominations;
Remuneration



Gayle Klein
Vice Chair

Appointed: 26/09/2016
Re-appointed: 11/2021
Committee memberships:
Community Services &
Volunteers; Fundraising;
Nominations



Arnold Wagner OBE
Vice Chair

Appointed: 11/03/2010
Re-appointed: 09/2023
Committee memberships:
Internal Audit, Assurance &
Risk; HR; Nominations;
Remuneration



Darren Braham
Treasurer

Appointed: 18/09/2023
Committee memberships:
Care & Housing Quality;
Finance, Audit & Investment;
Internal Audit, Assurance &
Risk; Remuneration



Tessa Arnold
Appointed: 19/05/2025

Committee memberships:
Mental Health; HR;
Remuneration



Michael Brodtman
Appointed: 29/04/2013
Re-appointed: 09/2023

Committee memberships:
Finance, Audit & Investment



Stephanie Cooper
Appointed: 16/05/2022

Committee memberships:
Internal Audit, Assurance &
Risk



Dr Charles Daniels
Appointed: 31/12/2024

Committee memberships:
Clinical Governance



Adam Dawson MBE
Appointed: 05/11/2018
Re-appointed: 11/2024
Committee memberships:
Mental Health; Remuneration



Harold Gittelmon
Appointed: 05/11/2018
Re-appointed: 11/2021
Committee memberships:
Community Services &
Volunteers; Mental Health



Leah Hurst
Appointed: 14/09/2020
Re-appointed: 11/2023
Committee memberships:
Clinical Governance; Care &
Housing Quality; Fundraising;
Nominations



Jonathan Rose
Appointed: 22/03/2021
Re-appointed: 11/2024
Committee memberships:
Care & Housing Quality;
Property Strategy



Dr Abigail Swardlow
Appointed: 31/12/2024

Committee memberships:
Mental Health



Amy Woolf
Appointed: 24/01/2022
Committee memberships:
Care & Housing Quality



Jonathan Zenios
Appointed: 09/11/2009
Resigned: 25/09/2024
Chair until 25/09/2024
Committee memberships:
Finance, Audit & Investment;
Nominations; Remuneration



Dr Jonathan Shapiro
Appointed: 24/01/2022
Resigned: 31/12/2024
Committee memberships:
Clinical Governance; Mental
Health; Care & Housing Quality

The Board of Trustees meets every six to eight weeks, alongside the Executive Leadership Team, to review the organisation's strategic priorities and performance against key indicators. These meetings provide an opportunity to agree on any necessary changes to operations, consider new strategic initiatives, and focus on the organisation's future direction.

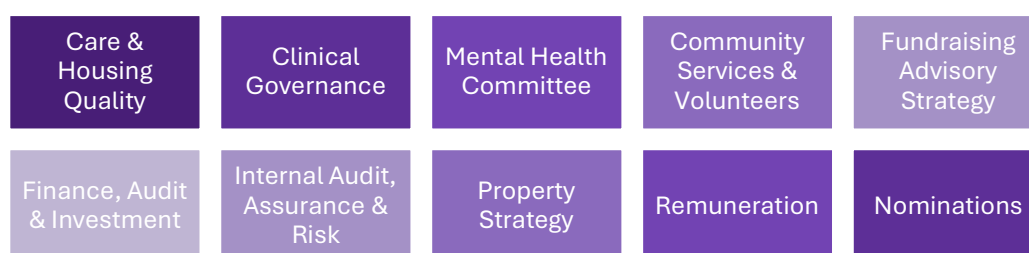
We are fortunate to have a well-balanced Board of Trustees, with multiple members bringing deep expertise in key areas such as healthcare, HR, property, law and finance. Trustees are selected for their skills and experience, drawn from a wide range of professional backgrounds, ensuring the Board collectively meets the organisation's governance and strategic needs. While many Trustees are recruited from our broader Lay Leadership team, we also use advertising and specialist non-executive recruiters when specific expertise is required.

All new Trustees receive a comprehensive induction pack upon appointment and are supported through meetings and training with key charity personnel. Ongoing training is provided throughout their term to ensure they remain well-informed and effective in their roles.

At the start of each Board meeting, Trustees are asked to declare any potential conflicts of interest related to the agenda. Any such conflicts are formally recorded in the minutes, and the relevant Trustee is asked to withdraw from the discussion.

Jewish Care maintains insurance for its Trustees, Directors, and Officers (including Pension Trustees) to protect against liabilities arising from their duties. The premium for this cover in 2024-25 was £18,903.

Committees



All committees of the Board of Trustees report directly to the Board of Trustees and have delegated authorities and responsibilities.

The Care & Housing Quality Committee has delegated responsibility on behalf of the Board of the Charity to oversee the quality of all care and housing. It considers operational performance, health and safety aspects of Jewish Care's care and housing operations, facilities management, satisfaction surveys and tenant policy. The purpose of the Committee is to ensure the delivery of the highest possible quality of service within the Charity's residential care facilities, having regard to financial budgetary constraints and best practice, by facilitating the development of effective strategic and operational policies and monitoring performance.

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

The Mental Health Committee has delegated responsibility on behalf of the Board of the Charity for helping the Chief Executive to shape Jewish Care's strategy for mental health services, including integrated care. The Committee is delegated to monitor, review and evaluate the work and impact of Jewish Care's mental health

activities (including integrated care) to help develop future strategies, including exploring any further opportunities for collaboration with other Jewish Care services.

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

The Fundraising Advisory Strategy Committee is responsible for providing strategic oversight, scrutiny, and guidance to Jewish Care's fundraising operations, developments, and activities. Evolving from the Fundraising Governance Committee, which focused on day-to-day practices and risk mitigation, the Advisory Strategy Committee now plays a broader role in aligning fundraising with organisational objectives, while maintaining appropriate oversight and accountability.

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

The Internal Audit, Assurance & Risk Committee is responsible for overseeing internal audit and identifying and overseeing Jewish Care's risk framework. The membership of this committee comprises Trustees and non-Trustees who have relevant current expertise in the areas of finance, and/or risk management. The Charity's Chief Executive and most of the executive leadership team attend this committee. The Committee oversees the appropriate systems in place (which include corporate governance, legal, financial, and regulatory compliance systems) to manage the risks to which the Charity is exposed and mechanisms to manage risk to include the appointment of internal auditors.

The Property Strategy Committee has delegated responsibility on behalf of the Board of the Charity to oversee the management of property strategy and to make recommendations to the Board (either as a whole committee or a group appointed for that purpose by the Committee Chair) regarding high-value property acquisitions and disposals. Management of major capital projects, however, continues to be delivered by the Community Trading Ltd Board. The Committee provides advice and guidance on strategic property issues; likely costs to provide for major repairs, alterations and refurbishment; and in keeping abreast of modern designs and methods within the remit of health and social welfare. Its remit includes advising and supporting the Board on issues relating to legislative maintenance, estate planning, minor works programme, major capital works and legacy properties.

The Remuneration Committee oversees the remuneration and terms and conditions of the Chief Executive and executive leadership team, together with other direct reports to the Chief Executive, which are recommended by the Chief Executive and will be made by the Committee on appointment. Variations to the terms and conditions and remuneration of Directorate and other direct reports to the Chief Executive will also be recommended by the Chief Executive and made by the Committee. The Chief Executive will be responsible for determining the remuneration and the terms and conditions of other staff employed by Jewish Care. However,

the Committee will oversee the development and implementation of Jewish Care's remuneration policies and practices for Jewish Care staff.

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

We appoint trustees ensuring a balanced mix of skillsets through various methods: advertising, recruitment consultants, and leveraging committee structures to source talent with the required expertise. Upon identifying potential trustees, all Board and Committee appointments are reviewed by the Nominations Committee. They evaluate relevant CVs and recommend candidates to the Board for ratification.

Expert Groups

Digital Experts	Jewish in Jewish Care	Patrons	Michael Sobell Jewish Community Centre Advisory Group	Redbridge Jewish Community Centre Advisory Committee	Dementia
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Trustee membership of Committees during 2024–25

Trustee	Nominations	Remuneration	HR sub-committee	Fundraising	Clinical Governance	Mental Health	Care & Housing Quality	Community Services & Volunteers	Finance, Audit & Investment	Internal Audit, Assurance & Risk	Property Strategy
Darren Braham		✓					✓		★	✓	
Michael Brodtman									✓		
Stephanie Cooper										★	
Charles Daniels					★						
Adam Dawson		✓				★					
Harold Gittelmon						★		✓			
Leah Hurst	✓			✓	✓		★				
Gayle Klein	✓			★				★			
Jonathan Rose							✓				★
Marcus Sperber	★	✓							①	✓	
Abigail Swerdlow						✓					
Arnold Wagner	✓	★	★							✓	
Amy Woolf							✓				
Jonathan Shapiro*					✓	✓	✓				
Jonathan Zenios*	✓	✓							✓		

* stepped down during 2024–25 ★ Chair of committee ✓ Member of committee ① Observer

The table above only lists Trustees. A number of the committees have co-opted members who are not Trustees. A full list of both Trustee and non-Trustee members is available in the Annual Review, which can be found on Jewish Care's website.

Executive Leadership Team

Daniel Carmel-Brown	Chief Executive Officer
Ellisa Estrin	Director of Fundraising & Marketing
Louise Kermode	Director of Community Mental Health Services; joined from Jami 1 April 2024
Amanda King	Chief Financial Officer
Rita Rousso	Director of Care & Housing Services; joined 1 December 2024
Richard Shone	Director of Community Services, Hospitality, Volunteering & Social Work
Rob Train	Commercial Director; appointed 1 October 2024
Jonathan West	Director of Legal Affairs & Property
Olukemi Jeboda	Director of People; joined 1 February 2024; departed February 2025
Rachel Jones	Director of Care Services & Housing; departed December 2024

Our employees

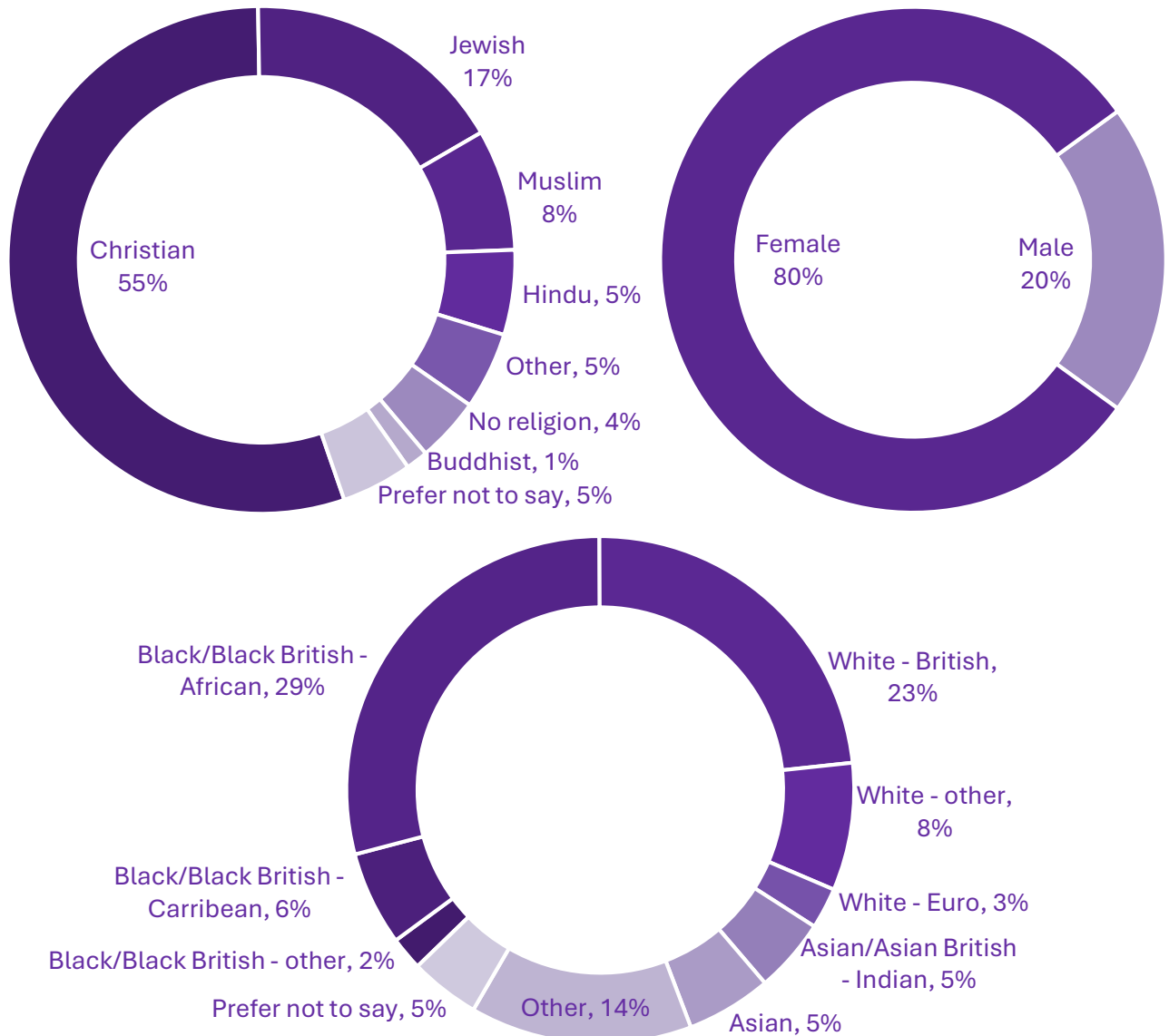
Our employees are at the heart of everything we do. Across our services, they bring compassion, professionalism, and resilience to their work every day. One of the targets in our 2020-2025 strategy is to be the employer of choice for talented people, who share our values and have the skills we need to deliver our ambitions. In 2024-25, we continued to invest in our people, ensuring that our workforce feels valued, supported, and empowered to grow.



Workforce overview

Jewish Care employed an average of **1,279 staff** during 2024-25, 90% of which work in front-line roles, with 10% working in fundraising and support functions, such as HR, IT, finance and communications.

Our staff have the following characteristics:



Pay and remuneration policy

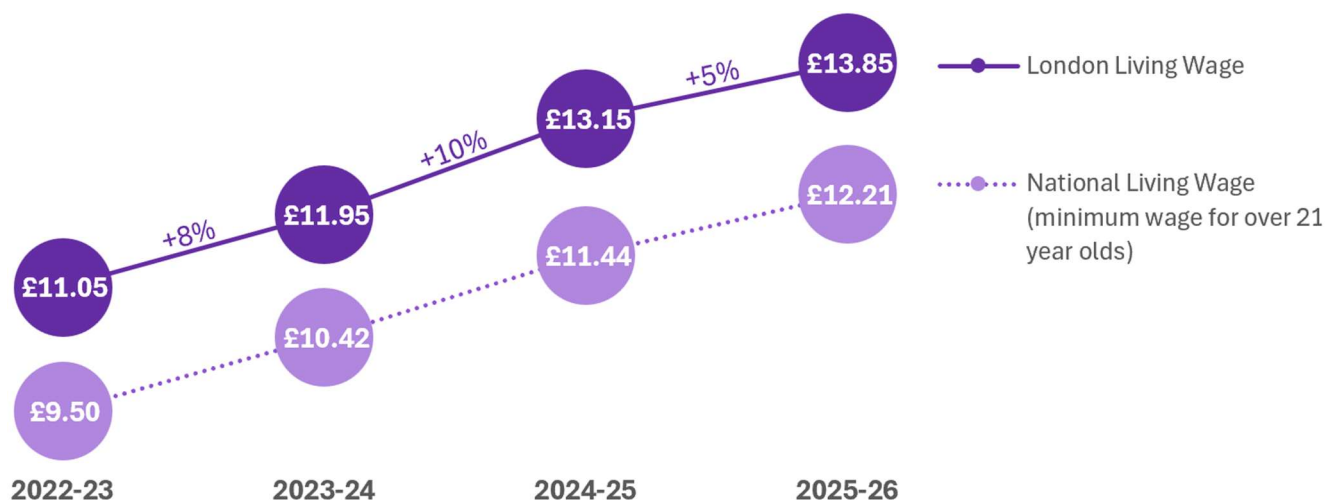
The Remuneration Committee oversees the pay and conditions of the Chief Executive and Executive Leadership Team, with recommendations informed by external benchmarking and internal performance assessments.

The Trustees consider the Executive Leadership Team, as well as the Trustees, 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 setting pay at a level that motivates them to enhance the organisation, improve their individual performance, and support the quality of care and delivery of services, in line with our objectives and strategy, and within the Charity's ability to pay.

The aim is to pay key management personnel within the median to upper quartile of salaries within the London 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 Trustees received any remuneration or expenses from their work associated with the Charity. For others we aim to pay a fair rate taking into account our charitable status.

We remain committed to fair pay and continue to align with the **London Living Wage**, which rose to £13.15 in 2024–25 and will increase to £13.85 in 2025–26. This uplift resulted in a **10% pay increase** for our lowest-paid staff in 2024–25.

Jewish Care offers a defined contribution pension scheme to all eligible employees. Further details can be found on page 76.



Gender pay gap

We are committed to transparency and equity in pay. Our most recent gender pay gap analysis showed the median pay gap continued to be 0%. This means there is no difference between the median pay awarded to each gender. By way of context, the UK's average median pay gap is 13.1% for all employees (full-time and part-time). Men and women are relatively equally distributed in all pay quartiles. While pay rates may vary within roles based on factors such as experience and length of service, there are no systemic differences in pay between genders for individuals performing comparable roles.



When examining where a gap is present, this is within the “upper-middle” quartile (0.1%) and “upper” quartile (7.2%). Last year these were 2.9% and 5.6% respectively. Individuals sitting in these quartiles tend to perform either specialist or senior management roles, and their remuneration is based on the median market rate for the function of the role.

Actions to address the gap in the upper quartile and maintain equity in the other quartiles, we will continue to:

- ✓ be open and transparent with our staff regarding our gender pay gap
- ✓ ensure recruitment and internal promotion opportunities are open to all employees
- ✓ promote our coaching and mentoring programme to encourage all staff to develop their careers

Our current priority is to increase the return rate of equality, diversity and inclusion data to ensure that any additional pay gap analyses are based on robust and statistically meaningful data.

Recruitment and retention

We launched our new Employee Value Proposition in November 2023 to strengthen the Jewish Care employer brand. We continue to evolve and develop this concept with the addition of a catering focused microsite, a rebranded internal careers site, and testimonial pages.

In 2024–25, we received 10,892 applications from prospective candidates.

As shown in the table, staff turnover has improved significantly.

	2023–24	2024–25
Total Turnover	24%	17%
Voluntary Turnover	17%	13%
Sector Average	28%	*

* not yet available

Employment policies and engagement

Jewish Care is committed to being a responsible and supportive employer. Our employment policies are regularly reviewed to reflect best practice, legal compliance and our values and vision. We engage with staff through regular communications, listening forums, and surveys.

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.

In September 2025, we ran an all-staff engagement survey, the first since the COVID pandemic, where we will look to further understand staff engagement, motivation and needs. It was too soon to capture the key findings in this report, but we will report them in next year's Annual Report.

Training and development

We actively support career development as part of our commitment to staff growth and wellbeing.

In 2024–25, 1,201 employees (94%) participated in formal training or development programmes.

Our approach to learning is wide-ranging and accessible. We offer a blend of 24/7 online learning and face-to-face development opportunities, designed to meet the diverse needs of our workforce. Notably, 930 colleagues took part in in-person training sessions, reinforcing our belief in the value of shared, real-time learning experiences. Through our dedicated learning portal, staff can access a rich library of training resources, including mandatory training tailored to specific roles, and optional courses covering job-related skills, personal development, systems and processes, leadership, and wellbeing.

We have introduced fraud awareness training, which is mandatory for all finance, fundraising and procurement-related roles, to support compliance with the Economic Crime and Corporate Transparency Act 2023. All staff must complete training on cyber-security, safeguarding and health & safety.

Workforce diversity

Jewish Care is committed to fostering a welcoming and inclusive workplace for all. We believe that a culture of respect, equity, and belonging strengthens our organisation and enhances the quality of care we provide. Our approach to equality, diversity, and inclusion (EDI) is embedded across recruitment, development, and day-to-day practice, ensuring that every colleague feels valued and supported.

We proactively monitor the EDI profile of job applicants at an anonymous level to ensure fair and equitable hiring practices. In 2023–24, we conducted a survey to collect broader diversity data, including gender,

ethnicity, and disability from our staff. Following the survey we have introduced mandatory EDI data capture via our recruitment system. This is enabling us to better understand the makeup of our workforce and tailor our support accordingly. As of March 2025, 77% of employees have voluntarily shared their EDI data.

To support inclusive career development, we have introduced key performance indicators to track career advancement. In July 2025, we launched a new behavioural framework to guide recruitment, staff development, and performance management, ensuring consistency and fairness at every stage of the employee journey.

We continue to invest in our staff networks, which provide safe spaces for connection, advocacy, and peer support. In 2024–25, we launched a new gender focused network, complementing our existing groups:

- ✓ The Gender Network
- ✓ REACH (Race Ethnicity and Cultural Heritage) for ethnically diverse colleagues
- ✓ Pride @ Jewish Care for LGBTQIA+ colleagues and allies
- ✓ Younger Employees Network for colleagues who are interested in shaping the next generation

To strengthen collaboration and visibility, we established an EDI Forum, where network chairs meet regularly with the CEO and senior members of HR to share insights and shape organisational priorities.

EDI is also embedded in our induction programme, where new staff are introduced to our networks and offered training on disability awareness and reasonable adjustments. These sessions help to build a shared understanding of inclusion from day one.

We have also taken steps to diversify our age profile. The proportion of staff aged 34 or younger has increased from 12% in April 2023 to 15% in March 2024, and further to 16.5% in March 2025. For context, individuals aged 20–34 represent 34% of the working-age population in outer London in 2021.

Disability and inclusivity

Jewish Care is committed to fostering an inclusive workplace where everyone can thrive, regardless of ability. As a proud Disability Confident Employer, we actively support staff with disabilities through inclusive recruitment, tailored workplace adjustments, and ongoing one-to-one support.



We operate a Guaranteed Interview Scheme for disabled candidates who meet the minimum criteria for a role. While some positions may be exempt due to the nature of the work, we strive to ensure our recruitment processes are as accessible as possible.

Jewish Care is committed to fostering an inclusive workplace where everyone can thrive, regardless of ability. As a proud participant of the Disability Confident scheme, we actively support staff with disabilities through inclusive recruitment practices, tailored workplace adjustments, and ongoing one-to-one support.

As part of our Disability Confident Employer status, we offer a guaranteed interview to disabled candidates who meet the minimum criteria for a role. While some positions may be exempt due to specific job requirements, we are dedicated to making our recruitment processes as accessible and equitable as possible.

To support colleagues with disabilities in the workplace, we offer a wide range of reasonable adjustments tailored to individual needs and job requirements. These may include:

- Physical modifications to the work environment
- Assistive technologies
- Flexible or remote working arrangements
- Recommendations from Access to Work assessments

Adjustments are coordinated by our Head of Health & Safety, who works closely with staff and line managers to ensure that support is both appropriate and effective. While some adjustments may be limited by the nature of specific roles, we are committed to finding practical solutions wherever possible.

Disability awareness is embedded in our organisational culture. All new staff are encouraged to complete our online disability awareness training as part of their induction. While not mandatory, this training plays a key role in building understanding and empathy across teams.

Line managers of disabled colleagues receive additional support, including:

- One-to-one guidance from our Health & Safety and Learning & Development teams
- Access to occupational health assessments
- Ongoing advice to help them create inclusive and supportive team environments

This approach reflects our broader commitment to equity, dignity, and respect for all staff.

Staff wellbeing

We are committed to supporting work-life balance and offer flexible working arrangements wherever feasible, taking into account the needs of both our staff and the services we provide.

We offer mental health support through our Employee Assistance Program, mental health awareness sessions, and advice from our Jami colleagues. We recognise that mental health is an integral part of our commitment to inclusivity and well-being.

Integration of Jami and JSAS Staff

On 1 April 2024, colleagues from Jami and Jami Sales and Services (JSAS) formally transferred into Jewish Care and Community Trading Limited (CTL) respectively, under TUPE arrangements. Over the past year, these teams have integrated into Jewish Care, aligning with our culture, values, and policies.

All transferred staff have moved onto Jewish Care's payroll and are fully aligned with our pay structure and remuneration policy. As part of this harmonisation, from 1 April 2025, employer pension contributions for both Jami and JSAS staff increased to 4%, bringing them in line with Jewish Care colleagues.

Risk management

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

The principal risks and uncertainties faced by the organisation are:

- Outbreak of food poisoning or infection
 - Impact: Illness or even death of residents or clients. Fines, convictions, reputational damage and loss of income.
 - Mitigation: Stringent training, processes, health and safety function led by a specialist and auditing of processes.
- Fire or major incident
 - Impact: Illness or even death of residents or clients. Fines, convictions, reputational damage and loss of income.
 - Mitigation: Stringent training, processes, fire controls in buildings, health and safety function led by a specialist and auditing of processes.
- Cyber-attack or disruption to supplies of essential goods or services
 - Impact: Being unable to operate, possible publication of sensitive data, reputational damage and loss of income.
 - Mitigation: Cyber security controls, mandatory anti phishing training, a specialist outsourced data privacy officer and internal audits.
- Number of self-funder residents reducing or donations being diverted to other causes
 - Impact: Income less than costs, charity may become financially unsustainable.
 - Mitigation: Invest in refurbishing older homes that are no longer as attractive to self-funder residents, fundraising events and promotion of charity's impact to potential donors.
- Not able to improve organisational efficiency
 - Impact: Not able to generate sufficient cash to refurbish older homes, failure of critical equipment, charity may become financially unsustainable.
 - Mitigation: Digital transformation of core customer, staff and supplier processes, use of external consultants, recruitment of staff skilled in improving organisational efficiency.

Our Internal Auditors present an internal audit plan to the Internal Audit and Risk Committee at the start of each financial year. Audits are selected by the Internal Audit and Risk Committee after reviewing the organisation's top ten risks, internal audit coverage over the last five years, sector wide risks and areas that the Executive Leadership team feel would benefit from an internal audit review. Internal audit reviews, recommendations and management action are presented to the Internal Audit and Risk Committee upon completion.

Energy & emissions performance

In this section, we report on energy consumption and the associated greenhouse gas emissions across Jewish Care's operations, in line with the reporting requirements of the Energy Savings Opportunity Scheme (ESOS) and Streamlined Energy and Carbon Reporting (SECR). We have included an assessment of recent energy-saving measures implemented across our sites, with the aim of understanding their impact and identifying further areas for improvement. We are also beginning to develop an energy strategy, which will identify opportunities for improved energy efficiency across our estate.

The table below shows the energy consumption and associated greenhouse gas emissions from our operations. Our reporting includes the operations of Jewish Care only, excluding Jami and CTL. We are working towards providing a comprehensive view that includes all entities next year.

	2020-21		2021-22		2022-23		2023-24		2024-25	
Energy consumption (kWh)										
Scope 1: direct consumption										
Natural gas	9,459,883	61%	9,133,122	63%	9,726,764	60%	8,064,188	57%	6,123,113	49%
Minibuses and vans	128,879	1%	117,483	1%	80,166	0%	259,043	2%	72,522	0%
Scope 2: indirect consumption										
Grid supplied electricity	5,843,922	37%	5,097,135	35%	6,266,617	39%	5,711,232	40%	6,253,907	50%
Out-of-scope (zero emissions)										
Electricity from on-site solar panels	159,170	1%	159,170	1%	159,170	1%	159,170	1%	159,170	1%
Total energy consumption	15,591,854	100%	14,506,910	100%	16,232,717	100%	14,193,633	100%	12,608,712	100%
Emissions (tCO₂e)										
Scope 1: direct consumption										
Natural gas	1,736.0	57%	2,082.4	65%	2,478.1	65%	1,624.1	57%	1,119.9	46%
Minibuses and vans	39.7	1%	28.9	1%	19.6	1%	60.8	2%	17.3	1%
Scope 2: indirect consumption										
Grid supplied electricity	1,301.6	42%	1,082.3	34%	1,297.7	34%	1,182.5	41%	1,294.9	53%
Out-of-scope (zero emissions)										
Electricity from on-site solar panels	0.0	0%	0.0	0%	0.0	0%	0.0	0%	0.0	0%
Total gross emissions	3,077.3	100%	3,193.6	100%	3,795.4	100%	2,867.4	100%	2,432.1	100%
Intensity ratio										
Estate m ²	62,126		53,198		56,084		52,554		52,554	
Intensity ratio (tCO ₂ e/m ²)	0.05		0.06		0.07		0.05		0.05	

Scope 1 (Direct emissions):
emissions from sources owned or controlled by Jewish Care, such as natural gas used for heating.

Scope 2 (Indirect emissions):
emissions from the generation of electricity consumed by Jewish Care.

Scope 3 (Other indirect emissions):
emissions from sources not owned or controlled, like business travel. This is negligible for Jewish Care.

Methodology

Data used in calculating Total Energy Consumption includes summary data, supplier invoices, automatic meter readings in downloadable format e.g. half-hourly electricity data, and transport mileage data. All fuel conversions to kWh and CO₂ emissions data have been calculated in line with the 2013 UK Government environmental reporting guidance using the Government's greenhouse gas conversion factors for company reporting for the relevant period.

Although Jewish Care has operated solar panels for several years, electricity generation data has only been recorded and reported from 2024-25. For consistency in year-on-year reporting, we have assumed that generation levels in previous years were equivalent to those recorded in 2024-25.

Intensity ratio

The intensity measurement ratio is a measure of environmental impact; the quantity of energy per unit of output. We have chosen the total square meterage of our estate as the basis for this ratio, as energy use is closely tied to building operations in our care homes and day centres.

Energy strategy

To support our long-term commitment to sustainability, we are developing a comprehensive energy management strategy. This will build on the success of our previous initiatives and provide a clear framework for improving energy efficiency, reducing waste, and lowering operational costs. We are working with key suppliers to assess our current energy systems and identify opportunities for improvement across our sites. The strategy will also help us meet our obligations under the Energy Savings Opportunity Scheme (ESOS), including preparing for the upcoming progress update due in December 2025, and ensure we continue to operate in an environmentally responsible and cost-effective way.

Measures taken to improve energy efficiency

We completed three major projects in 2024 aimed at enhancing energy efficiency across our facilities. Since then, we have been evaluating their effectiveness. Two of the initiatives have been successful, so we are looking to roll them out to other suitable facilities.

- ✓ Maurice & Vivienne Wohl Campus: In July 2024, we added Endotherm to the heating system. Endotherm is an additive that enhances the thermal efficiency of water-based heating systems, resulting in faster heating times and reduced energy usage. This is exceeding expectations, achieving 21% savings at the Campus (3% overall), which meant the initiative paid for itself within 4½ months.
- ✓ Rosetrees Care Home: In April 2024, we installed a burner control system, which optimises the operation of the heating system by regulating the burner's performance, reducing fuel consumption and improving overall efficiency. This has achieved energy savings of between 4% and 10% with the potential to save 15%.
- ✓ Sandringham Campus: In August 2024, we installed a voltage optimiser. This device adjusts the incoming voltage to an optimal level for electrical equipment, reducing energy consumption and prolonging the lifespan of the equipment. This project has fallen short of expectations. While it is achieving marginal (4%) energy savings, we incurred various other additional costs to rectify setbacks throughout the initiative.

Other measures

We are working towards converting all fluorescent lighting to LED lighting. This process involves more than just changing light bulbs; the new lighting must be compatible with emergency lighting systems, often requiring costly replacements of entire light fittings. We are considering electric vehicle charging points at suitable locations across our estate. We have not been able to identify a solar panel scheme that meets our needs.

Financial overview

Our organisation has demonstrated resilience through a period marked by extraordinary global and domestic challenges – from the pandemic and geopolitical instability to the energy crisis and inflationary pressures. While 2024–25 delivered a strong financial performance, the broader environment remains uncertain. As shown in Figure 1, our financial position has continued to strengthen, but we must remain vigilant. With rising National Insurance contributions from April 2025, and the prospect of further tax increases amid ongoing pressure on UK public finances, financial headwinds are set to continue. Against this backdrop, our focus remains on maintaining financial discipline and building long-term sustainability.

All values in £m	2019–20	2020–21	2021–22	2022–23	2023–24	2024–25
Income	62.0	64.7	82.7	60.7	73.2	81.8
Expenditure	(61.4)	(58.6)	(60.5)	(65.7)	(67.7)	(72.3)
Other gains & losses	2.1	2.6	9.0	(1.4)	1.2	2.3
Net movement in Funds	2.7	8.7	31.2	(6.5)	6.7	11.8
of which: exceptional items	0.4	2.9	17.7	-	8.7	12.6
Net movement exc. exceptions	2.3	5.8	13.5	(6.5)	(2.0)	(0.8)
Net assets / total Funds	133.5	142.2	173.5	167.0	173.6	185.4

Figure 1 This summary of the financial statements shows Jewish Care has remained strong despite the challenging operating environment. Due to rounding, some values may not add up precisely.

Figure 2 shows a £11.8 million surplus in 2024–25, following a £6.7 million surplus in 2023–24. This year's result includes £3.5 million from property sales and £9.1 million in capital donations linked to the Redbridge care campus. While similar items featured last year, they are not part of our ongoing operational income. Excluding these, the **underlying position is a £0.8 million deficit** – an improvement on the adjusted £2.0 million deficit in 2023–24 and £6.5 million deficit in 2022–23.

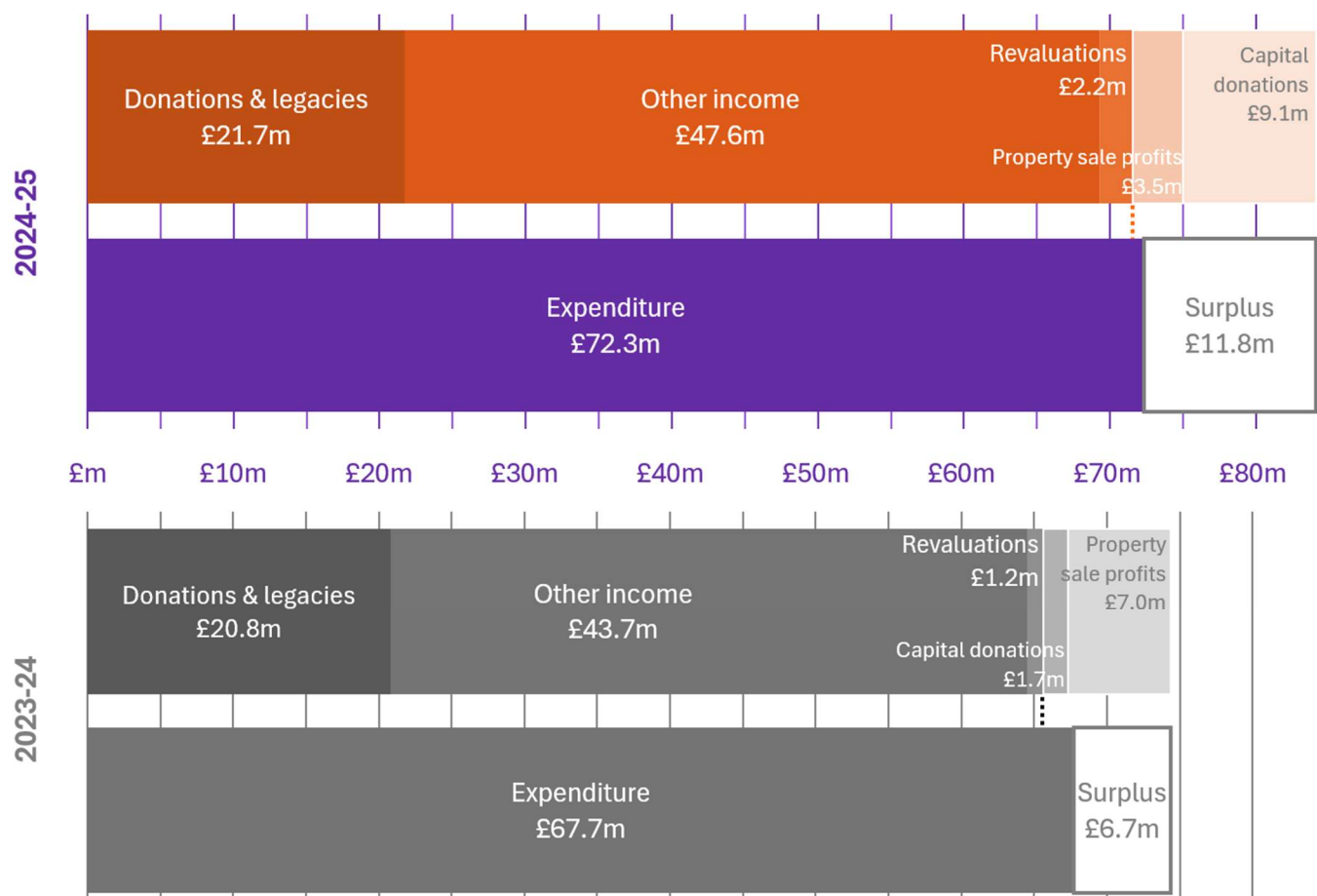


Figure 2 Surpluses resulted from disposing of surplus properties and generous capital gifts supporting our new care campus in Redbridge. Source: Statement of Financial Activity, page 55.

Our main sources of funding & income

As shown by Figure 3, our main sources of income are from residential schemes (in particular care homes) and donations & legacies.

Most of the income received for care homes is derived from self-funder fees and local & health authorities. Changes from year to year reflect occupancy, annual fee increases for self-funder and local authority places, and the ratio of self-funded and local authority-funded residents. Income from self-funder fees increased by 7%, rising from £18.8m in 2023–24 to £20.2m in 2024–25, which was driven by a price rise offset by decreasing numbers of self-funding residents. Additionally, income from local & health authorities grew from £15.0 million to £15.8 million due to inflationary increases to local authority contributions.

[For more details on care home income, see page 66](#)

We received £30.8 million in donations and legacies in 2024–25 which was £8.8 million more than the previous year. This increase was driven by a £7.9 million increase (from £1.2 million to £9.1 million) in capital gifts supporting our new campus in Redbridge. Donations and legacies supporting core operations increased by 1.4%, rising from £20.8 million to £21.7 million. This represents a resilient outcome in the context of a challenging economic and philanthropic environment.

[For more details on donations & legacies, see pages 20 & 65](#)

We generated £3.5 million from the sale of the former Hyman Fine care home site, which closed in 2022. Most of these funds are ring-fenced for community services on the south coast.

[For more details on the assets sold, see page 67](#)



Figure 3 Residential homes & donations are our main sources of income. A= contributions towards mental health services £0.2m & social work £0.1m, B= other trading income (shops) £0.6m, C= rental income £0.4m.

Source: Financial Statements, Notes 4 to 7.

How we spent the funds

Figure 4 illustrates how we spent £72.3 million in 2024–25, an increase of £4.5 million (6.6%) from £67.8 million in 2023–24. This rise was largely driven by the 10% rise in the London Living Wage that increased our staff costs by £4.1 million from £42.8 million to £46.9 million. The increase in the London Living Wage reflected the cost of living pressures in 2023.

93% of spending goes on charitable activities and only 7% is spent on raising more funding via events, appeals, and investing activities.

[i](#) For more details on expenditure, see pages 67-70

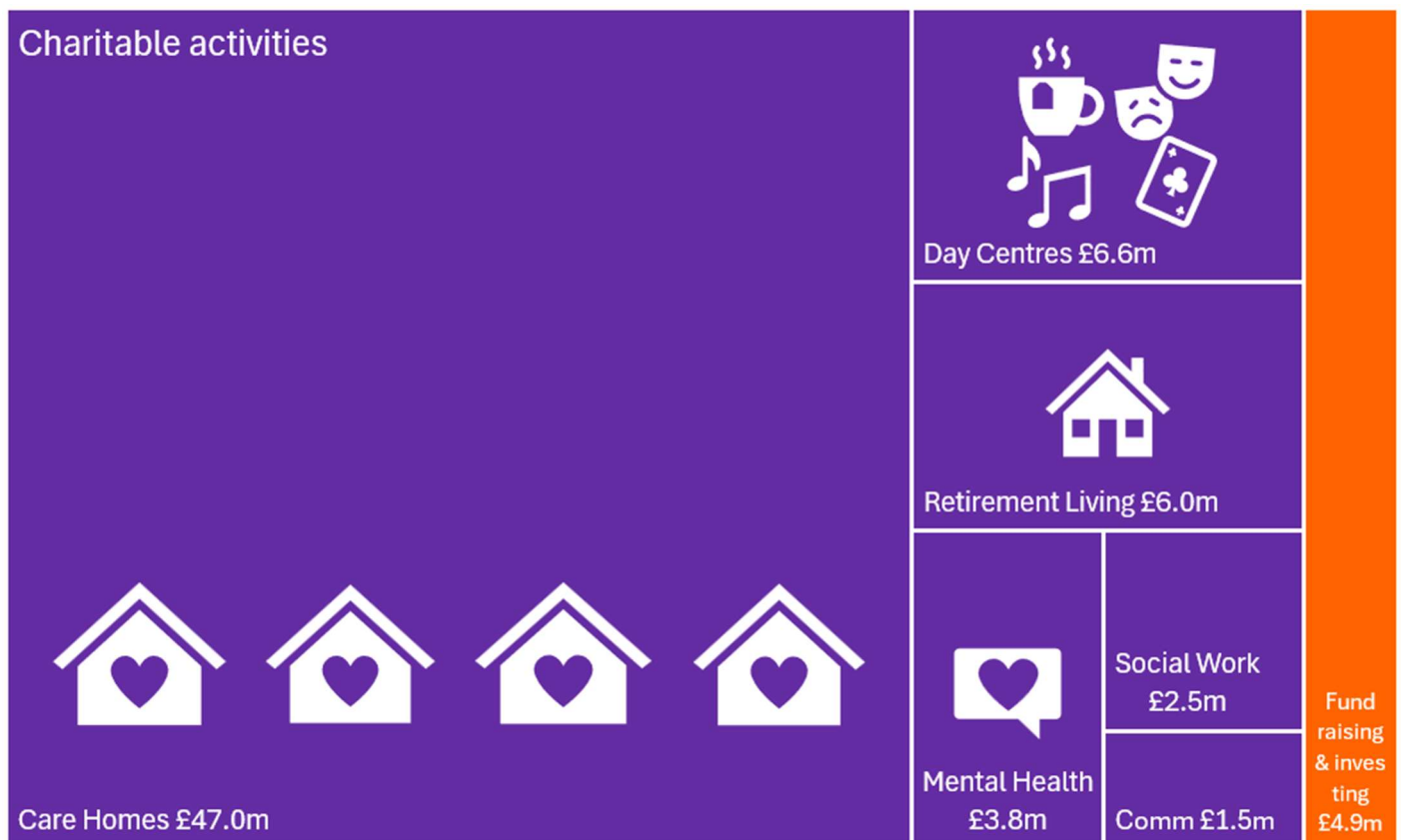


Figure 4 This is how we spend our funds by activity (including support costs).
Comm = community services e.g. meals on wheels. Source: Financial Statements, Note 8.

Our balance sheet

Net assets rose by £11.8 million to a total of £185.4 million. Figure 5 illustrates the contribution of each balance sheet area to this growth.

The main reason for the increase in net assets is the Redbridge project, which grew in value by £8.8 million, to £11.0 million, which is consistent with the capital donations received.

Our investments increased by £2.9m or 8.2%, reaching £37.8 million, driven by a donation of £1 million and gains in our investment portfolio. More information on the performance of our investments is available on page 46.

The cash balance increased by £5.0 million due to the £3.5 million sale of Hyman Fine, and unspent donations for Redbridge which were used to pay bills in April.

Payables increased by £2.0 million due to a small number of large bills (relating to Redbridge) arriving from suppliers just before 31 March which were paid in April.

The pension deficit decreased by £1.8 million due to higher bond yields on assets, lower life expectancy and lower-than-expected inflation causing actuarial gains on liabilities.

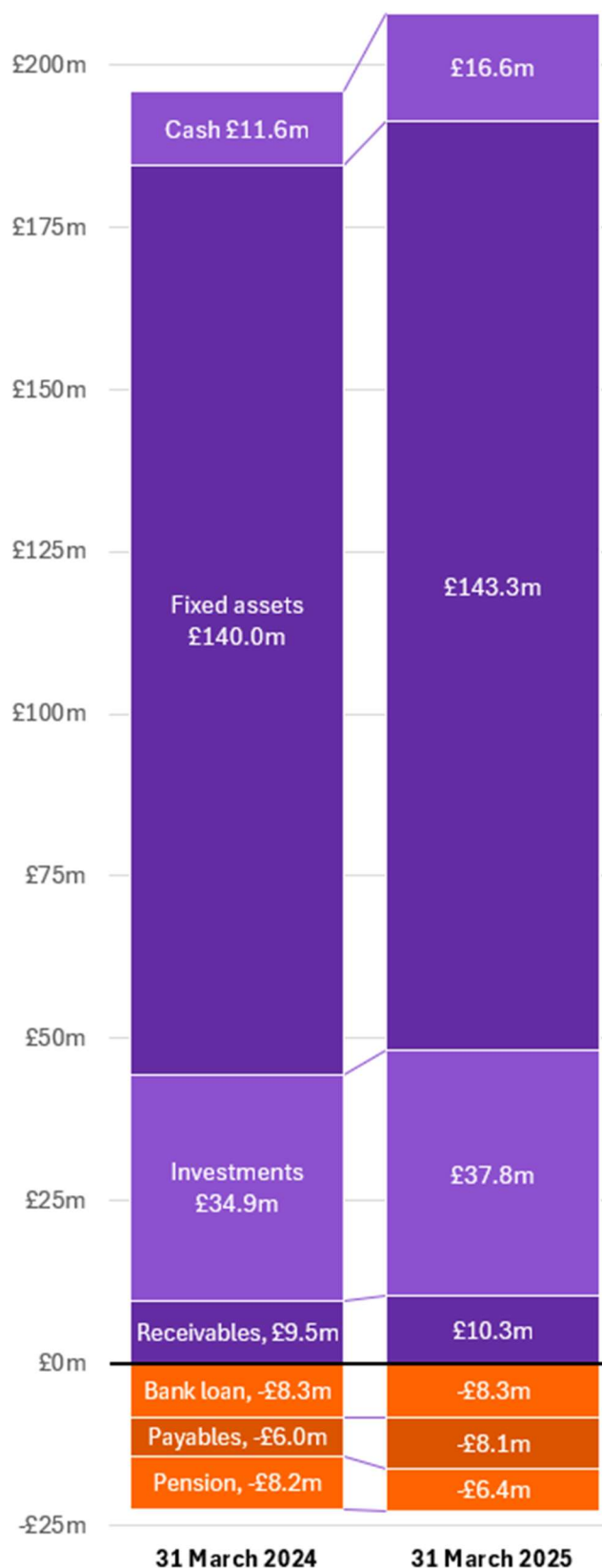
Capital expenditure

During 2024–25, there were £10.2 million in fixed asset additions. Of this, £8.8 million related to construction of our care & community campus in Redbridge. Further details can be found on page 19. The remaining £1.4 million related to equipment and enhancements to existing properties.

Our reserves

In line with Charity Commission requirements, our reserves are categorised into different types based on their purpose, restrictions, and the manner in which they can be utilised. This structured approach allows charities to plan effectively for the future while retaining the ability to address immediate and unforeseen needs. Understanding these categories helps in ensuring transparent and effective financial planning.

Figure 5 Net assets grew year-on-year due to capital investment in Redbridge, proceeds from a property sale, and gains from our investment portfolio and a new endowment.



We have the following types of reserve:

1. Restricted Reserves

These funds are subject to specific conditions imposed by donors. They must be used only for projects or purposes as stipulated by the funder. Restricted reserves provide transparency in ensuring that funds are utilised in accordance with donors' intentions. Our restricted reserves increased from £4.5 million to £17.8 million due to the donations for the new care campus in Redbridge, profits on the sale of a former care home which will be used to provide community services on the south coast and a £1 million transfer from designated reserves to match-fund a generous £1 million donation.

[For more details on our restricted reserves, see page 82](#)

2. Endowment Reserves

Our expendable endowment funds are considered restricted because they must be used in accordance with the donor's wishes. We have the discretion to use the capital, but this decision comes with the expectation that the endowment will be managed prudently to provide ongoing support for the charity's activities. Our endowment reserves remained at £16.8 million.


[For more details on our endowment reserves, see page 84](#)



Figure 6 At the end of both March 2024 and 2025, 23% of reserves were unrestricted and freely available to use for charitable purposes.

3. Unrestricted Reserves

- **General Reserves:** These are funds that we can use at our discretion to support general operations and any unforeseen needs. They are not tied to any specific project or purpose and provide flexibility to respond to immediate financial demands.
- **Designated Reserves:** Although these are still part of the unrestricted reserves, we have earmarked certain balances for specific future projects or purposes. This designation can be changed if circumstances require. The value of these reserves have decreased from £120 million to £114 million due to depreciation on fixed assets and a £1 million transfer to Restricted Reserves. We have designated the followings balances:
 - Fixed assets and intangible assets that are not in the restricted and endowment reserves. They are designated because they are strategic, long-term assets essential to our operations.
 - The bank loan repayable to Barclays Bank.
 - £4 million of investments that will match a £4 million donor pledge, that will create a fund for the maintenance of our Sandringham campus over the coming decades.
- **Pension Reserve:** This reserve represents the defined benefit pension liability on the balances sheet that is calculated annually for accounting purposes under FRS102. The deficit was £6.4 million at 31 March 2025 (2024: £8.2 million).

 For more details on these reserves, see page 79

Our reserves policy

Jewish Care's reserves policy focuses on the level of its free (general) reserves, excluding restricted, designated and the pension reserves. The reserves policy is updated and approved by the Finance, Audit and Investment Committee and the Trustee Board on an annual basis. The approach adopted by Jewish Care to develop its reserves policy is the "risk identification approach" recommended by the Charity Commission. It reviews the financial impact of risk, the stability of future income streams and the funding of future expenditure plans. The Finance, Audit and Investment Committee then monitors Jewish Care's performance against budget and recommends action to bridge any gap in reserves if and when necessary. The Committee deemed £25 million in free reserves appropriate to cover major risks in 2024–25 and 2025–26.

All values in £m	31 March 2025
Total reserves	185.4
Less: Restricted reserves	-34.6
Less: Designated reserves (including pension)	-108.1
General reserves, aka Free reserves	42.7
Target	25.0
Reserves available to use (above target)	17.7

Figure 7 We are developing plans to utilise the £18m in ways that strengthen the charity's future.

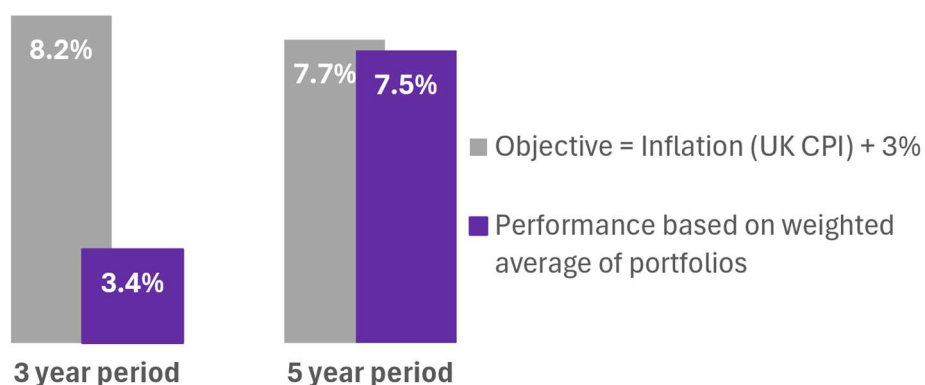
We are fortunate to have material free reserves in excess of our policy. Consequently, management and trustees have plans that will deliver the long-term financial sustainability of the organisation. These plans, described in the next paragraph exceed the £18 million in available reserves.

Our plans include a £2 million investment in digital transformation which started in late 2024 and is due to complete by March 2027, a c.£8 million refurbishment of Stella and Harry Freedman House (our largest care home) to commence towards the end of 2025 and a broader property refurbishment programme costing c.£2 million per annum for the next five years. If reserves are sufficient and an appropriate price can be obtained, we would also like to settle the pension scheme deficit by 2031.

Investment objectives, powers and performance

Our investment powers are defined in our Memorandum of Association, which grants us 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”.

We have tasked our investment managers, Navera Investment Management and Quilter Cheviot, with the objective of achieving an absolute return of inflation plus 3 percentage points over the medium term (3 to 5 years) and their performance is shown in Figure 8. Each manager operates under a fully discretionary investment management mandate, adhering to a medium-risk profile with a focus on capital growth with income. Performance is overseen by the Finance, Audit and Investment Committee.



*Figure 8 Annualised returns over 3 and 5 year periods to 31 March 2025:
Investment Manager Performance vs. Objective*

Taxation

Jewish Care and its linked charities are exempt from income tax and corporation tax on their charitable activities. Jewish Care’s trading subsidiary and other related trading subsidiaries are liable to corporation tax where they have taxable profits. Jewish Care is unable to reclaim much of its input VAT, which is included as an expense in the appropriate expenditure headings.

Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operation for the foreseeable future and for at least twelve months from the signing of these accounts. The reasonable expectation of the Trustees is based on reviewing its financial plan to 2031, including projected free reserves and on reviewing significant organisational risks and deciding a free reserves policy. The Charity is projected to break-even in 2025–26 but it will generate a cash deficit after capital expenditure (excluding construction of our care & community campus in Redbridge which is funded by capital fundraising). Brought-forward excess free reserves more than cover this deficit and longer-term financial plans project a breakeven position after capital expenditure. On this basis, the accounts have been prepared on a going concern basis.

Funds held as custodian Trustee on behalf of others

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

Trustees' ethical reporting

Section 172 statement

In accordance with Section 172 of the Companies Act 2006, the Trustees confirm that they have acted in good faith to promote the success of the charity for the benefit of its stakeholders and the wider community. In doing so, they have had regard to the following key considerations:

The likely consequences of decisions in the long term

The Board of Trustees meets every six to eight weeks with the Executive Leadership Team to review strategic priorities, operational performance, and long-term planning. In 2024–25, the Board oversaw the final year of the 2020–2025 strategy and prepared for the launch of our new 2025–2030 strategic plan, which reflects the evolving needs of our community and the lessons of recent years (see “Our Evolving Strategy”, page 22).

Major long-term initiatives and our principal decisions include:

- ✓ The development of the Sugar & Ronson Campus in Redbridge, a £24 million investment in integrated care & community services, which will allow us to support the community in a more cost-effective way (page 19)
- ✓ The refurbishment of Stella & Harry Freedman House, our largest care home, to enhance comfort and functionality for residents and staff (page 23)
- ✓ The implementation of the Digital Transformation, which will improve systems for staff, suppliers, and service users (page 23)
- ✓ Integrating Jami strengthens mental health services, aligns operations, and ensures long-term sustainability – helping us improve effectiveness, and meet rising community needs (page 25)

The interests of our employees

Our people, both staff and volunteers, are at the heart of Jewish Care. We are committed to being an employer of choice, offering fair pay, flexible working, and robust learning and development opportunities. We align our lowest salaries with the London Living Wage and maintain a 0% gender pay gap (see “Our Staff”, pages 32–36).

We support inclusion through staff networks, and we are a Disability Confident Employer (page 35). Staff engagement is supported through forums, surveys, and leadership development, contributing to a voluntary turnover rate of just 13%, well below the sector average of 28% (page 34).

Engagement is supported through regular CEO briefings, all-staff emails, internal forums, and surveys.

The need to foster relationships with stakeholders

Jewish Care thrives on collaboration. We work closely with local authorities, integrated care boards, donors, suppliers, volunteers, and regulators to deliver high-quality services.

Service users and families: We gather feedback through regular surveys and monitor compliments and complaints, with results presented in the “What We Do” section (pages 7–17). In 2024–25, we achieved a strong 12:1 compliments-to-complaints ratio. Our most appreciated service continues to be community services.

	2021–22	2022–23	2023–24	2024–25
Compliments to complaints ratio	9:1	11:1	13:1	12:1
Compliments	667	714	742	1,183
Complaints	77	67	57	98

Oversight of service quality is provided by Board committees, including the Care & Housing Quality Committee, Community Services & Volunteers Committee, and Mental Health Committee (pages 28–30). These structures ensure that stakeholder voices are heard and acted upon.

Community: Our outreach programmes, detailed in the Community Services section on page 9, involve partnerships with community organisations across North London and beyond. We have local advisory groups for several of our community hubs, enabling direct input from community members into service design and delivery. We foster engagement through initiatives such as hard hat tours of the Redbridge site, which build enthusiasm for upcoming services and support fundraising efforts. These activities ensure that our services remain responsive to evolving needs and strengthen our relationships with those we serve.

Volunteers: We are proud to hold the Investing in Volunteers accreditation, which recognises our commitment to engaging, supporting, and valuing volunteers. We communicate regularly through newsletters, events, and feedback mechanisms, including a volunteer survey. Volunteers are involved in shaping roles and services, and receive tailored induction, training, and ongoing support.

Donors: We maintain regular contact through newsletters such as *Careline* and *Jami Matters*, and a busy schedule of events. Our Fundraising Advisory Strategy Committee comprises trustees and other members of the community. It is supported by informal forums, including ones for younger donors and specific homes.

Suppliers: We maintain strong relationships with key suppliers to support service delivery. This includes property and food suppliers, where engagement is essential due to the scale of our operations and specific requirements. We work closely with food suppliers to meet kosher standards and with property contractors to ensure Shabbat-compliant infrastructure. We aim to pay suppliers promptly and treat them fairly, recognising their role in our care and community services.

Regulators: We comply with all statutory and regulatory requirements, including those set by the Care Quality Commission, the Charity Commission, and other relevant bodies. We maintain open and transparent communication with regulators and ensure that all reporting and governance standards are met promptly.

Employees: see previous page.

The Impact of our operations on the community and the environment

Jewish Care's mission is to serve the Jewish community with compassion, dignity, and excellence. Our services reach over 12,000 people each week, including older adults, people living with dementia, Holocaust survivors, their carers and families, and those facing mental health challenges (see "What we do", pages 7–17).

We are also committed to environmental sustainability. Our carbon reporting shows a reduction in emissions following the implementation of energy-saving initiatives across our estate (pages 38–39). We are developing a comprehensive Energy Management Strategy to guide future improvements. Our new campus achieved an Excellent BREEAM rating at the design stage (page 19).

The desirability of maintaining a reputation for high standards of conduct

Jewish Care is committed to the highest standards of governance, ethics, and transparency. Our internal audit programme, overseen by the Internal Audit, Assurance & Risk Committee, reviewed key areas such as cyber security, payroll, and cash management in 2024–25.

We are regulated by the Care Quality Commission and maintain a robust Serious Incident Reporting process. One serious incident was reported to the Charity Commission during 2024–25. The Charity Commission was satisfied that all correct procedures were followed and they closed the case.

The need to act fairly as members of the company/charity

All Trustees and Directors act in the best interests of the charity and its beneficiaries. Conflicts of interest and loyalty are declared at every Board and committee meeting. No conflicts were identified during the year. We are committed to fairness, transparency, and inclusive governance, with a skilled Board supported by ten committees, one sub-committee and six expert groups (pages 28–30).

Public benefit statement

The Trustees confirm that they have complied with their duty under the Charities Act 2011 to have due regard to the Charity Commission's guidance on public benefit. This statement outlines how our activities during the year ended 31 March 2025 have delivered demonstrable benefit to the public, in line with our charitable objectives.

Access based on need, not means

We provide services to individuals based on assessed need, not their ability to pay. We ask clients to contribute towards the cost of services where appropriate, but no one is turned away due to financial hardship. Where necessary, fees are reduced or waived, and the shortfall is covered by voluntary donations from the community.

This principle applies across many of our services, including residential and nursing care, community centres, social work, mental health support, and Meals on Wheels. We also provide fee assistance for care home residents where local authority funding does not meet the full cost of culturally specific care.

Subsidised and free services

Many of our services are offered at low or no cost. These include community and day centres, carer's support and social work. These services are made possible through the generosity of our donors and the dedication of our volunteers, who play a vital role in delivering care and connection across our organisation.

Geographic reach and accessibility

While our services are primarily based in London and the South East, there are no formal geographic restrictions. We extend our reach through national initiatives such as the Connecting Hands project and our virtual community centres (see page 9).

We actively promote our services through our website, local and Jewish press, synagogue bulletins, and community partnerships to ensure that those in need know how to access support.

Public engagement and responsiveness

We engage with our community to shape and improve our services. This includes regular feedback from service users, carers, and staff, as well as targeted outreach through synagogues, schools, and local partners.

Wider societal impact

Our work contributes to broader public benefit by:

- ✓ Reducing pressure on NHS & local authorities through early intervention, advocacy & social care navigation
- ✓ Sharing good practice with other organisations
- ✓ Supporting mental health recovery and resilience across all age groups
- ✓ Promoting social cohesion, inclusion, and dignity for older people and vulnerable groups

Demonstrating impact

The impact of our work is evidenced throughout the "What We Do" section of this report (pages 7–17), which details the breadth and depth of our services and the difference they make in people's lives.

Preventing modern slavery & human trafficking

We are committed to preventing modern slavery and human trafficking within our organisation and across our supply chains. We recognise the risks these practices pose in today's complex global environment and take reasonable, proportionate steps to mitigate them. While we, like most organisations, cannot guarantee full visibility across every tier of our supply chain, we remain vigilant in our oversight. The leadership team ensures that appropriate policies and procedures are in place to identify and manage risk. We regularly review and strengthen our due diligence processes in line with evolving best practice. Our Anti-Slavery and Human Trafficking Statement is available at www.jewishcare.org/legal/anti-slavery-and-human-trafficking-statement.

3. RESPONSIBILITIES OF TRUSTEES

The trustees who are also directors of Jewish Care (for the purpose of company law) are responsible for preparing the Trustees' Annual Report (incorporating the strategic report and directors' report) and the financial statements in accordance with applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and the group and of the income and expenditure, of the charitable group for that period.

In preparing these financial statements, the trustees are required to:

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

The trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and the 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.

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.

In so far as the trustees are aware:

- ✓ there is no relevant audit information of which the charitable company's auditors are 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 auditors are 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.



Marcus Sperber
Chair of Trustees
24 November 2025

4. INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF JEWISH CARE

Opinion

We have audited the financial statements of Jewish Care (the 'parent charitable company') and its subsidiaries (the 'group') for the year ended 31 March 2025 which comprise the Consolidated Statement of Financial Activities (including Income and Expenditure account), the Group and Company Balance Sheets, the Consolidated Statement of Cashflows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- ✓ give a true and fair view of the state of the group's and the parent charitable company's affairs as at 31 March 2025 and of the group's incoming resources and application of resources, including its income and expenditure, for the year then ended;
- ✓ have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- ✓ have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the group and parent charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

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

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

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

Other information

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

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material

misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

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

Matters on which we are required to report by exception

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

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

- adequate accounting records have not been kept by the parent charitable company, or returns adequate for our audit have not been received from branches not visited by us; or
- the parent charitable company financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' responsibilities set out on page 50, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

Auditor's responsibilities for the audit of the financial statements

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

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

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

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

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

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

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

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

The most significant laws and regulations that have an indirect impact on the financial statements are those in relation to the Care Act 2014, Care Quality Commission regulations, health and safety regulations and General Data Protection Regulations. We performed audit procedures to inquire of management and those charged with governance whether the group is in compliance with these law and regulations and inspected correspondence with regulatory authorities.

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

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

Use of our report

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

HCatchpool

HANNAH CATCHPOOL (Senior Statutory Auditor)

For and on behalf of

RSM UK AUDIT LLP, Statutory Auditor

Chartered Accountants

25 Farringdon Street

London

EC4A 4AB

15th December 2025

5. FINANCIAL STATEMENTS 2024–25

Consolidated Statement of Financial Activities

For the year ended 31 March 2025

(including the Income & Expenditure Accounts)

All values in £'000	Notes	Unrestricted Funds	Restricted Funds	Endowment Funds	2024–25 Total Funds	2023–24 Total Funds
Donations & legacies	4	18,103	3,606	-	21,709	20,805
Capital project donations	4	-	9,079	-	9,079	1,172
Charitable activities	5	45,087	164	63	45,314	42,119
Investment income	6	1,690	12	-	1,702	1,595
Other trading activities		550	-	-	550	354
Other income		-	-	-	-	159
Disposal of land & buildings	7	-	3,483	-	3,483	7,130
Total income		65,430	16,344	63	81,837	73,334
Fundraising costs	8	4,543	-	-	4,543	4,223
Charitable activities	8	64,450	2,785	150	67,385	63,271
Investment fees	8	233	1	-	234	218
Disposal costs	7	12	126	-	138	125
Total expenditure		69,238	2,912	150	72,300	67,837
Net gain/(loss) on investments	12	706	(126)	53	633	2,633
Net income/(expenditure)		(3,102)	13,306	(34)	10,170	8,130
Remeasurement of defined benefit pension scheme	18	1,616	-	-	1,616	(1,480)
Transfer between funds	20-21	(71)	71	-	-	-
Net movement in funds		(1,557)	13,377	(34)	11,786	6,650
Total funds at start of period		152,337	4,462	16,815	173,614	166,964
Total funds at end of period	20-22	150,780	17,839	16,781	185,400	173,614

The notes on pages 58 to 94 form an integral part of these accounts.

Full comparative figures for 2023–24 are shown in note 27.

Balance Sheets

As at 31 March 2025

All values in £'000	Notes	31 March 2025		31 March 2024	
		Charity	Group	Charity	Group
Tangible fixed assets	10	139,790	143,226	134,351	139,855
Intangible fixed assets	11	41	41	111	111
Investments	12	38,539	37,845	35,069	34,920
Non-current assets		178,370	181,112	169,531	174,886
Inventory	14	139	139	137	137
Receivables	15	10,302	10,270	9,998	9,549
Cash & cash equivalents	CFS	15,581	16,632	10,448	11,590
Current assets		26,022	27,041	20,583	21,276
Payables	16	(7,167)	(8,072)	(5,211)	(6,032)
Bank loan	17	(415)	(415)	(83)	(83)
Current liabilities		(7,582)	(8,487)	(5,294)	(6,115)
Net current assets		18,440	18,554	15,289	15,161
Total assets less current liabilities		196,810	199,666	184,820	190,047
Bank loan	17	(7,885)	(7,885)	(8,217)	(8,217)
Pension	18	(6,381)	(6,381)	(8,216)	(8,216)
Non-current liabilities		(14,266)	(14,266)	(16,433)	(16,433)
Net assets		182,544	185,400	168,387	173,614
Restricted funds	21	17,839	1,59517,839	4,287	4,462
Restricted endowment funds	22	16,781	16,781	16,815	16,815
Total Restricted		34,620	34,620	21,102	21,277
Pension reserves	18	(6,381)	(6,381)	(8,216)	(8,216)
Unrestricted designated funds	19	110,592	114,463	114,733	120,267
Unrestricted general funds	19	43,713	42,698	40,768	40,286
Total unrestricted		147,924	150,780	147,285	152,337
Total charity funds	19-22	182,544	185,400	168,387	173,614

Net income for the Charity only during 2024–25 was £9,981,000 and the net movement in funds was £14,157,000 (2023–24 £7,047,000 and £7,966,000 respectively).

The notes on pages 58 to 94 form an integral part of these accounts.

Approved and authorised for issue by the Board on 24 November 2025 and signed on its behalf by Marcus Sperber, Chair of Trustees, on the same date.



Consolidated Cash Flow Statement

For the year ended 31 March 2025

All values in £'000		2024–25	2023–24
<i>In flows / (out flows)</i>	<i>Notes</i>	<i>Group</i>	<i>Group</i>
<i>Cash flows from operating activities</i>			
Net income	SOFA	10,170	8,130
Net gain on investments	12	(633)	(2,633)
Depreciation & amortisation	3	4,416	3,991
Disposals		-	397
Profit on disposal of land & property	7	(3,357)	(7,005)
Pension contribution adjustment		(219)	(409)
Increase in inventory	14	(2)	(28)
(Increase)/decrease in receivables	15	(721)	1,196
Increase/(decrease) in payables	16	2,040	(1,624)
Net dividends, interest & returns from investments		(1,468)	(1,377)
Interest on bank loans		579	802
Net cash inflow from operating activities		10,805	1,440
<i>Cash flows from investing activities</i>			
Fixed asset additions (tangible + intangible)	10	(10,278)	(4,090)
Investment additions	12	(6,653)	(6,055)
Proceeds from sale of investments	12	6,345	6,587
Proceeds from sale of properties (net)	7	3,934	7,775
Net dividends, interest & returns from investments		1,468	1,377
Net cash (outflow) / inflow from investing activities		(5,184)	5,594
<i>Cash flows from financing activities</i>			
Repayment of bank loans	17	-	(5,000)
Interest on bank loans		(579)	(802)
Net cash outflow from financing activities		(579)	(5,802)
Net cash inflow for the year		5,042	1,232
Cash & cash equivalents on 1 April		11,590	10,358
Cash & cash equivalents on 31 March		16,632	11,590
of which:			
Cash on deposit (less than 3 months)		13,521	8,227
Cash at bank		1,407	1,760
Cash in hand		54	57
Cash held on behalf of residents & service users		1,650	1,546

Analysis of net debt

	At 1 April 2024	Cashflow	Transfer	At 31 March 2025
Cash & cash equivalents	11,590	5,042	-	16,632
Loan due within one year	17 (83)	-	(332)	(415)
Loan due after one year	17 (8,217)	-	332	(7,885)
Net position	3,290	5,042	-	8,332

The notes on pages 58 to 94 form an integral part of these accounts.

Notes to the accounts

Notes to the accounts provide additional information required by statute and accounting standards to explain a particular feature of the financial statements. The notes which follow will also provide explanations and additional disclosure to assist readers' understanding and interpretation of the financial statements.

The notes are structured as follows:

1-2	Company information and accounting policies
3-18	Notes supporting income, expenditure, assets and liabilities
19-22	Notes supporting fund accounting
23-27	Notes supporting group reporting
28-30	Notes supporting other disclosures

1. Status of the Charitable Company & Structure of the Group

Jewish Care is a charitable company registered in England, company number 02447900, limited by guarantee and not having a share capital. It is a registered charity in England and Wales, Charity Commission number 802559, with its registered office at Amelie House, Maurice and Vivienne Wohl Campus, 221 Golders Green Road, NW11 9DQ. More information about the group structure plus its activities can be found on the next page and in the Trustees' Annual and Strategic Report on pages 6 to 49.

2. Accounting Policies

Statement of compliance

The Group and Charity financial statements have been prepared in accordance with the Statement of Recommended Practice: "Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (SORP) and the "Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland" (FRS 102). They also comply with the reporting requirements of the Companies Act 2006. Jewish Care meets the definition of a public benefit entity under FRS 102.

Basis of preparation

The Group and Charity financial statements have been prepared on a going concern basis, under the historical cost convention, as modified by the revaluation of listed investments, investment assets and assets held for sale. The principal accounting policies applied in the preparation of the Group and Charity financial statements are set out below. These policies have been consistently applied to all the years presented.

The financial statements are prepared in British sterling, rounded to the nearest thousand pounds, which is the functional currency of the Group and Charity.

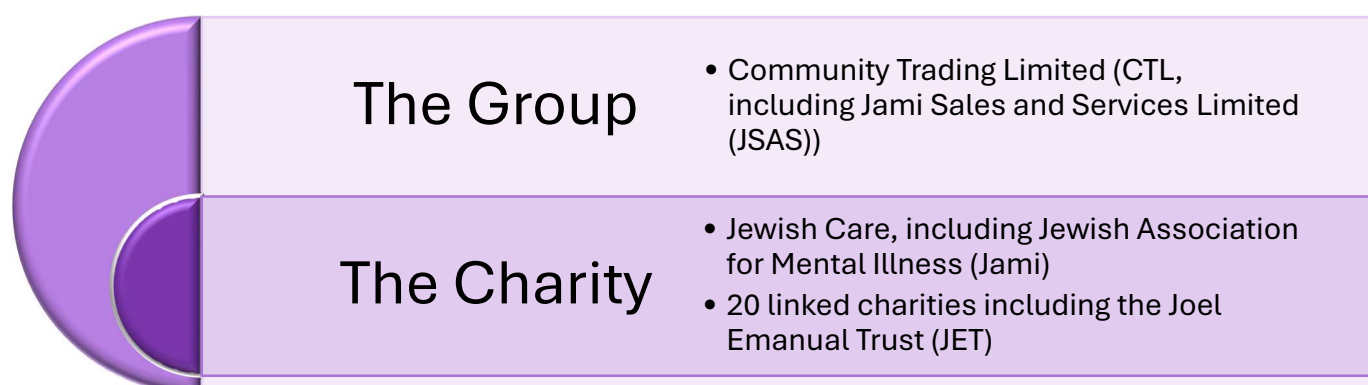
Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operation for the foreseeable future and for at least twelve months from the signing of these accounts. The reasonable expectation of the Trustees is based on reviewing its financial plan to 2031, including projected free reserves and on reviewing significant organisational risks and deciding a free reserves policy. The Charity is projected to break-even in 2025–26 but it will generate a cash deficit after capital expenditure (excluding construction of our care & community campus in Redbridge which is funded by capital fundraising). Brought-forward excess free reserves more than cover this deficit and longer-term

financial plans project a breakeven position after capital expenditure. On this basis, the accounts have been prepared on a going concern basis.

Basis of consolidation

The Charity operated one financially active subsidiary and twenty linked charities during the period as listed in note 23 with further analysis of the material components in note 25. Subsidiaries are consolidated into the group accounts on a line by line basis, and linked charities are accounted for as branches in the accounts of the Charity.



A separate Statement of Financial Activities and Income and Expenditure Account for the Charity has not been presented because the Charity has taken advantage of the exemption afforded by section 408 Companies Act 2006.

The Charity has taken advantage of the exemption in FRS 102 from preparing a statement of cash flows, on the basis that it is a qualifying entity and the Group statement of cash flows included in these financial statements includes the cash flows of the Charity.

All intra-group transactions, balances, and unrealised gains on transactions between group companies, are eliminated on consolidation. Where necessary, adjustments are made to the financial statements of subsidiaries to bring the accounting policies used into line with those used by the parent Charity.

As described on page 25, there was reconstruction of the group on 1 April 2024 that resulted in the 'hive up' of Jami to Jewish Care, and 'hive across' of JSAS to CTL. The terms 'hive up' is commonly used to describe group reorganisations where the business undertaken by a subsidiary are transferred up into the parent company, whilst 'hive across' is used for transfers between entities under the ultimate control of the same parent. In accordance with the SORP and FRS 102 (section 19), the business combination between group entities was undertaken at book value. This approach transfers net assets without restating prior year accounts. The financial impact of the hive up is shown in note 24.

Income & endowments

All income and endowments are recognised when the criteria of entitlement, measurement and probability of receipt have been satisfied. Income from the endowment funds is split between restricted and unrestricted funds according to the specific terms of each fund. Income received relating to future accounting periods is deferred and recognised as a creditor within the balance sheet.

Donations

Donations are recognised when income has been received. Gift Aid income on donations is accrued when there is a valid declaration from the donor.

Legacies

For legacies, entitlement is taken as the earlier of the date on which either: Jewish Care is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered virtually certain when the amount can be measured reliably and Jewish Care has been notified of the executor's intention to make a distribution. Income is recognised net of estimated expected estate costs where relevant.

Charitable activities

Income from charitable activities includes care home residential and nursing fee income. It is accounted for on a receivable basis.

Grant income

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

Trading income

Trading income (shops/retail income) is recognised at the point of sale.

Event income

Event income is recognised on the date of the event. Where income is received in advance, recognition is deferred and included in creditors and where entitlement arises before income is received, the income is accrued.

Investment income

Investment income, including interest receivable and other miscellaneous income, is also accounted for on a receivable basis.

Donated goods, services & facilities

Donated goods, services and facilities are recognised as income when the benefit to the charity is quantifiable and measurable, and the value can be estimated reliably. These are measured at the estimated value to the charity, typically the price the charity would pay in the open market for an equivalent item or service.

The majority of the charity's donated services represent the contribution of many thousands of hours by its 2,150 unpaid volunteers across 2,700 roles. In line with the Charities SORP, the contribution of general volunteers is not recognised in the accounts due to the inherent difficulty in reliably measuring the financial value of their contribution. Further details of the impact of volunteers are included in the Trustees' Report.

Expenditure

Expenditure is accounted for on an accruals basis where there is a legal and constructive obligation to make a payment to a third party and the amount of the obligation can be measured reliably. Expenditure is allocated to the appropriate headings relevant to the charitable activities; namely fundraising, care homes, day centres, retirement living, social work, community services, mental health and project costs. Where expenditure relates to more than one cost category it is apportioned. The method of apportionment uses the most appropriate

basis for each activity. Refer to note 8 for further information on the allocation of costs. Any irrecoverable VAT is included with the costs to which it relates.

The cost of raising funds are those costs that are attributable to raising funds for the Charity, other than costs incurred in undertaking the charitable activities or investing activities. The costs of raising funds represent direct costs and overheads associated with raising donated income and, they also include an allocation of central costs as shown in note 8A.

The central costs which include governance costs are shown in note 8A and support the whole of the charitable activities. Central costs are allocated to the charitable activity headings based on headcount across the charitable activities. Central costs include human resources, information technology, facilities, finance, governance and investment costs.

Operating leases

The Charity classifies the lease of property, buses and printing equipment as operating leases when substantially all of the risks and rewards incidental to ownership remain with the relevant lessors. The annual rental charges applicable to operating leases are charged to profit or loss on a straight-line basis over the term of the lease.

Employee benefits

Short term benefits

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

Employee termination benefits

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

Fixed assets & depreciation

Tangible fixed assets are stated at cost less depreciation and any impairment losses. All single items of equipment with a useful life of more than one year and a value of more than £1,000 are capitalised. Only expenditure on property that is a new build or an improvement or an extension of existing facilities has been defined as fixed assets. Assets under construction are stated at cost and will be depreciated in accordance with the rates below when the assets are available for use. No depreciation is charged on freehold land. Depreciation is calculated on a straight-line basis. The costs of fixed assets are written off over their useful lives, which are estimated to be:

Freehold buildings	50 years
Equipment	4 – 14 years
Motor vehicles	4 years

Intangible assets & amortisation

Intangible assets are stated in the balance sheet at historic cost less amortisation and impairment. Amortisation on software development costs is provided using the straight-line method over 4 years. Costs recognised with maintaining computer software are recognised as an expense as incurred. Development costs that are directly attributable to the design and testing of unique software products are recognised as intangible fixed assets.

Impairment of fixed assets

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

Investment properties

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

Assets held for sale

Fixed assets and investment properties are reclassified as held for sale when they are available for immediate sale in their present condition and are being actively marketed. They are held at the lower of their carrying amount at the point of transfer or fair value less material selling costs and are not depreciated. They are derecognised on disposal, when the recipient obtains control of them.

Financial instruments

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

Recognition and measurement of financial instruments

Financial assets and financial liabilities are recognised when the Charity becomes a party to the contractual provisions of the instrument.

Classification of financial instruments

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

Basic financial assets

Basic financial assets, which include trade and other debtors, amounts owed by subsidiary undertakings, related party debtor and accrued income, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost being the transaction price less any amounts settled and impairment losses.

Cash at bank and in hand

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

Basic financial liabilities

Basic financial instruments including trade, group and other creditors (including accruals) payable within one year that do not constitute a financing transaction, are initially measured at the transaction price and subsequently measured at amortised cost, being transaction price less any amounts settled.

Where the arrangement with a creditor constitutes a financing transaction, the creditor is initially measured at the present value of future payments discounted at a market rate of interest for a similar instrument and subsequently measured at amortised cost, being transaction price less any amounts settled and the cumulative amortisation (using the effective interest method) of any difference between the amount at initial recognition and the maturity amount. The effective interest rate is the rate that discounts estimated future cash payments to the carrying amount of the financial liability.

Borrowings are initially recognised at the transaction price, including transaction costs. Finance costs are disclosed as interest paid on the SOFA.

Trade investments

Trade investments are equity investments over which the Charity has no significant influence, joint control or control and are initially measured at transaction price (less transaction costs).

All gains and losses are taken to the Statement of Financial Activities as they arise. Realised gains and losses on investments are calculated as the difference between sales proceeds and their opening carrying value 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.

The level of investment funds held by the Charity takes into account income requirements and risk profile. The investment managers have a fully discretionary investment management mandate with the risk profile being one of medium risk with an emphasis on capital growth with income. Performance is monitored by the Finance, Audit and Investment Committee.

Investments in subsidiaries are accounted for at cost and subsequently held at cost less any accumulated impairment losses.

Pension schemes

Defined contribution plans

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

Defined benefit plans

Jewish Care also operated a defined benefit pension scheme – the Jewish Care Pension Scheme, for the benefit of the employees. The scheme was closed to new entrants on the 1 February 2006 and closed to future benefit accrual as at 31 March 2011.

The assets of the scheme are administered by the Jewish Care Pension Scheme Trustee in a fund separate from that of the Charity.

Pension scheme assets are measured at fair value.

Pension scheme 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 18 for further details.

Taxation

As a registered charity Jewish Care is entitled to certain exemptions from corporation tax on profits from investments and any trading activities carried on in furtherance of the Charity's primary objectives.

The subsidiary company, CTL, ordinarily makes a qualifying donation of its taxable profits to the parent charity, Jewish Care, under Gift Aid. However, following the acquisition of JSAS, CTL was unable to surrender all taxable profits at the end of 2024-25 due to negative distributable reserves. As a result, a portion of CTL's taxable profits may be subject to corporation tax.

Fund accounting

Jewish Care maintains various types of funds as follows:

Restricted funds

Restricted funds represent grant income and donations and legacies received which are allocated by the donor to a specific project. The restrictions are binding on the Trustees of the Charity (note 21).

Permanent endowment funds

These are funds where the assets must be held permanently by the Charity, principally in the form of investments. Income from endowments is included either in unrestricted income or, in some cases, in restricted income if a donor specified a particular purpose towards which it should be used (note 22).

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. Further information can be found in the analysis of net assets (note 19).

Pension fund

Pension fund represents the net value of the defined benefit pension scheme's assets and liabilities (note 18).

Unrestricted (General) fund

General funds are funds that are expendable at the discretion of the Trustees in the furtherance of the objects of Jewish Care. Such funds are held for the general running of the Charity's and group's operations, to repay borrowings and to fund working capital and capital investment (note 20).

Significant areas of estimation & judgement

In preparing these financial statements, management has made judgements, estimates and assumptions that affect the application of the Charity's accounting policies and the reported assets, liabilities, income and expenditure and the disclosures made in the financial statements. Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The key areas that are deemed to be material for these financial statements are as follows:

- **Accruing for income derived from legacies** where complicated issues surrounding the measurement of the group's entitlement to receipt existed at the year end. At the end of March 2025 a review of the legacy pipeline resulted in a legacy debtor (accrued income) of £6.2m (March 2024: £6.5m) where the conditions of entitlement, probability and measurement were met with prudent judgements of value used on more complicated estates. Legacy income represented cash received during 2024–25 less the increase in the legacy debtor.
- **The present value of the Jewish Care Pension Scheme** defined benefit liability depends on a number of factors that are determined on an actuarial basis using a variety of assumptions. The assumptions used in determining the net cost (income) for pensions include the discount rate. Any changes in these assumptions, which are disclosed in note 18, will impact the carrying amount of the pension liability. Furthermore, a roll forward approach which projects results from the latest full actuarial valuation performed at 1 April 2022 has been used by the actuary in valuing the pensions liability at 31 March 2025. Any differences between the figures derived from the roll forward approach and a full actuarial valuation would impact on the carrying amount of the pension liability.

3. Net income

Net income is stated after (crediting)/charging:

	2024–25	2023–24
Depreciation & amortisation	4,416	3,991
Net interest on defined pension liability	391	332
Operating leases – buildings	286	303
Operating leases – plant & machinery	157	134
Internal audit fees (exc. VAT)	36	27
External audit fees (exc. VAT)		
- 2024–25 audit fees including £79k in respect of the Charity	95	-
- 2023–24 audit fees including £75k in respect of the Charity	2	114
- 2022–23 audit fees including £83k in respect of the Charity	-	19
- Non audit services including £36k in respect of the Charity	36	54

Jewish Care's external auditor, RSM UK Audit LLP, also provided tax advisory and bank covenant review services during 2023–24 and 2024–25.

4. Donations & legacies

All values in £'000	Unrestricted	Restricted	2024–25 Total	2023–24 Total
Donations	10,683	3,202	13,885	12,615
Legacies	7,420	404	7,824	8,190
Donations & legacies	18,103	3,606	21,709	20,805
Capital project donations	-	9,079	9,079	1,172
	18,103	12,685	30,788	21,977

All but £10k of the capital donations were for the Redbridge development.

5. Charitable activity income

Group All values in £'000	Unrestricted	Restricted	Endowment	2024–25 Total	2023–24 Total
Care homes	37,790	164	63	38,017	35,510
Retirement living	5,949	-	-	5,949	5,671
Day centres	1,034	-	-	1,034	635
Mental health	170	-	-	170	207
Social work	65	-	-	65	-
Other	79	-	-	79	96
	45,087	164	63	45,314	42,119

Care homes generate most of their income from self-funder fees, contributions from local & health authorities and charges for one-to-one additional care. Year-to-year changes reflect annual fee uplifts for both self-funder and local authority-funded places, as well as changes to the ratio, or mix, of self-funded and local authority-funded residents.

Income from self-funder fees rose by 7%, increasing from £18.8 million in 2023–24 to £20.2 million in 2024–25. This growth was driven by fee increases, partially offset by a decline in the number of self-funding residents.

Contributions from local & health authorities grew by 5%, rising from £15.0 million to £15.8 million, to reflect inflationary increases in costs.

Income from one-to-one additional care increased significantly, from £0.9 million to £1.9 million, reflecting the growing complexity of residents' needs and the corresponding demand for personalised support.

Retirement living increased due to annual fee uplifts and more support service charges.

Following a significant increase in income due to the post-pandemic recovery, **day centres** have now seen a slight decrease.

6. Investment income

Group All values in £'000	2024–25	2023–24
Rental income from investment properties	407	742
Dividends	556	652
Interest, short term deposits & sundry income	739	201
	1,702	1,595

Income from short-term deposits increased because we made more use of fixed-term and overnight deposits.

7. Disposal of land and buildings

2024-25

Jewish Care closed its care home in Brighton, Hyman Fine House, in September 2022 due to low demand.

The property was sold on 31 January 2025.

Hyman Fine House was owned by the Brighton & Hove Jewish Home Trust (the Trust). Jewish Care is the sole corporate Trustee of the Trust and Trust is a linked charity of Jewish Care (see page 86). Consequently, the proceeds must be treated as restricted reserves, after deducting closure and maintenance costs that were covered by unrestricted funds between the closure announcement in 2022 and 31 March 2024.

Jewish Care plans to use the remaining proceeds to support community services for Brighton and Sussex's Jewish community, such as day centres and social work.

Group & Charity, all values in £'000	2024-25	2023-24
Consideration	4,060	7,900
Value of assets	(577)	(770)
Disposal of land & buildings	3,483	7,130
Legal and other costs	(126)	(125)
Profit on disposal	3,357	7,005
Reimbursement of unrestricted funds, which covered closure and maintenance costs between the closure announcement in 2022 and 31 March 2024	(977)	n/a
Balance to be recognised in the restricted reserve on 31 March 2025	2,380	n/a

2023-24

Jewish Care sold three sites that were surplus to requirement, generating proceeds of £7.9m.

8. Expenditure

Group						2024–25
All values in £'000	Staff	Fundraising	Property	Client	Central	Total
Care homes	28,593	-	9,133	3,281	6,026	47,033
Day centres	3,204	-	1,476	1,124	828	6,632
Retirement living	2,764	-	1,900	808	537	6,009
Mental health	2,362	6	682	243	492	3,785
Social work	1,855	-	120	41	454	2,470
Community services	1,107	-	151	84	114	1,456
Charitable activities total	39,885	6	13,462	5,581	8,451	67,385
Fundraising	2,248	1,507	270	206	312	4,543
Investment fees	-	-	-	-	234	234
Disposals	-	-	138	-	-	138
Total expenditure	42,133	1,513	13,870	5,787	8,997	72,300

Staff	Salaried and agency staff <i>providing charitable services</i> , national insurance and pension contributions, staff benefits, professional development and training costs.
Fundraising	Cost of events, marketing and local fundraising committees.
Property	Cost of maintenance, insurance, security, depreciation, utilities, cleaning, waste & recycling.
Client	Cost of catering, medical supplies, therapists and GPs.
Central	See note 8A. This includes costs for staff in <i>non-charitable</i> administrative roles.

Group						2023–24
All values in £'000	Staff	Fundraising	Property	Client	Central	Total
Care homes	25,741	-	10,016	3,511	4,802	44,070
Day centres	3,589	-	1,672	1,850	603	7,714
Retirement living	2,531	-	2,165	457	428	5,581
Mental health	2,174	203	379	146	-	2,902
Social work	1,811	2	115	27	349	2,304
Community services	883	-	(264)	16	65	700
Charitable activities total	36,729	205	14,083	6,007	6,247	63,271
Fundraising	1,875	1,395	345	365	243	4,223
Investment fees	-	-	-	-	218	218
Disposals	-	-	125	-	-	125
Total expenditure	38,604	1,600	14,553	6,372	6,708	67,837

Overall, costs have risen in accordance with inflation, but some year-on-year changes are more pronounced:

- **Staff costs** increased in most categories due to the reasons outlined in note 9.
- **Mental health costs** increased and Day centre costs decreased in most categories because costs arising from Jami's day centres were classified under Day centres last year, but now those costs are classified under Mental health.
- **Property costs** decreased due to the disposal of Hyman Fine care home (£0.2m), the reclassification of some costs to Central (£0.3m) and less repairs and maintenance (£0.1m).
- **Community services costs:** These were negative in 2023–24 due to the reversal of a bad debt provision.

8A. Central service costs

Group						2024–25
All values in £'000	Facilities	HR	Finance	IT	Governance	Total
Care homes	1,973	1,276	1,317	1,057	403	6,026
Day centres	271	175	181	145	56	828
Retirement living	176	114	118	93	36	537
Mental health	161	104	108	86	33	492
Social work	149	96	99	80	30	454
Community services	38	24	25	19	8	114
Charitable activities total	2,768	1,789	1,848	1,480	566	8,451
Fundraising	102	66	68	55	21	312
Investment fees	-	-	234	-	-	234
Total expenditure	2,870	1,855	2,150	1,535	587	8,997

Facilities	Central property department supporting all maintenance and capital projects across the whole estate, all facilities maintenance and supporting capital projects.
HR	Central human resources including recruitment, payroll, employee relations and learning & development.
Finance	Central finance department for billing & debt collection, paying suppliers, cash management, planning & budgeting, financial and management reporting and analysis.
IT	Central IT team supporting day to day requirements.
Governance	Company secretary and legal services, and CEO's office.

Group						2023–24
All values in £'000	Facilities	HR	Finance	IT	Governance	Total
Care homes	998	1,217	1,258	883	446	4,802
Day centres	125	153	158	111	56	603
Retirement living	89	108	112	79	40	428
Social work	74	88	91	64	32	349
Community services	13	17	17	12	6	65
Charitable activities total	1,299	1,583	1,636	1,149	580	6,247
Fundraising	51	62	63	45	22	243
Investment fees	-	-	218	-	-	218
Total expenditure	1,350	1,645	1,917	1,194	602	6,708

9. Staff costs

All values in £'000	2024–25		2023–24	
	Charity	Group	Charity	Group
Wages & salaries	37,404	37,611	31,830	34,625
National insurance	3,511	3,527	2,893	3,156
Pension costs – defined contribution	1,322	1,328	1,108	1,194
Pension costs – defined benefit	776	776	585	585
Agency staff	3,462	3,468	2,924	2,932
Redundancies & terminations	92	92	124	353
Gross costs	46,567	46,802	39,464	42,845
Less capitalised staff costs	(137)	(137)	(152)	(152)
Net costs	46,430	46,665	39,312	42,693

Wages and salaries, together with employer national insurance and defined contribution pension costs, and agency staff costs increased in line with the annual pay review. This includes a 10% uplift to the London Living Wage, which benefited a significant number of staff.

Agency staff costs also rose due to increased need for one-to-one additional care. These requirements are inherently difficult to forecast, contributing to the variability in expenditure.

Staff numbers	2024–25		2023–24	
	Charity	Group	Charity	Group
Care homes	809	809	768	768
Day centres	111	111	96	96
Retirement living	72	72	69	69
Mental health	58	66	-	91
Social work	53	53	56	56
Community services	30	30	10	10
Fundraising	37	37	39	39
Central services	101	101	98	98
Total headcount	1,271	1,279	1,136	1,227

Employees received £141,000 of benefits in kind, which are not included above (2023–24: £113,000).

Volunteers do not receive any remuneration for their time; however, they may claim expenses.

Staff numbers

The Charity's headcount increased following the integration of Jami staff into Jewish Care. At the Group level, headcount rose due to the recruitment of more relief staff, which has supported improvements in our staffing mix for care provision.

Staff by pay band	2024–25		2023–24	
	Charity	Group	Charity	Group
£60,001–£70,000	14	14	12	13
£70,001–£80,000	9	9	8	9
£80,001–£90,000	6	6	6	6
£90,001–£100,000	-	-	2	3
£100,001–£110,000	4	4	6	6
£110,001–£120,000	2	2	1	1
£120,001–£130,000	1	1	2	2
£130,001–£140,000	1	1	-	-
£160,001–£170,000	-	-	-	1
£210,001–£220,000 CEO	-	-	1	1
£220,001–£230,000 CEO	1	1	-	-
	38	38	38	42

Staff by pay band

This table shows the number of employees in the Charity that earned more than £60,000 per annum on a full-time basis, including benefits in kind but excluding national insurance and pension costs.

Leadership remuneration

Key management personnel comprise the executive leadership team and Trustees at Jewish Care & Jami.

Leadership remuneration	2024–25		2023–24	
	Charity	Group	Charity	Group
All values in £'000				
Executive leadership	1,398	1,398	1,324	2,023
Trustees	-	-	-	-

10. Tangible fixed assets

All tangible assets are used for charitable purposes primarily.

All assets under construction relate to the Redbridge project except £0.1m for a care home refurbishment (group and charity).

Group					
All values in £'000	Land & property	Equipment	Vehicles	Assets under construction	2024–25 Total

Cost

At 1 April 2024	166,759	8,768	47	2,176	177,750
Additions	186	1,159	-	8,933	10,278
Disposals	(1,423)	-	-	-	(1,423)
Transfer to investment properties	(2,577)	-	-	-	(2,577)
At 31 March 2025	162,945	9,927	47	11,109	184,028

Accumulated depreciation

At 1 April 2024	32,121	5,753	21	-	37,895
Depreciation charge	3,689	650	7	-	4,346
Disposals	(846)	-	-	-	(846)
Transfer to investment properties	(593)	-	-	-	(593)
At 31 March 2025	34,371	6,403	28	-	40,802

Net Book Values

At 31 March 2024	134,638	3,015	26	2,176	139,855
At 31 March 2025	128,574	3,524	19	11,109	143,226

Charity					
All values in £'000	Land & property	Equipment	Vehicles	Assets under construction	2024–25 Total

Cost

At 1 April 2024	161,223	8,699	27	2,206	172,155
Additions	186	1,159	-	9,339	10,684
Transfer resulting from merger	1,422	15	-	-	1,437
Transfer to investment properties	(2,577)	-	-	-	(2,577)
Disposals	(1,423)	-	-	-	(1,423)
At 31 March 2025	158,831	9,873	27	11,545	180,276

Accumulated depreciation

At 1 April 2024	32,067	5,731	6	-	37,804
Depreciation charge	3,232	644	4	-	3,880
Transfer resulting from merger	238	3	-	-	241
Transfer to investment properties	(593)	-	-	-	(593)
Disposals	(846)	-	-	-	(846)
At 31 March 2025	34,098	6,378	10	-	40,486

Net Book Values

At 31 March 2024	129,156	2,968	21	2,206	134,351
At 31 March 2025	124,733	3,495	17	11,545	139,790

Barclays Bank PLC holds a legal charge on the charity's freehold properties at Sandringham and Wohl Court as security for the bank loans shown in note 17.

The Jewish Care Pension Trustees Ltd hold a legal charge over the Maurice & Vivienne Wohl Campus, 221 Golders Green Road, NW11 9DQ.

11. Intangible assets

The intangible assets originated from the design and testing of software products unique to Jewish Care. Consequently, these assets are primarily used for charitable purposes. Amortisation is charged to Charitable Activities in the Statement of Financial Activities.

Group & Charity	2024–25
All values in £'000	

Cost

At 1 April 2024	2,490
Additions	-
At 31 March 2025	2,490

Accumulated amortisation

At 1 April 2024	2,379
Amortisation charge	70
At 31 March 2025	2,449

Net Book Values

At 31 March 2024	111
At 31 March 2025	41

12. Investments

Group			2024–25	2023–24
All values in £'000	Investment properties	Financial investments	Total	Total
Market value at 1 April	1,619	33,301	34,920	32,770
Transfer from land & property*	1,984	-	1,984	-
Additions at cost	-	7,377	7,377	5,662
Disposal proceeds	-	(6,345)	(6,345)	(6,587)
Cash movements	-	(724)	(724)	442
Realised gain/(loss)	-	209	209	(61)
Unrealised gain	210	214	424	2,694
Market value at 31 March	3,813	34,032	37,845	34,920

Charity			2024–25	2023–24
All values in £'000	Investment properties	Financial investments	Total	Total
Market value at 1 April	1,479	33,590	35,069	32,887
Transfer from land & property*	1,984	-	1,984	-
Transfer resulting from group restructure**	140	405	545	-
Additions at cost	-	7,377	7,377	5,682
Disposal proceeds	-	(6,345)	(6,345)	(6,575)
Cash movements	-	(724)	(724)	442
Realised gain/(loss)	-	209	209	(61)
Unrealised gain	210	214	424	2,694
Market value at 31 March	3,813	34,726	38,539	35,069

Investment properties

Jewish Care was given a property portfolio worth £1,334,000 in 2018, per valuation by Strettons. A desktop review by Herschell Consulting Ltd valued the portfolio at **£1,508,250** as at 31 March 2025 (2024: £1,424,250).

Jewish Care owns a one-third interest in a residential care home for adults with learning difficulties, which was valued at **£55,000** by Knight Frank in 2016. A desktop review by Herschell Consulting Ltd indicated no change to this valuation as at 31 March 2025.

*Jewish Care owns two properties, which had a net book value of £1,984,000 on 31 March 2024, that had been leased to Jami. Jami vacated these properties during 2024, and they have been leased out to external entities, which has triggered the reclassification. A desktop review by two valuers indicates that the properties are worth around **£1,250,000** and **£900,000** as at 31 March 2025.

Jewish Care owns a property, originally gifted to Jami with a probate value of £140,000 during 2022–23. A desktop review by Herschell Consulting Ltd valued the leasehold at **£100,000 as at 31 March 2025.

Analysis of investments on 31 March 2025

All values in £'000	Charity		Group	
	Market value	Cost	Market value	Cost
Equities & convertibles	27,267	18,833	26,573	18,544
Sterling & foreign currency bonds	6,680	6,762	6,680	6,762
Deposits	779	779	779	779
Financial investments	34,726	26,374	34,032	26,085
Investment properties	3,813	3,103	3,813	3,103
	38,539	29,477	37,845	29,188

13. Financial instruments

All values in £'000	31 March 2025		31 March 2024	
	Charity	Group	Charity	Group
Financial assets measured at fair value (listed investments: equities & convertibles and bonds)	33,206	33,206	32,029	31,750

14. Inventory

Group & Charity, all values in £'000	31 March 2025	31 March 2024
Food & cleaning	126	115
Personal protective equipment	13	22
	139	137

15. Receivables

All values in £'000	31 March 2025		31 March 2024	
	Charity	Group	Charity	Group
Trade receivables	2,601	2,613	2,159	2,182
Amounts owed by CTL (subsidiary)	-	-	706	-
Other receivables	252	252	108	116
HMRC (VAT & Gift Aid)	114	56	84	63
Accrued income	6,471	6,486	6,550	6,722
Prepayments	864	863	391	466
	10,302	10,270	9,998	9,549

Almost all the accrued income balance originates from legacies, which are donations or bequests made to the charity through a will or estate plan.

16. Payables

All values in £'000	31 March 2025		31 March 2024	
	Charity	Group	Charity	Group
Trade payables	2,255	3,808	1,665	2,291
Amounts owed to CTL (subsidiary)	681	-	-	-
Other payables	39	43	15	16
Defined benefit pension	326	326	292	302
HMRC (PAYE & National Insurance)	826	826	722	850
Accruals	1,232	1,261	882	931
Deferred income	158	158	89	96
Funds held on behalf of residents	1,650	1,650	1,546	1,546
	7,167	8,072	5,211	6,032

Amounts owed to CTL comprise a charge of £1.5m for the construction of Redbridge, partially offset by a social investment of £0.6m in the Head Room Café and Gift Aid of £0.2m.

Funds held on behalf of residents includes deposits, personal allowances and NHS contributions.

Deferred income

These are donor receipts subject to performance conditions, recognised when those conditions are met.

All values in £'000	Charity	Group
Deferred income at 1 April 2024	89	96
Earned income (released to SOFA)	(389)	(398)
Unearned income received	458	460
Deferred income at 31 March 2025	158	158

17. Bank borrowings

Group & Charity, all values in £'000	31 March 2025	31 March 2024
Amounts repayable by instalments falling due:		
More than 5 years	-	-
In the second to fifth years, inclusive	7,885	8,217
Non current (more than 1 year)	7,885	8,217
Current (less than 1 year)	415	83
Total	8,300	8,300

The remaining balance of £8.3m relates to the development of the Wohl Court Retirement Living facility in Hendon. The loan is repayable in quarterly instalments of £83k from February 2025 until February 2029 when the remaining balance of £7.0m is repayable as a lump sum. Barclays took the £83k repayment scheduled for February 2025 in April 2025.

The loan incurred interest of SONIA +1.85 percentage points until the start of May 2024, when it increased to SONIA +2.10 percentage points. Barclays Bank PLC holds a legal charge on the Jewish Care freehold properties at Sandringham and Wohl Court as security for this loan.

18. Pensions

Defined contribution scheme

Jewish Care has two pension schemes, the first being the Group Personal Pension plan, a defined contribution scheme administered by Legal and General, with total contributions (employer and employee) of £2.8m during 2024–25 (2023–24: £2.4m). The liability with the Group Personal Pension plan on 31 March 2025 is £322,000 (31 March 2024: £302,000, which were contributions unpaid at the year end and included in payables).

Defined benefit scheme

The second scheme is the Jewish Care Pension Scheme, a defined benefit arrangement. It was closed to new members on 1 February 2006 and ceased future benefit accrual on 31 March 2011. The scheme's assets are held separately from the Charity and are managed by the Trustees of the Jewish Care Pension Scheme.

A full actuarial valuation of the scheme was conducted on 1 April 2022 by Barnett Waddingham. The next valuation, conducted on 1 April 2025, will be reported in late 2025.

Amounts recognised on the Balance Sheet

The Scheme had a deficit of £6,381,000 on 31 March 2025, which is £1,835,000 less than the deficit on 31 March 2024. The main reasons for the deficit reduction are:

- **Higher bond yields** – These reduced the estimated cost of future pension payments.
- **Updated life expectancy assumptions** – New data suggests members may not live as long as previously expected, lowering future liabilities.
- **Lower inflation** – This reduced the expected increase in pension payments.

Group & Charity, all values in £'000	31 March 2025	31 March 2024
Fair value of assets	37,026	40,420
Present value of funded obligations	(43,407)	(48,636)
Pension deficit	(6,381)	(8,216)

Reconciliation of pension deficit

Group & Charity, all values in £'000	2024–25	2023–24
Deficit at 1 April	(8,216)	(7,145)
Net interest	(391)	(332)
Employer contributions	1,000	1,058
Administration costs	(390)	(317)
Experience gain/(loss) on defined benefit obligation	465	(451)
Return on plan assets less interest	(3,413)	(1,405)
Gain from changes to actuarial assumptions	4,564	376
Deficit at 31 March	(6,381)	(8,216)

Analysis of scheme assets

Group & charity, all values in £'000	31 March 2025	31 March 2024
Equities	11,818	12,197
Credit funds	10,472	9,849
Liability driven investments	9,262	12,669
Liquidity	4,520	4,775
Cash	506	753
Insured assets	448	177
	37,026	40,420

Reconciliation of assets

Group & Charity, all values in £'000	2024–25	2023–24
Fair value of assets at 1 April	40,420	41,876
Interest on assets	1,954	2,002
Employer contributions	1,000	1,058
Benefits paid	(2,545)	(2,794)
Administration costs	(390)	(317)
Return on plan assets less interest	(3,413)	(1,405)
Fair value of assets at 31 March	37,026	40,420

Reconciliation of defined benefit obligation

Group & Charity, all values in £'000	2024–25	2023–24
Obligation at the beginning of the year	48,636	49,021
Interest cost	2,345	2,334
Benefits paid	(2,545)	(2,794)
Experience (gain)/loss on defined benefit obligation	(465)	451
Changes to demographic assumptions	(785)	(138)
Changes to financial assumptions	(3,779)	(238)
Obligation at the end of the year	43,407	48,636

Remeasurements

Group & Charity, all values in £'000	2024–25	2023–24
Loss on scheme assets in excess of interest	3,413	1,405
Experience (gain)/loss on liabilities	(465)	451
(Gain) from changes to demographic assumptions	(785)	(138)
(Gain) from changes to financial assumptions	(3,779)	(238)
Total re-measurement (gain)/loss	(1,616)	1,480

Amounts recognised on the SOFA

Group & Charity, all values in £'000	2024–25	2023–24
Interest on liabilities	2,345	2,334
Interest on assets	(1,954)	(2,002)
Net interest	391	332
Administration costs	390	317
	781	649

Deficit reduction plan

To address the deficit in the defined benefit pension scheme, Jewish Care and the Jewish Community Housing Association (a non-related entity) have an agreement with the Jewish Care Pension Trustees. This agreement covers actuarial assumptions, a recovery plan with specific contribution arrangements, and a collateral security arrangement, including a fixed security on the Maurice & Vivienne Wohl Campus.

In agreement with the Pension Trustees, Jewish Care will contribute £1,667,000 per annum to the scheme between 1 April 2025 and 31 March 2031.

During 2024–25, the employers contributed £1,000,000 to the scheme (2023–24: £1,058,000). The charge to the accounts was £781,000 (2023–24: £649,000). The contribution rate made by the Charity as a percentage of pensionable salary was 4% (2023–24: 4%).

Risks

Like most defined benefit pension schemes, this Scheme exposes the Charity to several financial risks. These include market ups and downs affecting investments, changes in interest rates and inflation impacting future pension costs, and the possibility that members live longer or take less cash at retirement than expected.

Principal actuarial assumptions

	31 March 2025	31 March 2024
Discount rate	5.75% p.a.	4.95% p.a.
Retail price index (RPI) inflation	3.50% p.a.	3.45% p.a.
Consumer price index (CPI) inflation	2.95% p.a.	3.00% p.a.
Pension increases		
RPI max 5%	3.35% p.a.	3.35% p.a.
RPI max 2.5%	2.20% p.a.	2.20% p.a.
CPI max 3%	2.30% p.a.	2.35% p.a.
Pre and Post retirement mortality assumption (see table below for more detail)	101% (male) / 98% (female) of the S4PXA tables with CMI_2023 projections using a long-term improvement rate of 1.25% p.a., initial addition of 0.25% p.a. and 2020/21/22/23 weight parameters of 0%/0%/15%/15%	S3NA tables with CMI 2022 projections using a long-term improvement rate of 1.25% p.a., initial addition of 0.25% p.a. and 2020/2021/2022 weight parameters of 0%/0%/25%
Tax free cash	Members are assumed to commute 20% of their pension as tax free cash	Members are assumed to commute 20% of their pension as tax free cash

Mortality assumptions

Life expectancy at age 65 for:	31 March 2025	31 March 2024
Male currently aged 45	22.8	23.3
Male currently aged 65	21.4	22.0
Female currently aged 45	25.6	25.9
Female currently aged 65	24.2	24.6

Sensitivity to changes in assumptions

All values in £'000	Approximate effect on liability
Discount rate -0.5%	2,233
Inflation +0.5%	1,365
Remove allowance for commutation at retirement	(288)
Increase long-term mortality rate to 1.5% p.a.	211

19. Analysis of Net Assets between Funds

Group						31 March 2025
All values in £'000	Endowment	Restricted	Designated	General	Pension	Total
Fixed assets	13,535	10,969	118,763	-	-	143,267
Investments	3,120	1,885	4,000	28,840	-	37,845
Cash & cash equivalents	126	6,635	-	9,871	-	16,632
Inventory	-	-	-	139	-	139
Receivables	-	-	-	10,270	-	10,270
Payables	-	(1,650)	(415)	(6,422)	-	(8,487)
Bank loan	-	-	(7,885)	-	-	(7,885)
Pension	-	-	-	-	(6,381)	(6,381)
Net Assets	16,781	17,839	114,463	42,698	(6,381)	185,400

Restricted fixed assets include assets under construction for our care & community campus in Redbridge (£11.0m). These will be transferred to designated reserves when the campus becomes operational in 2026.

The designated funds consist of unrestricted fixed assets, £8.3m of borrowings and £4m of investments. The Board has earmarked investments to match a pledge from a major donor that will create a restricted fund to support certain capital expenditure over many decades.

The next table shows what each value in the table above represents.
(JET = Joel Emanuel Trust, MJT = Maitland Joseph Trust)

All values in £m	Endowment <i>Note 22</i>	Restricted <i>Note 21</i>	Designated	General	Pension
Fixed assets	JET & MJT contributions towards Wohl Court & Sandringham respectively (9.3 + 4.2)	Redbridge campus (11.0)	All other fixed & intangible assets (118.8)	-	-
Investments	JET + MJT + Other (2.0 + 0.5 + 0.6)	Sandringham (1.9)	Investments for Sandringham match funding (4.0)	All other investments (28.8)	-
Cash	Specific Trusts bank account (0.1)	Cash held on behalf of residents + Redbridge + Sunridge + Hyman Fine (1.7 + 1.7 + 0.2 + 3.0)	-	All other cash (9.9)	-
Inventory & Receivables	-	-	-	All (0.1 + 10.3)	-
Current liabilities	-	Funds held on behalf of residents (1.7)	Bank loan (0.4)	All other current liabilities (6.4)	-
Non-current liabilities	-	-	Bank loan (7.9)	-	DB Pension (6.4)

Charity						31 March 2025
All values in £'000	Endowment	Restricted	Designated	General	Pension	Total
Fixed assets	13,535	11,404	114,892	-	-	139,831
Investments	3,120	1,885	4,000	29,534	-	38,539
Cash & cash equivalents	126	6,200	-	9,255	-	15,581
Inventory	-	-	-	139	-	139
Receivables	-	-	-	10,302	-	10,302
Payables	-	(1,650)	(415)	(5,517)	-	(7,582)
Bank loan	-	-	(7,885)	-	-	(7,885)
Pension	-	-	-	-	(6,381)	(6,381)
Net Assets	16,781	17,839	110,592	43,713	(6,381)	182,544

Group						31 March 2024
All values in £'000	Endowment	Restricted	Designated	General	Pension	Total
Fixed assets	13,623	2,776	123,567	-	-	139,966
Investments	3,066	-	5,000	26,854	-	34,920
Cash & cash equivalents	126	3,232	-	8,232	-	11,590
Inventory	-	-	-	137	-	137
Receivables	-	-	-	9,549	-	9,549
Payables	-	(1,546)	(83)	(4,486)	-	(6,115)
Bank loan	-	-	(8,217)	-	-	(8,217)
Pension	-	-	-	-	(8,216)	(8,216)
Net Assets	16,815	4,462	120,267	40,286	(8,216)	173,614

Charity						31 March 2024
All values in £'000	Endowment	Restricted	Designated	General	Pension	Total
Fixed assets	13,623	2,806	118,033	-	-	134,462
Investments	3,066	-	5,000	27,003	-	35,069
Cash & cash equivalents	126	3,027	-	7,295	-	10,448
Inventory	-	-	-	137	-	137
Receivables	-	-	-	9,998	-	9,998
Payables	-	(1,546)	(83)	(3,665)	-	(5,294)
Bank loan	-	-	(8,217)	-	-	(8,217)
Pension	-	-	-	-	(8,216)	(8,216)
Net Assets	16,815	4,287	114,733	40,768	(8,216)	168,387

20. Summary of Funds

Group							
All values in £'000	Note	1 April 2024	Income	Expenditure	Gain/Loss	Transfers	31 March 2025
General funds		40,286	65,430	(64,653)	706	929	42,698
Designated funds		120,267	-	(4,804)	-	(1,000)	114,463
Pension fund	18	(8,216)	-	219	1,616	-	(6,381)
Restricted funds	21	4,462	16,344	(2,912)	(126)	71	17,839
Endowment funds	22	16,815	63	(150)	53	-	16,781
Total Funds		173,614	81,837	(72,300)	2,249	-	185,400

Group							
All values in £'000	Note	1 April 2023	Income	Expenditure	Gain/Loss	Transfers	31 March 2024
General funds		41,828	58,169	(61,802)	2,358	(267)	40,286
Designated funds		112,009	11,689	(3,991)	-	560	120,267
Pension fund	18	(7,145)	409	-	(1,480)	-	(8,216)
Restricted funds	21	3,567	2,942	(1,754)	-	(293)	4,462
Endowment funds	22	16,705	-	(165)	275	-	16,815
Total Funds		166,964	73,209	(67,712)	1,153	-	173,614

Charity							
All values in £'000						Transfer resulting from group restructure	31 March 2025
	Note	1 April 2024	Income	Expenditure	Gain/Loss	Transfers	
General		40,768	65,372	(65,814)	694	929	43,713
Designated		114,733	-	(3,141)	-	(1,000)	110,592
Pension	18	(8,216)	-	219	1,616	-	(6,381)
Restricted	21	4,287	16,344	(2,912)	(126)	71	17,839
Endowment	22	16,815	63	(150)	53	-	16,781
Total Funds		168,387	81,779	(71,798)	2,237	-	182,544

Charity							
All values in £'000	Note	1 April 2023	Income	Expenditure	Gain/Loss	Transfers	31 March 2024
General funds		40,910	55,722	(57,838)	2,124	(150)	40,768
Designated funds		106,416	11,490	(3,733)	-	560	114,733
Pension fund	18	(7,145)	409	-	(1,480)	-	(8,216)
Restricted funds	21	3,535	2,688	(1,526)	-	(410)	4,287
Endowment funds	22	16,705	-	(165)	275	-	16,815
Total Funds		160,421	70,309	(63,262)	919	-	168,387

Transfers between funds comprise:

- £1m from designated to restricted funds, relating to the Sandringham Fund (see note 21, paragraph 6).
- £977k from restricted to general funds, representing the reimbursement of unrestricted expenditure following the sale of the Hyman Fine property. Note 7 provides more details.
- £48k from general to restricted funds, reflecting a reclassification of income originally recognised as unrestricted.

The transfer resulting from the group restructure reflects the integration of Jami (formerly a subsidiary) into Jewish Care (the parent charity). Further information can be found in note 24.

21. Restricted Funds

All values in £'000	1 April 2024	Income	Expenditure	Loss	Transfer	31 March 2025
Care Homes & Retirement Living ¹						
Sunridge	150	-	-	-	-	150
Rosetrees	-	20	(23)	-	48	45
Stella & Harry Freedman	-	46	(40)	-	-	6
Sidney Corob	-	73	(73)	-	-	-
Anita Dorfman	-	54	(54)	-	-	-
Shebson Lodge	-	40	(40)	-	-	-
Selig Court	-	25	(17)	-	-	8
Otto Schiff	-	17	(17)	-	-	-
Other ²	-	37	(37)	-	-	-
Day & Community Centres ¹						
JC Direct & Community Support	-	560	(560)	-	-	-
S Herts Hub (Sandringham)	-	551	(551)	-	-	-
North London Hub (BALC)	45	360	(365)	-	-	40
NW London Hub (Michael Sobell)	-	303	(303)	-	-	-
East London & Essex Hub	-	63	(63)	-	-	-
Disability Arts & Dementia	-	57	(57)	-	-	-
Other ²	-	19	(15)	-	-	4
Other Community Services						
Brighton & Sussex ³	600	3,504	(170)	-	(977)	2,957
Jami ⁴	-	297	(357)	-	175	115
Capital projects						
The Redbridge Campus ⁵	3,492	9,137	-	-	-	12,629
Sandringham Campus	-	4	(4)	-	-	-
Other						
Sandringham Fund ⁶	-	1,012	(1)	(126)	1,000	1,885
Government subsidies	-	165	(165)	-	-	-
Total – Charity	4,287	16,344	(2,912)	(126)	246	17,839
Jami ⁴	175	-	-	-	(175)	-
Total – Group	4,462	16,344	(2,912)	(126)	71	17,839

1. We receive restricted donations for specific care homes and day & community centres to support our current residents and members.
2. The "Other" categories generally pertain to funds allocated for entertainment and therapeutic services for residents in our homes and users of our centres.
3. Hyman Fine House was sold in January 2025, and the remaining funds will be used to deliver community services, such as day centres and social work, for the Jewish community in Brighton and Sussex. This fund's name has changed from "Hyman Fine" to "Brighton & Sussex". See note 7 or further details.
4. Jami received restricted donations to support initiatives such as support worker training, early intervention for children, and suicide prevention. Most of the year-end balance is allocated to a counselling and talking therapy service for individuals in emotional distress, as well as funding for the Head Room café, which offers a safe community space and support groups for those affected by mental illness.
5. We have received donations over the years to fund our care & community campus in Redbridge. These funds are paying for the assets under construction. When the campus opens in 2026, thereby fulfilling the conditions of the restricted donations, the asset will be transferred to designated funds, in line with the treatment of previous developments.
6. The Sandringham Fund is a matched funding initiative launched with a £1m donation recognised as income in 2024–25, matched by Jewish Care from unrestricted (designated) funds, with the potential to grow to support the long-term conservation of the stunning properties and grounds at the Sandringham campus.

All values in £'000	1 April 2023	Income	Expenditure	Gain/Loss/ Transfer	31 March 2024
Care Homes & Retirement Living ¹					
Hyman Fine	658	-	(58)	-	600
Sunridge	-	1	(1)	150	150
Stella & Harry Freedman House	-	70	(70)	-	-
Otto Schiff	-	24	(24)	-	-
Anita Dorfman	-	21	(21)	-	-
Vi & John Rubens	-	15	(15)	-	-
Rosetrees	-	5	(5)	-	-
Kun Mor & George Kiss	-	2	(2)	-	-
Sidney Corob	-	2	(2)	-	-
Pears Court	-	1	(1)	-	-
Day & Community Centres ¹					
NW London Hub (Michael Sobell)	-	380	(380)	-	-
Disability Arts & Dementia	-	214	(214)	-	-
JC Direct & Community Support	-	160	(160)	-	-
East London & Essex Hub	-	75	(75)	-	-
North London Hub (BALC)	-	167	(122)	-	45
Capital projects					
The Redbridge Campus ²	2,877	615	-	-	3,492
Sandringham Campus ³	-	560	-	(560)	-
Other					
Others ⁴	-	220	(220)	-	-
Government subsidies	-	156	(156)	-	-
Total – Charity	3,535	2,688	(1,526)	(410)	4,287
Jami ⁵	32	254	(228)	117	175
Total – Group	3,567	2,942	(1,754)	(293)	4,462

Income, excluding government subsidies, relates to all fundraising income specifically raised for the services as detailed above. Expenditure relates to all expenditure linked to that with which it was fundraised for.

1. We receive restricted donations for specific care homes and day & community centres to support our current residents and members.
2. We have received donations over the years to fund our care & community campus in Redbridge. These funds are paying for the assets under construction which being capitalised. Once the campus becomes operational in 2026, thereby fulfilling the conditions of the restricted donations, the asset will be transferred to designated funds, in line with the treatment of previous developments.
3. We continued to receive donations to partially fund the Sandringham Campus that became fully operational in 2021. Now that the Campus is operational, thereby fulfilling the conditions of the donations, the funds related to the asset have been transferred to designated funds.
4. The "Other" category generally pertained to funds allocated for entertainment and therapeutic services for residents in our homes and users of our centres.
5. Jami received restricted donations to support initiatives such as support worker training, early intervention for children, and suicide prevention. Most of the year-end balance is allocated to a counselling and talking therapy service for individuals in emotional distress, as well as funding for the Head Room café, which offers a safe community space and support groups for those affected by mental illness.

22. Endowment Funds

Group & Charity, all values in £'000	1 April 2024	Income	Expenditure	Gain/(Loss)	31 March 2025
Maitland Joseph Trust ¹	9,805	-	-	4	9,809
Joel Emanuel Trust ²	5,987	63	(124)	66	5,992
Maurice and Samuel Lyon Home	523	-	(26)	-	497
Other trusts	500	-	-	(17)	483
	16,815	63	(150)	53	16,781

Group & Charity, all values in £'000	1 April 2023	Income	Expenditure	Gain/(Loss)	31 March 2024
Maitland Joseph Trust ¹	9,766	-	-	39	9,805
Joel Emanuel Trust ²	5,923	-	(139)	203	5,987
Maurice and Samuel Lyon Home	549	-	(26)	-	523
Other trusts	467	-	-	33	500
	16,705	-	(165)	275	16,815

Note 23 outlines the purpose and history of these Trusts.

1. £7m of the Maitland Joseph endowment funds were applied to the care campus at Sandringham at Stanmore, £2.3m of the same fund was applied to Betty and Asher Loftus campus in prior years.

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

23. Subsidiary undertakings & linked charities

Below is a list of the Jewish Care's subsidiaries and linked charities, most of which are registered with the Charity Commission for England and Wales and all operate within the United Kingdom. The Jewish Care Pension Trustees Limited is the only subsidiary not included in the consolidated group accounts. All other listed subsidiaries and linked charities provide social services to the Jewish community. Their operations are managed by Jewish Care from its principal place of business and registered office.

Detailed financial results for Community Trading Limited and the Joel Emanuel Trust are presented in note 25.

Name of subsidiary /linked charity	Basis of Control – Direct except where stated as indirect
Subsidiary	
Community Trading Limited	CRN 02449362 100% subsidiary
Linked charities	
A E Franklin Fund	Linked charity – 802559-16
Alexander Jacob Memorial Fund	Linked charity – 802559-17
Board of Guardians & Trustees for the Relief of the Jewish Poor (Jewish Welfare Board)	Linked charity – 802559-8
Brighton & Hove Jewish Home	Linked charity – 802559-4
George Julian Egerton Fund	Linked charity – 802559-1
H E David Fund	Linked charity – 802559-10
Jewish Blind Society	Linked charity – 802559-9
Jewish Convalescent Home (Brighton Branch)	Linked charity – 802559-18
Jewish Home & Hospital at Tottenham	Linked charity – 802559-7
Joel Emanuel Trust	Linked charity – 802559-12
Levy Charitable Trust	Linked charity – 802559-3
Maurice & Samuel Lyon Home	Linked charity – 802559-2
Nathan Simpson Trust	Linked charity – 802559-20
R A Schlesinger Fund	Linked charity – 802559-19
Redbridge Jewish Youth & Community Centre	Linked charity – 802559-6
Sophia Gardner Fund	Linked charity – 802559-15
Stepney Jewish (B'nai B'rith) Clubs & Settlement	Linked charity – 802559-5
Endowment Funds as linked charities	
Clara Baroness De Hirsch Convalescent Fund	Linked charity – 802559-14
Maitland Joseph Trust	Linked charity – 802559-11
The Anthony & Annie Muller Seaside Convalescent Home	Linked charity – 802559-13
Dormant subsidiaries	
Friends of the London Jewish Hospital Limited	CRN 00267419 Common Management control
Jewish Care Community Foundation Limited	CRN 03071151 Common Management control
Jewish Family Services Limited	CRN 03196138 100% subsidiary
Jewish Care Pension Trustees Limited	CRN 02493041 100% subsidiary
Sunridge Housing Association Limited	FCA IP18002R 100% subsidiary

Jewish Care Pension Trustees Limited is a dormant subsidiary by virtue of the absence of financial transactions, but it is active in its role as Trustee to the pension schemes operated by Jewish Care.

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

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

Linked charities

Jewish Care administers 20 linked charities, all of which are predecessor organisations providing care and support to the community since the 1850s. Details of governing documents, charitable objects, areas of benefit, and registration history are as follows. The activities and achievements of Jewish Care and its linked charities, outlined throughout this report, demonstrate the Charity's provision of public benefit.

A E Franklin Fund

- Objective: Income for non-medical extras for convalescent children at the Muller home.
- Established by a letter dated 1926.
- Funds applied to Jewish Care's general purposes by a resolution passed in 2004.
- Registered as a linked charity in 2009.

Alexander Jacob Memorial Fund

- Objective: Income for widows.
- Established by a Board minute in 1904.
- Funds applied to Jewish Care's general purposes by a resolution passed in 2004.
- Registered as a linked charity in 2009.

Board of Guardians & Trustees for the Relief of the Jewish Poor (Jewish Welfare Board)

- Objective: To relieve poverty and ameliorate the condition of the Jewish poor in the metropolis.
- Established by laws adopted in 1967.
- Registered as a linked charity in 2008.
- One of the main predecessor organisations of Jewish Care.

Brighton & Hove Jewish Home

- Objective: To provide residence for aged, poor, and ailing respectable persons of the Jewish faith aged 60 or over who have resided in Sussex for at least 3 years prior to application.
- The residence, Hyman Fine House, was sold in January 2025 (note 7), and we intend to use the funds to deliver community services, such as day centres and social work, for the Jewish community in Sussex. However, to do so, the Trust's current charitable objective must be amended, which is pending approval from the Charity Commission.
- Established by a declaration of trust in 1952.
- Registered as a linked charity in 2008.

George Julian Egerton Fund

- Objective: To assist Jewish ladies and gentlemen of good family who, after living comfortably earlier in life, find themselves in reduced circumstances in middle or old age.
- Established by the will of George Julian Egerton in 1961.
- Registered as a linked charity in 2008.

- Funds applied to Jewish Care's general purposes as agreed with the Charity Commission in 2009.

H E David Fund

- Objective: Income preferably for international work.
- Established by a legacy in 1935.
- Funds applied to Jewish Care's general purposes by a resolution passed in 2004.
- Registered as a linked charity in 2009.

Jewish Blind Society

- Objective: To assist needy members of the Jewish faith who are blind or partially sighted and their dependants.
- Established by laws and regulations adopted in 1965.
- Registered as a linked charity in 2008.
- One of the main predecessor organisations of Jewish Care.

Jewish Convalescent Home (Brighton Branch)

- Objective: To provide convalescent treatment for poor Jewish patients.
- Established by schemes in 1931 and 1950.
- Funds applied to Jewish Care's general purposes by a resolution passed in 2004.
- Registered as a linked charity in 2009.

Jewish Home & Hospital at Tottenham

- Objective: To provide care for Jewish persons aged 16 and over who are permanently disabled by chronic disease, accident, or deformity.
- Established by laws amended in 1963 and 1992.
- Registered as a linked charity in 2008.
- Funds applied to Jewish Care's general purposes as agreed with the Charity Commission in 2009.

Joel Emanuel Trust

- Objective: For the relief of financial hardship of persons of the Jewish faith, particularly those in housing need.
- Established by a scheme of the Charity Commissioners in 1976.
- Registered as a linked charity in 2009.
- Refer to the separate financial statements for the Joel Emanuel Trust and note 24 for more information.

Levy Charitable Trust

- Objective: To relieve persons of the Jewish faith in need, suffering sickness, hardship, or distress, including those with disabilities.
- Established by a scheme sealed in 1996.
- Registered as a linked charity in 2008.
- Funds applied to Jewish Care's general purposes as agreed with the Charity Commission in 2009.

Maurice & Samuel Lyon Home

- Objective: To provide a home for convalescent persons of the Jewish faith.
- Established by a will proved in 1931 and schemes in 1932 and 1990.
- Registered as a linked charity in 2008.

Nathan Simpson Trust

- Objective: Income for the benefit of deserving poor young kindred or other deserving poor young persons.
- Established by an order of the High Court, Chancery Division in 1885.
- Funds applied to Jewish Care's general purposes by a resolution passed in 2004.
- Registered as a linked charity in 2009.

R A Schlesinger Fund

- Objective: Income for the benefit of convalescent children.
- Established by a letter dated 1963.
- Funds applied to Jewish Care's general purposes by a resolution passed in 2004.
- Registered as a linked charity in 2009.

Redbridge Jewish Youth & Community Centre

- Objective: To provide a youth centre for Jewish young persons in or near the London Borough of Redbridge, offering educational and recreational activities.
- Established by a constitution adopted in 1967.
- Merged with Jewish Care pursuant to a transfer in 1997.
- Registered as a linked charity in 2008.

Sophia Gardner Fund

- Objective: Income for gifts for orphan boys.
- Established by a letter dated 1960.
- Funds applied to Jewish Care's general purposes by a resolution passed in 2004.
- Registered as a linked charity in 2009.

Stepney Jewish (B'nai B'rith) Clubs & Settlement

- Objective: To establish clubs and welfare centres for poor girls and promote welfare and relief of distress through social, educational, and religious agencies.
- Established by a memorandum and articles of association incorporated in 1937.
- Registered as a linked charity in 2008.
- This entity is dormant; refer to the financial statements filed at Companies House under CRN 00329785.

Clara Baroness De Hirsch Convalescent Fund

- Objective: To defray costs of maintenance in convalescent homes for the sick or infirm poor.
- Established by schemes of in 1898, 1930 and 1934.
- Registered as a linked charity in 2009.
- Funds applied to Jewish Care's general purposes by a resolution passed in 2004.

Maitland Joseph Trust

- Objective: For the relief of the elderly in need, particularly by providing specially designed or adapted housing.
- Established by a will in 1962.
- Registered as a linked charity in 2009.

The Anthony & Annie Muller Seaside Convalescent Home

- Objective: To establish a seaside convalescent home for children and pay for convalescent treatment for children and adults.
- Established by a chancery scheme in 1924.
- Funds applied to Jewish Care's general purposes by a resolution passed in 2004.
- Registered as a linked charity in 2009.

24. Merger of Jewish Care and Jami

As described on page 25, the Jewish Association for Mental Illness (Jami) merged with Jewish Care on 1 April 2024. The merger has been treated as a 'hive-up' under the Charity SORP and FRS 102. The term 'hive up' is commonly used to describe group reorganisations where the business undertaken by a subsidiary are transferred up into the parent company. This approach transfers Jami's net assets directly into Jewish Care without restating prior year accounts. The financial impact of the transfer on the Charity's balance sheet on 1 April 2024 is shown below:

All values in £'000	Notes	31 March 2024 Parent charity	+	31 March 2024 Jami subsidiary	→	1 April 2024 Parent charity
Tangible fixed assets	10	134,351		1,196		135,547
Intangible fixed assets		111		-		111
Investments	12	35,069		545		35,614
Non-current assets		169,531		1,741		171,272
Inventory		137		-		137
Receivables		9,998		563		10,561
Cash & cash equivalents		10,448		228		10,676
Current assets		20,583		791		21,374
Payables		(5,211)		(607)		(5,818)
Bank loan		(83)		-		(83)
Current liabilities		(5,294)		(607)		(5,901)
Bank loan		(8,217)		-		(8,217)
Pension		(8,216)		-		(8,216)
Non-current liabilities		(16,433)		-		(16,433)
Net assets		168,387		1,925		170,312
Restricted funds	21	4,287		175		4,462
Restricted endowment funds		16,815		-		16,815
Total Restricted		21,102		175		21,277
Pension reserves		(8,216)		-		(8,216)
Unrestricted designated funds		114,733		1,196		115,929
Unrestricted general funds		40,768		554		41,322
Total unrestricted		147,285		1,750		149,035
Total funds		168,387		1,925		170,312

Whilst JAMI Sales & Services (JSAS) merged with Community Trading Limited (CTL) on 1 April 2024, there has been no impact on the financial reporting in the group account because both of these entities were reported in the Group figures only both before and after the restructure.

25. Summarised accounts of subsidiaries and linked charities

Community Trading Limited (CTL)

CTL is a subsidiary of Jewish Care. It's incorporated in England and Wales, company registration number 02449362. CTL's registered address is the same as Jewish Care's as shown on page 95. The following is a summary of its audited financial statements for 2024–25.

Statement of Income and Retained Earnings

Turnover and cost of sales increased in 2024–25 to reflect a full 12 months of construction of our new care and community campus in Redbridge, which began in September 2023.

All values in £'000	2024–25	2023–24
Turnover	11,411	2,038
Cost of sales	(10,654)	(1,753)
Gross profit	757	285
Administrative expenses	(152)	(175)
Operating profit	605	110
Interest receivable	-	-
Profit before taxation	605	110
Taxation expense	-	-
Profit after taxation	605	110
Qualifying charitable donation to Jewish Care	(210)	(110)
Transfer resulting from group restructure	(398)	-
Total shareholders' funds at the start of the year	13	13
Total shareholders' funds at the end of the year	10	13

Statement of Financial Position

All values in £'000	31 March 2025	31 March 2024
Non-current assets	319	-
Current assets	1,737	933
Current liabilities	(1,642)	(920)
Non-current liabilities	(404)	-
Total shareholders' funds	10	13

CTL's balance sheet shows a £0.3m increase in non-current assets during 2024–25, reflecting the transfer of a social investment following the merger with JSAS during the year. The investment, originally made by JSAS a few years ago to support the Head Room café, a social enterprise now operated by CTL, qualifies as a social investment under the Charities SORP, as it furthers Jewish Care's charitable objectives while also aiming to generate a financial return.

The Joel Emanuel Trust (JET)

JET is a Registered Social Landlord wholly owned by Jewish Care; linked charity number 802559-12 and Registered Social Landlord number A2670. The following is a summary of its audited financial statements for 2024–25.

Statement of Comprehensive Income

All values in £'000	2024–25	2023–24
Turnover	1,921	1,686
Operating expenditure	(2,166)	(2,010)
Operating deficit for the year	(245)	(324)
Dividend & interest receivable	38	-
Net interest payable	(145)	(99)
Gains on investments	104	199
Deficit for the year	(248)	(224)
Reserves at the start of the year	5,509	5,733
Reserves at the end of the year	5,261	5,509

Statement of Financial Position

All values in £'000	31 March 2025	31 March 2024
Fixed assets	6,207	6,178
Current assets	5	79
Liabilities	(951)	(748)
Net Assets	5,261	5,509

Reserves

All values in £'000	31 March 2025	31 March 2024
Income and expenditure account	(945)	(769)
Revaluation reserve	205	182
Designated reserve	9	9
Endowment reserve	5,992	6,087
Total Reserves	5,261	5,509

26. Related party transactions

Jewish Care is a parent of the subsidiaries and linked charities listed in note 25. These organisations are regarded as related parties with which Jewish Care has had various material transactions during the year. These transactions and any balances outstanding at year-end are listed below:

Community Trading Limited (CTL) (Subsidiary)

- Transfer of trading profits to Jewish Care: £209,929 (2023–24: £109,679)
- Capital funding from Jewish Care to CTL for construction activities: £8,361,558 (2024: £792,789)
- Capitalised value of construction work transferred to Jewish Care: £9,010,389 (2023–24: £2,648,679)
- Amount owed to CTL from Jewish Care as of 31 March 2025: £254,449 (2024: owed by CTL £341,111)
- Michael Brodtman and Jonathan Rose, JC Trustees, are also Directors of CTL.

Joel Emanuel Trust (JET) (Linked charity)

- Jewish Care operates Sidney Corob House and the Wohl Court Retirement Living scheme on behalf of JET
- Operational charges incurred by Jewish Care on behalf of JET: £2,166,901 (2023–24: £2,009,482)
- Operational income received by Jewish Care on behalf of JET: £1,959,275 (2023–24: £1,730,663)
- Interest charges relating to Wohl Court paid by JET to Jewish Care: £144,676 (2023–24: £143,464)
- Amount owed by JET to Jewish Care as of 31 March 2025: £831,620 (2024: £625,289)

Jewish Care Staff Benevolent Association (SBA) (Related Party)

- The SBA is a separate charity that provides relief and assistance to Jewish Care staff. Loans are issued to beneficiaries by an independent loans committee, via Jewish Care, and repaid via salary deductions.
- Reimbursement to Jewish Care during 2024–25: £41,927 (2023–24: £450,094)
- Amount owed by Jewish Care as of 31 March 2025: £1,681 (2024: owed to Jewish Care £27,046)
- Daniel Carmel Brown, Jewish Care's CEO, is also the sole director of the SBA.

JC Switzerland Foundation (Common Trustee)

JC Switzerland is an independent foundation that Jewish Care deposited 50,000 CHF in, which amounted to £43,779 on 31 March 2025 (2024: £43,908). There were no transactions, interest or dividends during 2023–24 and 2024–25.

Trustees, Management & co-opted members to the Finance, Audit & Investment Committee

None of the Trustees received any remuneration for their work with the Charity, nor did any of them claim reimbursement for travel or other expenses (2023–24: £400 reimbursed to one Trustee).

11 Trustees made donations totalling **£64,750** in 2024–25 (2023–24: £104,000 from 12 Trustees). Of the 2024–25 donations, £13,000 was designated for specific activities and was therefore classified as restricted income.

Stephanie Cooper, trustee, is also a trustee of the Langdon Foundation, which paid **£42,445** to Jewish Care for rent.

Jonathan Zenios, Chairman and Trustee until September 2024, and Suzi Woolfson, co-opted member of the Finance, Audit & Investment Committee, are also Trustees of the Jewish Leadership Council, to which Jewish Care paid an annual membership fee of **£32,500**, attended training courses costing **£975** and co-sponsored an event for **£1,000**.

Suzi Woolfson, co-opted member of the Finance, Audit & Investment Committee, was a senior partner at PwC to which Jewish Care paid **£13,200** for professional advice. The PwC Foundation contributed **£2,500** for fundraising event tickets.

Leah Hurst, trustee, is employed as the General Counsel and Company Secretary of the Royal Opera House Covent Garden Foundation to which Jewish Care paid **£9,480** to host an event.

Amanda King, Chief Financial Officer, was a trustee for the Holocaust Memorial Day Trust until July 2024, to which Jewish Care paid **£5,000** to support events marking the 80th anniversary of Holocaust Memorial Day.

Marcus Sperber, Chair, is a non-executive director of Savills plc. Jewish Care paid **£3,974** to Savills UK Ltd for services.

27. Consolidated Statement of Financial Activities for 2023–24

All values in £'000	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds
Donations & legacies	19,113	1,692	-	20,805
Capital project donations	-	1,172	-	1,172
Charitable activities	42,119	-	-	42,119
Investment income	1,595	-	-	1,595
Other trading activities	354	-	-	354
Other income	159	-	-	159
Disposal of land & buildings	7,130	-	-	7,130
Total income	70,470	2,864	-	73,334
Fundraising costs	4,223	-	-	4,223
Charitable activities	61,358	1,748	165	63,271
Investment fees	218	-	-	218
Disposal costs	125	-	-	125
Total expenditure	65,924	1,748	165	67,837
Net gain on investments	2,358	-	275	2,633
Net income	6,904	1,116	110	8,130
Transfer between funds	(1,480)	-	-	(1,480)
Pension scheme revaluation	293	(293)	-	-
Net movement in funds	5,717	823	110	6,650
Total funds at start of the year	146,692	3,567	16,705	166,964
Total funds at end of the year	152,409	4,390	16,815	173,614

Net income for the Charity only was £7,047,000 and the net movement in funds was £7,966,000.

28. Operating lease commitments

The total future lease payments under non-cancellable operating leases are as follows:

Group & charity	Within one	Between one	More than	31 March
All values in £'000	year	and five years	five years	2025
Land & property	207	827	2,294	3,328
Equipment	81	89	-	170
	288	916	2,294	3,498

On 1 April 2024, Jami transferred its lease of the Head Room Café, valid until May 2041, to Jewish Care.

Group	Within one	Between one	More than	31 March
All values in £'000	year	and five years	five years	2024
Land & property	207	827	2,501	3,535
Equipment	55	64	-	119
	262	891	2,501	3,654

Charity	Within one	Between one	More than	31 March
All values in £'000	year	and five years	five years	2024
Equipment	55	64	-	119
	55	64	-	119

29. Capital commitments

Since 2023–24, the Jewish Care group, specifically CTL, approved and signed contracts with suppliers to build the Sugar & Ronson campus in Redbridge. The remaining value of future payments under these contracts was £7,953,000 on 31 March 2025 (2024: £16,203,000). As noted on page 19, this project should be completed in June 2026.

30. Contingent assets

In line with the charity's accounting policy, legacy income is only recognised when entitlement is established, receipt is virtually certain, and the amount can be measured reliably. Jewish Care had been notified of its legal entitlement to several legacies at 31 March 2025, but the values remained subject to finalisation of estate administration or other uncertainties. Accordingly, these legacies are disclosed as contingent assets and have not been quantified due to the lack of reliable valuation.

6. CHARITY INFORMATION

Principal Office & Registered Address	Amélie House Maurice and Vivienne Wohl Campus 221 Golders Green Road London NW11 9DQ
Website	www.jewishcare.org
General information & requests	info@jcare.org
Charity Registration Number	802559
Company Registration Number	02447900
Banker	Barclays Commercial Bank Level 28, 1 Churchill Place London E14 5HP
Investment Advisors	Quilter Cheviot Ltd 1 Kingsway London WC2B 6AN Navera Investment Management Ltd <i>known as Meridiem until June 2025</i> Riverside House 2A Southwark Bridge Road London SE1 9HA
Pension Advisor	Barnett Waddingham LLP Decimal Place Chiltern Avenue Amersham HP6 5FG
Solicitors	Broadfield Law UK LLP <i>known as BDB Pitmans until December 2024</i> 1 Bartholomew Close London EC1A 7BL Bates Wells 10 Queen Street Place London EC4R 1BE
Auditor (external)	RSM UK Audit LLP 25 Farringdon Street London EC4A 4AB
Auditor (internal)	HaysMac LLP <i>known as haysmacintyre until January 2025</i> 10 Queen Street Place London EC4R 1AG