BIKUR CHOLIM LIMITED

England & Wales · Charity number 1085965

Details

Other names	BCDT LIMITED
Status	Registered
Legal form	Charitable company
Company number	04001168
Registered	2001-03-30
Register	View on the Charity Commission register

Contact

Address	Ground Floor 2a Northfield Road London N16 5RN
Phone	02088007575
Email	reception@bikurcholim.co.uk
Website	www.bikurcholim.co.uk

Activities

Objects: (1) THE RELIEF OF THE EFFECTS OF SICKNESS, POOR PHYSICAL AND MENTAL HEALTH AND OLD AGE FOR PEOPLE OF THE ORTHODOX JEWISH COMMUNITY IN NORTH LONDON BY ASSISTING WITH THE PROVISION OF SUPPORT FACILITIES AND SERVICES (2) FOR SUCH PURPOSES AS ARE RECOGNISED BY ENGLISH LAW AS CHARITABLE

Activities: The activities of the charity are to relieve the effects of sickness, poor physical and mental health and old age for people of the Jewish community in North London by assisting with the provision of support, facilities and services.

Classification

- **How:** Makes Grants To Individuals, Provides Services
- **What:** The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies

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Geography

- **Area of benefit:** NORTH LONDON
- Throughout London

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£4,635,278	£4,629,017	£825,572	149
2024-03-31	£4,039,006	£4,021,082	£819,311	145
2023-03-31	£3,551,034	£3,740,191	£801,387	148
2022-03-31	£2,980,984	£3,509,886	£990,544	161
2021-03-31	£3,450,952	£3,427,319	£1,519,446	174

Trustees

Name	Role	Appointed
JACOB MOISHE GROSSKOPF	Chair	2012-10-15
Aron Oberlander		2012-10-15
ROBERT GRUSSGOTT		2012-10-15
SCHLOIME RAND		2012-10-12

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BIKUR CHOLIM LIMITED

England & Wales - Charity number 1085965

Accounts

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COMPANY REGISTRATION NUMBER: 04001168
CHARITY REGISTRATION NUMBER: 1085965

BIKUR CHOLIM LTD

Company Limited by Guarantee

FINANCIAL STATEMENTS

31 MARCH 2025

COHEN ARNOLD
Chartered accountants & statutory auditor
New Burlington House
1075 Finchley Road
LONDON
NW11 0PU

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BIKUR CHOLIM LTD

COMPANY LIMITED BY GUARANTEE

FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2025

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BIKUR CHOLIM LTD

COMPANY LIMITED BY GUARANTEE

TRUSTEES' ANNUAL REPORT (INCORPORATING THE DIRECTOR'S REPORT)

YEAR ENDED 31 MARCH 2025

The trustees, who are also the directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 March 2025.

Chair's report

Walking Alongside

Every day, people in our community are faced with life-altering illness, disability, or mental health challenges. While each journey is different, the experience is often marked by uncertainty, isolation, and a sense of being overwhelmed. At Bikur Cholim, our role is not to lead from the front or step in only at moments of crisis, but to walk alongside individuals and families, offering steady, compassionate support through each stage of that journey.

Whether it is a warm meal delivered to the door, a volunteer sitting at a hospital bedside, a car ride to an appointment, or professional therapeutic support, the care we provide is rooted in presence, dignity, and understanding. These acts, both small and significant, help ease the burden of illness and remind people that they are not facing their challenges alone.

This year has continued to present financial and operational pressures, with demand for our services growing at a time when resources are increasingly stretched. In response, we have strengthened and diversified our approach, expanding the role of volunteers and adapting how services are delivered, while remaining firmly committed to quality and sensitivity. The dedication shown by our volunteers has been deeply inspiring, and their work is supported and guided by a committed staff team and strong leadership across the organisation.

Bikur Cholim's ability to walk alongside so many individuals and families is made possible by the collective efforts of our staff, volunteers, trustees, and supporters. I would like to express my sincere thanks to our donors and funders, who recognise that the true impact of Bikur Cholim lies not only in numbers, but in the reassurance, stability, and hope we bring to people at some of the most difficult moments of their lives.

On behalf of the Board of Trustees, thank you to everyone who continues to support Bikur Cholim and enables us to walk alongside our community with compassion, commitment, and care.

Signed by:
J M Grosskopf
22DAF42441C2447...

Jacob M Grosskopf
Chair

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BIKUR CHOLIM LTD

COMPANY LIMITED BY GUARANTEE

TRUSTEES' ANNUAL REPORT (INCORPORATING THE DIRECTOR'S REPORT)

(continued)

YEAR ENDED 31 MARCH 2025

REFERENCE AND ADMINISTRATIVE DETAILS

Registered charity name	Bikur Cholim Ltd
Charity registration number	1085965
Company registration number	04001168
Principal office and registered office	Ground Floor 2a Northfield Road London N16 5RN
THE TRUSTEES	Mr J M Grosskopf Mr R Grusgott Mr A Oberlander Mr S Rand

PATRONS

Dr D Landau Mbbs Mrcp Frcr
Prof S Stanton Frcs Frcoog
Lady L Winston

MEDICAL ADVISORY BOARD

Dr	Yossie	Adler
Dr	Ghazal	Afzal
Prof	Michael	Baum
Prof	Michael	Besser
Dr	Simon	Cohen
Dr	Michael	Fertleman
Dr	Peter	Freedman
Prof	Anthony	Goldstone
Dr	Stephen	Herman
Dr	Mervyn	Jaswon
Mr	Eli	Kernkraut
Dr	David	Landau
Dr	Jeremy	Pfeffer
Dr	Jeremy	Rees
Prof	Stuart	Stanton

Company secretary	Mrs R Cohen
Auditor	Cohen Arnold Chartered accountants & statutory auditor New Burlington House 1075 Finchley Road LONDON NW11 0PU

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STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Bikur Cholim Ltd is a company limited by guarantee and does not have a share capital. It is registered as a charity with the Charity Commission (Charity number 1085965). The charity is governed by its Memorandum and Articles of Association, as amended by special resolution.

Trustees

The trustees, who are also directors for the purposes of company law, are responsible for the overall governance and strategic direction of the charity. Trustees may co-opt additional trustees at any time to fill a vacancy or to strengthen the range of skills, knowledge, and experience on the Board.

Sub-committees

The Board is supported by four sub-committees, each of which meets on a monthly basis and reports to the full Board of Trustees on a bi-monthly basis:

- Mental Health - Chair: R Grusgott
- Adults and Older People - Chair: S Rand
- Children and Families - Chair: A Oberlander
- Finance - Chair: J M Grosskopf

These sub-committees provide focused oversight and support effective governance across the charity's areas of work.

Trustee Induction and Training

All new trustees undergo an enhanced DBS check and receive a comprehensive induction. This includes familiarisation with the charity's governing documents, an overview of trustees' legal responsibilities under charity and company law, the organisational structure of Bikur Cholim, and a review of recent financial performance.

Trustees are encouraged to attend relevant external training to strengthen their knowledge and skills and to support effective governance.

Management and Organisation

The trustees are responsible for governance of the organisation, and the Chair and Treasurer are active in all operational aspects of strategic management. The day to day affairs of the charity are run by its trustees supported by several administrative staff. The trustees retain overall responsibility for governance. The Chair and Treasurer take an active role in strategic oversight, while the day-to-day operations of the charity are managed by trustees and a team of administrative and professional staff.

This structure ensures strong governance while enabling responsive and effective service delivery.

Risk Management

The trustees have assessed the major risks to which the charity is exposed, with particular regard to operational and financial risks. These risks are reviewed regularly and are addressed through appropriate systems and controls, including the charity's Business Continuity Plan.

The trustees are satisfied that suitable measures are in place to manage and mitigate identified risks.

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OBJECTIVES AND ACTIVITIES FOR THE BENEFIT OF THE PUBLIC

Our Mission

Bikur Cholim's mission is to relieve the effects of sickness, poor physical and mental health, disability, and old age for members of the community in North London. We do this by providing practical, emotional, and therapeutic support that responds to individual need and recognises the importance of family, community, and dignity in times of illness.

Our Vision

To walk alongside patients and families on their journey through illness, offering care, support, and reassurance, and bringing sparks of light along the way.

Founded in 1979 in response to a local tragedy, Bikur Cholim was established to ensure that no individual or family would have to face the challenges of illness or disability alone. More than four decades on, this founding principle continues to guide our work and shape how our services are delivered.

While illness itself cannot always be prevented, much can be done to reduce the distress, isolation, and practical difficulties that so often accompany it. Bikur Cholim's person-centred approach, commitment to respect, dignity, sensitivity, and strict confidentiality enables us to respond flexibly and compassionately to the differing circumstances of each individual and family we support.

Public Benefit

The trustees confirm that they have had due regard to the Charity Commission's guidance on public benefit when reviewing the charity's aims and objectives and in planning and delivering its activities.

Bikur Cholim's services are provided for the benefit of the public within the community we serve and are designed to:

- Reduce the impact of illness and poor mental health
- Alleviate isolation and distress
- Support independence and wellbeing
- Strengthen families and informal support networks

Policies and Procedures

Bikur Cholim maintains a comprehensive suite of policies and procedures which are regularly reviewed and updated. These guide all aspects of our work and ensure that services are delivered safely, ethically, and in line with legal and regulatory requirements.

Key policies include, but are not limited to:

- Safeguarding Vulnerable Adults and Children
- Business Continuity
- Environmental Policy

The management team is responsible for ensuring that all staff and volunteers are aware of, trained in, and adhere to these policies in their day-to-day work.

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ACHIEVEMENTS AND PERFORMANCE

Facts and Figures for the year

Our team

- 22 Support workers
- 34 Staff members
- 15 Therapists
- 76 Care workers
- 576 Volunteers
- 18 Crisis Interventionist

who we have supported during the year

- 213 Older people
- 101 Adults
- 103 Families with children
- 166 People living with mental health conditions accessing support work
- 347 Talking Therapies service users accessing therapy

Services delivered during the year

- 129,597 Hours of personal care provided
- 26,614 Hours of domestic support provided
- 23,012 Meals delivered
- 1,092 Hospital transport / car vouchers provided
- 1,803 Gifts and care packages distributed
- 2,012 Home and hospital volunteer visits
- 5,332 Chasdei Hindy volunteer activities

Performance and Impact

Over the year, Bikur Cholim has continued to support individuals and families facing illness, disability, and mental health challenges across the community. Our services span all ages and circumstances and reflect our commitment to walking alongside people in ways that are responsive, respectful, and grounded in need.

Demand for services has remained high, and in some areas has continued to grow. Through the dedication of our staff and volunteers, we have been able to respond flexibly, adapt services where necessary, and maintain high standards of care and support.

Support has been delivered through a combination of practical assistance, emotional support, therapeutic intervention, and volunteer-led services. This integrated approach helps reduce isolation, supports independence, and eases both the practical and emotional impact of illness.

Quality and Approach

Across all services, Bikur Cholim remains committed to person-centred care, cultural sensitivity, and safeguarding. We continue to invest in training, supervision, and quality assurance to ensure that services are delivered safely and effectively.

Our approach focuses not only on meeting immediate needs, but on supporting longer-term wellbeing, resilience, and independence wherever possible.

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CARE AND SUPPORT SERVICES

Home Care

Bikur Cholim is registered with the Care Quality Commission (CQC) as a domiciliary care provider, delivering home care and nursing care to adults, older people, and children within the community.

We are the preferred primary provider for Hackney Council for home care services for adults and older people within the Charedi community. We are also approved providers for the Disabled Children's Team and NHS Continuing Health Care.

All home care workers complete a structured induction programme aligned with Skills for Care standards and receive ongoing training to ensure that care is delivered in a way that promotes dignity, sensitivity, respect, and person-centred practice.

Bikur Cholim is committed to paying all care workers the London Living Wage, reflecting the value we place on our staff and the high standards of care they deliver.

Specialist Care

Within the community, Bikur Cholim provides care and support for people with a wide range of needs, including:

- Older people requiring basic or specialist care
- Adults with physical disabilities
- People living with mental health conditions
- Individuals with dementia
- Children with physical and learning disabilities
- People requiring end-of-life care

Services are tailored to individual circumstances and are delivered with cultural understanding and sensitivity.

Highlight: Digitalising Care Records

As part of our commitment to quality and safety, Bikur Cholim continues to use Birdie - a digital care management system, that enables real-time reporting and monitoring of care visits. Care staff record arrival and departure times, tasks completed, and wellbeing observations during each visit.

This allows managers to monitor care delivery remotely, respond promptly to concerns, and maintain oversight of service quality. The introduction of digital systems has strengthened safeguarding, accountability, and continuity of care.

CASE MANAGEMENT AND FAMILY SUPPORT

Case management and family support remain central to Bikur Cholim's approach. Services are organised across three departments:

- Adults and Older People
- Children and Families
- Mental Health

Each department is led by a manager who triages referrals, assesses need, and allocates cases to an appropriate support worker.

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Support workers are the main point of contact for individuals and families. They carry out holistic assessments and develop personalised packages of care and support that combine emotional and practical assistance.

All support workers are trained in the FAMILY framework, a structured approach focused on empowerment and independence:

F - Finding out
A - Agreed goals
M - Mapping
I - Intervening
L - Looking for difference
Y - Your plan

The framework underpins supervision, peer support, and team meetings, ensuring a consistent and reflective approach across services.

Training and Development

Support workers and care staff benefit from a comprehensive training programme which includes:

- Adult and children's safeguarding
- Benefits and welfare updates
- Understanding dementia
- Supporting people with long-term illness

Training Highlights

During the year, additional focus was placed on:

- **Ambiguous Loss** - supporting families to grieve and adjust to changes associated with long-term physical or mental health conditions

- **Walking alongside families** during periods of uncertainty and change

- **Validation Therapy** - supporting people, particularly those living with dementia or cognitive impairment, by acknowledging and validating their feelings and lived experience.

MENTAL HEALTH SERVICES

Mental Health Support Work

Mental Health Support Workers provide one-to-one, person-centred support to individuals living with mental health difficulties. Support is flexible and responsive, and may include:

- Emotional support and regular check-ins

- Practical assistance with daily living

- Support to engage with statutory and voluntary services

- Support to navigate health and social care systems, including accessing and communicating with GPs, Community Mental Health Teams (CMHTs), and other relevant services

- Support for families and carers

In addition to ongoing support, Bikur Cholim provides crisis support and urgent assistance for

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individuals who are experiencing acute distress. Support Workers respond promptly, help individuals access appropriate urgent care, and work closely with the Mental Health Crisis Line and other relevant services to ensure timely and coordinated support during periods of heightened risk.

As part of our commitment to safety and risk management, Bikur Cholim has developed small, credit-card-sized emergency and crisis contact cards. These are provided to individuals identified as being at risk through risk assessment and are used as part of safety planning, ensuring that clear and accessible support options are available when they are most needed.

Support Workers often work alongside other professionals and services to ensure coordinated and holistic care. The overall aim of the service is to promote stability, independence, and resilience, while reducing isolation and distress.

Talking Therapies Service

Bikur Cholim's Talking Therapies Service provides psychological support to adults, carers, and families who are experiencing emotional distress or mental health difficulties. The service offers a range of evidence-based, outcome-focused psychological therapies delivered in a culturally sensitive and confidential setting.

The service is staffed by a multidisciplinary team of qualified clinicians and operates within a clear clinical governance framework. Clinical oversight and supervision are provided by a designated Clinical Lead, ensuring high standards of practice, accountability, and professional development across the team.

Referrals are reviewed through regular admissions and review processes, enabling timely access to appropriate support and ensuring that individuals receive the level of intervention best suited to their needs.

Therapies offered include:

- Cognitive Behavioural Therapy (CBT)

- Interpersonal Therapy (IPT)

- Other evidence-based therapeutic interventions appropriate to presenting need

All therapy sessions are delivered from purpose-designed therapy spaces that provide a calm, comfortable, and safe environment, supporting engagement and the therapeutic process.

Low Intensity and Early Intervention Support

Alongside high-intensity therapy, Bikur Cholim provides low-intensity and early-intervention support for individuals experiencing mild to moderate anxiety and depression, or those who may be waiting for more intensive therapy.

This includes structured, guided self-help and coaching-based interventions delivered by trained practitioners. These interventions support individuals to better understand their mental health, develop coping strategies, and build resilience, while remaining connected to appropriate services.

Psycho-Educational Teleconferences

Our monthly psycho-educational teleconferences cover a range of current and relevant mental health topics and are delivered by our therapists on a rotational basis. The sessions are accessible by telephone, allowing participants to engage anonymously and in confidence. These workshops provide practical insight and information, support early understanding of mental health issues, and form an

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important part of our wider mental health awareness and stigma-reduction work.

Partnership Working

Bikur Cholim works closely with statutory and voluntary sector partners to ensure coordinated care and effective pathways into and between services. This partnership working supports continuity of care, shared understanding, and timely access to appropriate support.

Bikur Cholim is the host organisation for the Charedi Community Connector within the Neighbourhood Teams model. The Community Connector works pan-borough to support members of the Charedi community to access local community services, activities, and wider sources of support, helping to reduce isolation and improve wellbeing.

In addition, Bikur Cholim maintains regular contact and liaison with a range of specialist mental health services, including Perinatal Mental Health Services, EQUIP, Emergency Department (ED) teams, and other relevant services. This includes regular meetings, information sharing (where appropriate), and joint working to ensure that individuals and families receive timely, coordinated, and culturally sensitive support.

Through this collaborative approach, Bikur Cholim is able to walk alongside individuals not only within its own services, but across the wider mental health and community support system.

Highlight: Family Therapy

Thanks to a grant from the City Bridge Foundation, Bikur Cholim has introduced Family Therapy as part of its mental health service.

This development recognises that many of the young adults accessing our services are part of a wider family system. This includes young adults living at home with parents and siblings, young parents, and young carers. In these situations, recovery and wellbeing are often closely linked to the understanding, support, and responses of the family as a whole.

Family Therapy provides a structured space for families to:

- Develop shared understanding of mental health difficulties

- Improve communication and relationships

- Strengthen support networks within the family system

The understanding of family systems and their impact on mental health is integral to Bikur Cholim's approach, and the introduction of Family Therapy strengthens our ability to support sustainable recovery.

Peer Support

Peer support remains an important part of Bikur Cholim's mental health provision. Peer-led groups provide a safe and supportive space where individuals can share experiences, reduce isolation, and feel understood by others who are facing similar challenges.

These groups draw on lived experience to promote connection, mutual support, and resilience, and complement formal mental health services.

SibLink

SibLink is a peer support initiative for siblings of individuals living with serious mental health

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conditions. Developed by siblings and teachers, the project recognises the often unseen and complex experiences of siblings and creates meaningful opportunities for connection, shared understanding, and support.

A distinctive and much-valued element of SibLink is the production of professionally produced, high-quality magazines. These magazines feature thoughtful articles, personal reflections, creative contributions, and practical insight from siblings who truly understand the challenges of growing up alongside mental illness. Produced to a very high standard, the magazines give siblings a powerful voice, foster pride and validation, and help raise awareness of sibling experiences within the wider community.

Alongside the magazines, SibLink provides supportive resources and thoughtful gifts to mark key moments and occasions, reinforcing connection and a sense of belonging.

Mental Health Awareness

Alongside direct support, Bikur Cholim continues to invest in mental health awareness within the community. This includes the publication of Heads Up, a mental health awareness magazine which provides accessible information, personal reflections, and lived experience.

The magazine has continued to grow in reach and impact, with contributions from readers who have bravely shared their experiences, helping to reduce stigma and encourage open and informed conversations around mental health.

NEW Mental Health Telephone Advice Line

During the year, Bikur Cholim developed a NEW Mental Health Advice Line in response to the growing number of individuals and families who were unsure where to turn for help or needed clarity, guidance, and reassurance around mental health concerns.

The Advice Line provides:

- Advice, information, and signposting

- Support to explore options and next steps

- Guidance on accessing appropriate services

All calls are handled by trained call assistants and are confidential and anonymous. Callers are not required to disclose their identity, which helps reduce barriers to seeking support and enables people to make contact at an earlier stage.

The Advice Line supports a wide range of callers, including individuals experiencing mental health difficulties, family members seeking advice, and people concerned about someone else's wellbeing. It plays an important role in early intervention and complements Bikur Cholim's wider mental health services.

VOLUNTEERS

Volunteers remain at the heart of Bikur Cholim's work and play a vital role in enabling the charity to walk alongside individuals and families during times of illness, difficulty, and vulnerability. The contribution of volunteers significantly enhances the reach, warmth, and responsiveness of our services and helps reduce isolation within the community.

Bikur Cholim's volunteer programme is carefully structured and supported to ensure that volunteers are well prepared for their roles and that support provided is safe, appropriate, and meaningful.

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Volunteers are recruited, trained, and supported by dedicated Volunteer Coordinators who ensure good practice across all areas of volunteer involvement.

Volunteer Roles

Bikur Cholim's volunteers support individuals and families in a wide range of ways, including:

- Visiting older people and individuals who are unwell, both at home and in hospital

- Providing companionship and emotional support during hospital admissions and treatments

- Offering respite to carers at home and in hospital settings

- Supporting families with young children through practical help, play activities, arts and crafts, and mentoring

- Supporting individuals living with mental health difficulties to build confidence, social connections and community involvement

- Volunteer drivers delivering meals and transporting patients to and from hospital appointments

- Volunteer drivers supporting hospital services by transporting volunteers to and from hospital settings

- Providing practical assistance such as shopping, accompanying individuals to synagogue or community activities, and helping with everyday tasks

- Undertaking small practical and handyman tasks, such as fitting or repairing handrails and making minor home adaptations to improve safety and independence

These roles are carefully matched to volunteers' skills and availability, ensuring that support is appropriate, respectful, and responsive to individual needs.

Hospital Respite Service

Through the Hospital Respite Service, volunteers provide one-to-one support to babies and young children who cannot be left alone in hospital. This enables parents to return home, often to care for other children, knowing that their child is receiving attentive and compassionate support at the bedside.

This service offers essential reassurance to families at times of great stress and is highly valued by both families and hospital partners.

Young Volunteers - Chasdei Hindy

Chasdei Hindy is Bikur Cholim's young volunteers programme, engaging young people in regular volunteering to support families with young children. Volunteers provide weekly practical assistance, including help with childcare, play, mentoring, and homework.

The programme is managed by a dedicated Volunteer Coordinator and includes structured induction, safeguarding-focused training, and ongoing supervision. Alongside their volunteering commitments, young volunteers take part in recognition and reward activities that celebrate their contribution and encourage continued engagement.

Valuing and Supporting Volunteers

Bikur Cholim recognises that volunteering is mutually beneficial. While volunteers provide vital

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support to others, many also gain confidence, skills, and a strong sense of purpose through their involvement. Ongoing support and supervision help ensure that volunteers feel valued and supported in their roles.

Volunteer Value

The charity continues to benefit from a very significant contribution from its volunteers, whose time, commitment, and dedication greatly extend the reach and impact of Bikur Cholim's services.

During the year:

- **576** volunteers provided an estimated **14,688** hours of support

- Paid staff also contributed **1,835** hours of unpaid overtime in support of service delivery

If valued conservatively at an average of **£12.50 per hour**, the total value of volunteer time and unpaid staff contribution is estimated at **£206,538** for the year.

This contribution represents a substantial additional investment in the charity's work and reflects the depth of commitment shown by volunteers and staff alike. Their generosity of time and energy enables Bikur Cholim to continue delivering compassionate, responsive, and practical support to individuals and families across the community.

HOSPITAL TRANSPORT

Travelling to and from hospital appointments can be challenging for individuals who are unwell, frail, or attending appointments with young children. When volunteer transport and public transport is not available or is not the most appropriate option, Bikur Cholim supports access to essential healthcare through a paid hospital transport voucher system.

By covering the cost of transport, this service removes a significant practical and emotional barrier, helping people attend hospital appointments, treatments, and follow-up visits without delay and ensuring that access to healthcare is not compromised by transport difficulties.

Meals Service

The Meals Service provides warm, nutritious meals to individuals and families who are unwell, recovering from illness, or unable to prepare food for themselves. Meals are prepared and delivered by dedicated volunteers and offer both practical support and reassurance during difficult periods.

For many people, receiving a meal is more than nutrition. The service brings stability, comfort, and a sense of being cared for, particularly for older people, carers, and families managing illness at home.

In addition to daily meal provision, Bikur Cholim's volunteers prepare and deliver Shabbos meals, ensuring that individuals and families can maintain routine, dignity, and connection at an important time of the week.

Highlight: Cakes and Challos

Alongside the core meals service, volunteers also prepare and deliver a selection of home-baked cakes and challos each week. Delivered ahead of Shabbos, these thoughtful additions bring warmth and joy to households and help families feel supported in a meaningful and personal way.

Through the Meals Service, Bikur Cholim continues to walk alongside individuals and families, easing the practical pressures of illness while offering kindness and care at moments when it matters most.

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DOMESTIC HELP

Bikur Cholim's Domestic Help service provides practical, hands-on support in the home for individuals and families who are unwell or struggling to manage daily household tasks due to illness, disability or mental health difficulties.

Support includes help with everyday jobs that can quickly become overwhelming when someone is unwell, such as washing up dishes, doing laundry, clearing overflowing bins, tidying accumulated mess, and keeping kitchens and living areas usable and safe. This support is often essential for people living alone, as well as for families juggling illness alongside caring responsibilities.

Even a relatively small amount of help can make a significant difference. By keeping the home functioning, Domestic Help reduces stress, restores a sense of order, and supports the overall wellbeing of the household. It allows individuals and families to focus their limited energy on recovery, caring for one another, and maintaining daily routines, rather than feeling overwhelmed by tasks they are temporarily unable to manage.

Domestic Help is a vital part of Bikur Cholim's holistic support, recognising that practical assistance in the home can have a powerful impact on dignity, stability, and family life during periods of illness.

SHORT BREAKS

For families experiencing illness, disability, or ongoing caring responsibilities, a change of environment can provide valuable respite and an opportunity to rest and recharge. Bikur Cholim's Short Breaks service offers families the chance to step away from daily pressures and focus on recovery and wellbeing.

The service is delivered in partnership with Menuchas Reisel, who generously own and manage a high-quality, one-bedroom flat in Bournemouth. The accommodation is available for short stays, including weekends and mid-week breaks, and provides a calm and comfortable setting for families who would benefit from time away.

We are grateful to The Respite Association, whose partnership has made it possible for up to 20 carers each year to enjoy a much-needed break from their caring responsibilities, helping them rest, recover, and return to their roles with renewed strength.

THE EXTRA TOUCH

Alongside its core services, Bikur Cholim recognises that it is often the smaller, thoughtful gestures that can make a meaningful difference to someone who is unwell or struggling. The Extra Touch reflects Bikur Cholim's commitment to responding flexibly and compassionately to individual circumstances.

This may include arranging flowers, birthday cakes, or small gifts, providing tickets to community events, or offering a restaurant meal or other treat at a time when encouragement and uplift are especially needed. These gestures are carefully considered and tailored, helping individuals and families feel seen, valued, and supported beyond their immediate practical needs.

For children and young people affected by illness, Bikur Cholim also provides special gifts and treats through its Magic Box service. This includes toys, games, and age-appropriate activities designed to bring moments of enjoyment and distraction during what can otherwise be a difficult time.

The Extra Touch complements Bikur Cholim's wider support by recognising the emotional impact of illness and responding in ways that bring comfort, dignity and reassurance.

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CRISIS INTERVENTION AND TRAUMA SUPPORT

Bikur Cholim Crisis Intervention and Trauma Support is staffed by a team of male and female volunteer interventionists who provide supportive responses to sudden and distressing events that can have a profound impact on individuals, families, and the wider community. This service offers timely, compassionate support in the immediate aftermath of traumatic incidents such as sudden bereavement, serious accidents, or other critical events.

The service operates under the auspices of Chai Lifeline, an international leader in trauma response and crisis intervention. Bikur Cholim's trained volunteers are equipped to deliver Psychological First Aid (PFA), an evidence-based approach focused on stabilisation, emotional support, and practical guidance in the early stages following trauma.

Support is short-term and focused on helping individuals feel safe, supported, and grounded, while strengthening natural coping strategies and existing support networks. Where risk assessments indicate that longer-term or specialist support may be needed, individuals and families are supported to access appropriate onward help.

There is strong evidence that timely, compassionate early intervention following traumatic events can significantly reduce the likelihood of longer-term psychological distress. The experience of this service reflects that most individuals who receive immediate support through Crisis Intervention and Trauma Support do not go on to require longer-term mental health intervention.

In addition to supporting individuals and families directly, the service offers guidance and reassurance to schools and community networks responding to traumatic situations, helping them to support those affected in the immediate and short-term aftermath of an incident.

FINANCIAL REVIEW

Reserves policy

The trustees are of the opinion that the level of available reserves held by the charity should be able to cover the costs of three to six months running costs excluding the cost of the provision of commissioned care services. Currently six months running costs amounts to approximately £1,069,519. As of 31 March 2025, the available reserves of the charity were £783,891 which is the equivalent of approximately 4 months running costs.

As at 31 March 2025, the charity had £825,572 unrestricted funds of which £41,681 was fixed assets.

Investment policy

Under the memorandum and articles of association, the charity has the power to make any investment which the trustees see fit. The trustees regularly review the charity's position and needs with respect to the investment policy.

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PLANS FOR FUTURE PERIODS

Bikur Cholim continues to plan carefully and responsibly in response to the changing needs of the community and the increasing complexity of illness, mental health challenges, and caring responsibilities.

Over the coming year, the charity will focus on consolidating and strengthening existing services, ensuring that they remain responsive, sustainable, and delivered to a consistently high standard. Particular emphasis will be placed on services that support early intervention, family systems, and continuity of care, recognising the importance of timely and preventative support.

To support this work, Bikur Cholim will be introducing a new Service Manager post. This role will focus on developing and embedding strong operational policies and procedures across services, strengthening quality assurance, and providing clear operational leadership. The Service Manager will have responsibility for the day-to-day management and support of staff and volunteers involved in service delivery, helping to ensure consistency, clarity, and good practice across the organisation.

In mental health services, Bikur Cholim will continue to develop its integrated approach, building on the introduction of the Mental Health Advice Line, Family Therapy, and enhanced crisis intervention and trauma support. Ongoing partnership working with statutory and community services will remain a priority to ensure coordinated and culturally sensitive pathways of care.

The organisation will also continue to invest in staff and volunteer development, recognising that a skilled, supported and confident workforce is essential to delivering compassionate and effective services. This includes ongoing training, supervision and opportunities for reflective practice.

Alongside service delivery, Bikur Cholim will remain focused on financial sustainability, good governance, and prudent planning. The charity will continue to review its systems, processes and use of resources to ensure resilience in a challenging funding environment, while remaining true to its core purpose of walking alongside individuals and families when they need support most.

TRUSTEES' RESPONSIBILITIES STATEMENT

The trustees, who are also directors for the purposes of company law, are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, 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 applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

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The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity 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 charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

AUDITOR

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

The auditor is deemed to have been re-appointed in accordance with section 487 of the Companies Act 2006.

SMALL COMPANY PROVISIONS

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on 14 January 2026 and signed on behalf of the board of trustees by:

Signed by:
Mr A Oberlander
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Mr A Oberlander
Trustee

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BIKUR CHOLIM LTD

COMPANY LIMITED BY GUARANTEE

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF BIKUR CHOLIM LTD

YEAR ENDED 31 MARCH 2025

OPINION

We have audited the financial statements of Bikur Cholim Ltd (the 'charity') for the year ended 31 March 2025 which comprise the statement of financial activities (including income and expenditure account), statement of financial position, statement of cash flows and the related notes, including a summary of 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 charity's affairs as at 31 March 2025 and of its 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;
- 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 charity 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 charity'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.

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OTHER INFORMATION

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. 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.

In connection with our audit of the financial statements, 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 audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. 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' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report has 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 charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

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

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the 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; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the directors' report and from the requirement to prepare a strategic report.

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RESPONSIBILITIES OF TRUSTEES

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors 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 charity'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 charity 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.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- We obtained an understanding of the legal and regulatory frameworks that are applicable to the company, and determined that the most relevant to the presentation of the financial statements are those that relate to the reporting legislation (UK GAAP and the Companies Act 2006), the relevant tax regulations in the United Kingdom, the Landlord and Tenant Act, the UK General Data Protection Regulation (GDPR), Health & Safety Regulations and the Bribery Act. We understood how the company is complying with those frameworks through discussion with the trustees and senior management, and by identifying the company's policies and procedures regarding compliance with laws and regulations. We also identified those members of management who have the primary responsibility for ensuring compliance with laws and regulations, and for reporting any known instances of non-compliance to the trustees. We communicated these identified frameworks amongst our audit team and remained alert to any indications of non-compliance throughout the audit. We ensured that the engagement team had sufficient competence and capability to identify or recognise non-compliance with laws and regulations.
- We discussed with the trustees and senior management the policies and procedures regarding compliance with these legal and regulatory frameworks.
- We assessed the susceptibility of the company's financial statements to material misstatement, including how fraud might occur, by reviewing the company's identified risks and enquiry with the trustees and senior management during the planning and finalisation phases of our audit. The susceptibility to such material misstatement was determined to be low.

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- Based on this understanding we designed our audit procedures to identify non-compliance with the identified legal and regulatory frameworks, which were part of our procedures on the related financial statement items. Our procedures included reviewing the company's internal controls policies and procedures, reviewing the minutes of board meetings and correspondence with regulatory bodies including HMRC, testing transactions outside the normal course of the business and journal entries, and discussions with the trustees and senior management.

Owing to the inherent limitations of an audit, there is an unavoidable risk that we may not have detected some material misstatements in the financial statements, even though we have properly planned and performed our audit in accordance with auditing standards. For example, the further removed non-compliance with laws and regulations (irregularities) is from the events and transactions reflected in the financial statements, the less likely the inherently limited procedures required by auditing standards would identify it. In addition, as with any audit, there remained a higher risk of non-detection of irregularities, as these may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls. We are not responsible for preventing non-compliance and cannot be expected to detect non-compliance with all laws and regulations.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor’s report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor’s report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

USE OF OUR REPORT

This report is made solely to the charity'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 charity'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 charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

DocuSigned by:
David Goldberg
BC6977A458CD499...

DAVID GOLDBERG (Senior Statutory Auditor)

For and on behalf of
Cohen Arnold
Chartered accountants & statutory auditor

New Burlington House
1075 Finchley Road
LONDON
NW11 0PU

14 January 2026

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BIKUR CHOLIM LTD

COMPANY LIMITED BY GUARANTEE

STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)

YEAR ENDED 31 MARCH 2025

	Note	2025 Unrestricted funds £	2025 Restricted funds £	2025 **Total funds £**	2024 Total funds £
Income and endowments					
Donations and legacies	**5**	648,931	1,246,942	**1,895,873**	1,879,639
Charitable activities	**6**	2,734,449	–	**2,734,449**	2,155,435
Investment income	**7**	4,956	–	**4,956**	3,932
Total income		3,388,336	1,246,942	**4,635,278**	4,039,006
Expenditure					
Expenditure on raising funds:					
Costs of raising donations and legacies	**8**	(278,865)	–	**(278,865)**	(43,374)
Expenditure on charitable activities	**9,10**	(3,000,755)	(1,349,397)	**(4,350,152)**	(3,977,708)
Total expenditure		(3,279,620)	(1,349,397)	**(4,629,017)**	(4,021,082)
Net income and net movement in funds		108,716	(102,455)	**6,261**	17,924
Reconciliation of funds					
Total funds brought forward		716,856	102,455	**819,311**	801,387
Total funds carried forward		825,572	–	**825,572**	819,311

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

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BIKUR CHOLIM LTD

COMPANY LIMITED BY GUARANTEE

STATEMENT OF FINANCIAL POSITION

31 MARCH 2025

	Note	2025 £	£	2024 £
Fixed assets				
Tangible fixed assets	**15**		**41,681**	78,310
Current assets				
Debtors	**16**	**433,126**		374,458
Cash at bank and in hand		**736,885**		654,793
		1,170,011		1,029,251
Creditors: amounts falling due within one year	**17**	**(386,120)**		(288,250)
Net current assets			**783,891**	741,001
Total assets less current liabilities			**825,572**	819,311
Net assets			**825,572**	819,311
Funds of the charity				
Restricted funds			–	102,455
Unrestricted funds			**825,572**	716,856
Total charity funds	**18**		**825,572**	819,311

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 14 January 2026, and are signed on behalf of the board by:

Signed by:
J M Grosskopf
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Mr J M Grosskopf
Trustee

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BIKUR CHOLIM LTD

COMPANY LIMITED BY GUARANTEE

STATEMENT OF CASH FLOWS

YEAR ENDED 31 MARCH 2025

	2025	2024
	£	£
Cash flows from operating activities		
Net income	**6,261**	17,924
Adjustments for:		
Depreciation of tangible fixed assets	**36,629**	37,471
Other interest receivable and similar income	**(4,956)**	(3,932)
Accrued expenses	**41,926**	11,002
Changes in:		
Trade and other debtors	**(58,668)**	(81,872)
Trade and other creditors	**55,944**	(27,147)
Cash generated from operations	**77,136**	(46,554)
Interest received	**4,956**	3,932
Net cash from/(used in) operating activities	**82,092**	(42,622)
Cash flows from investing activities		
Proceeds from sale of tangible assets	**–**	22,144
Net cash from investing activities	**–**	22,144
Net increase/(decrease) in cash and cash equivalents	**82,092**	(20,478)
Cash and cash equivalents at beginning of year	**654,793**	675,271
Cash and cash equivalents at end of year	**736,885**	654,793

The notes on pages 25 to 34 form part of these financial statements.

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1. GENERAL INFORMATION

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is Ground Floor, 2a Northfield Road, London, N16 5RN.

2. STATEMENT OF COMPLIANCE

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. ACCOUNTING POLICIES

Basis of preparation

The financial statements have been prepared on the historical cost basis.

The financial statements are prepared in sterling (rounded to the nearest pound), which is the functional currency of the entity.

The charity meets the definition of a public benefit entity under FRS102.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

The Trustees do not consider there are any critical judgements or sources of estimation uncertainty requiring disclosure beyond the accounting policies listed below.

Fund accounting

Unrestricted funds
General unrestricted funds comprise the accumulated surplus or deficit on income and expenditure account. They are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Restricted funds
Restricted funds are funds subject to specific restricted conditions imposed by donors.

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3. ACCOUNTING POLICIES *(continued)*

Incoming resources

These are included in the statement of financial activities (SOFA) when:
the charity becomes entitled to the resources;
it is probable the charity will receive the resources; and
the monetary value can be measured with sufficient reliability

Grants and donations

Grants and donations are only included in the SOFA when the Charity has unconditional entitlement to the resources. Donations represent voluntary amounts received during the year.

Expenditure

Expenditure is charged on an accrual basis and allocated to the appropriate headings in the accounts.

The majority of costs are directly attributable to specific activities. Costs incurred in respect of the charitable activities include elements of staff costs and attributable support costs.

Support costs

Support costs are those costs which are common to all areas of the organisation. These are allocated across the activities based on the proportion of direct costs allocated to each activity.

Governance costs

Governance costs are associated with the governance arrangements of the charity and relate to the general running of the charity. These costs include audit, legal advice for trustees and costs associated with meeting constitutional and statutory requirements such as the cost of trustee meetings and the preparation of the statutory accounts.

Operating lease agreements

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged against profits on a straight-line basis over the period of the lease.

Fixed assets

All fixed assets are initially recorded at cost and subsequently stated at cost less any accumulated depreciation and impairment losses.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Leasehold refurbishment	-	Over remaining number of years (expires in 2026)
Equipment, Fixtures & Fittings	-	25% reducing balance
Database	-	10% straight line

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3. ACCOUNTING POLICIES *(continued)*

Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

4. LIMITED BY GUARANTEE

The charity is a company limited by guarantee and has no share capital. The liability of each trustee in the event of winding up is limited to £1.

5. DONATIONS AND LEGACIES

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2025 £**
Donations			
Grants and Donations	648,931	1,246,942	**1,895,873**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Donations			
Grants and Donations	487,635	1,392,004	1,879,639

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5. DONATIONS AND LEGACIES *(continued)*

	Unrestricted Funds 2025 **£**	Restricted Funds 2025 **£**	**Total Funds 2025 £**	Total Funds 2024 £
Arbib Lucas Fund	-	1,790	**1,790**	2,491
BAME Advice Worker Grant	-	45,000	**45,000**	45,000
Delapage	-	-	**-**	106,000
Children Centres	-	25,000	**25,000**	15,120
City & Hackney MIND	-	97,471	**97,471**	86,742
City & Hackney Psychological Therapies	-	306,724	**306,724**	311,872
Conference for Material Claims against Germany	-	335,708	**335,708**	271,325
Holiday Grants	-	8,300	**8,300**	27,522
Independent Age - Rubka	-	-	**-**	20,000
Jewish Temporary Shelter	-	5,894	**5,894**	4,749
London Borough of Hackney	-	42,923	**42,923**	45,342
London Borough of Haringey - Area Based Grants	-	10,000	**10,000**	30,000
London Propel - New Deal for Young People	-	49,891	**49,891**	124,727
Maurice Wohl Foundation	-	100,000	**100,000**	100,000
The Power to Change	-	18,275	**18,275**	12,000
Riverside Group Plc	-	140,000	**140,000**	186,874
The Advocacy Project	-	11,994	**11,994**	2,240
Fundraising and donations	648,931	-	**648,931**	455,082
Other	-	47,702	**47,702**	32,553
Total	648,931	1,246,942	**1,895,873**	1,879,639

6. CHARITABLE ACTIVITIES

	Unrestricted Funds £	**Total Funds 2025 £**	Unrestricted Funds £	Total Funds 2024 £
Fees for Care Services	2,734,449	**2,734,449**	2,155,435	2,155,435

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6. CHARITABLE ACTIVITIES *(continued)*

Fees were received from the following Government and public bodies:

	Unrestricted Funds £	Restricted Funds £	**Total Funds £**	Total Funds £
London Borough of Hackney	1,860,301	–	**1,860,301**	1,520,999
City & Hackney Primary Care Trust	558,616	–	**558,616**	277,917
London Borough of Haringey	141,678	–	**141,678**	135,691
Users Fees	173,854	–	**173,854**	220,828
Total fees for commissioned care services	2,734,449	–	**2,734,449**	2,155,435

7. INVESTMENT INCOME

	Unrestricted Funds £	**Total Funds 2025 £**	Unrestricted Funds £	Total Funds 2024 £
Bank interest receivable	4,956	**4,956**	3,932	3,932

8. COSTS OF RAISING DONATIONS AND LEGACIES

	Unrestricted Funds £	**Total Funds 2025 £**	Unrestricted Funds £	Total Funds 2024 £
Costs of raising donations and legacies - Donations	278,865	**278,865**	43,374	43,374

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9. EXPENDITURE ON CHARITABLE ACTIVITIES BY FUND TYPE

	Unrestricted Funds	Restricted Funds	**Total Funds 2025**
	£	£	**£**
Care & Support Services	2,229,028	723,213	**2,952,241**
Mental Health Support Services	348,865	476,184	**825,049**
Carers Support	15,734	–	**15,734**
Volunteer Programme	114,076	–	**114,076**
Supporting People	7,485	150,000	**157,485**
Support costs	285,567	–	**285,567**
	3,000,755	1,349,397	**4,350,152**

	Unrestricted Funds	Restricted Funds	Total Funds 2024
	£	£	£
Care & Support Services	2,102,356	533,119	2,635,475
Mental Health Support Services	97,765	582,568	680,333
Carers Support	11,462	–	11,462
Volunteer Programme	121,925	–	121,925
Supporting People	4,216	216,874	221,090
Support costs	307,423	–	307,423
	2,645,147	1,332,561	3,977,708

10. EXPENDITURE ON CHARITABLE ACTIVITIES BY ACTIVITY TYPE

	Activities undertaken directly	Support costs	**Total funds 2025**	Total fund 2024
	£	£	**£**	£
Care & Support Services	2,952,241	201,131	**3,153,372**	2,848,361
Mental Health Support Services	825,049	55,508	**880,557**	736,560
Carers Support	15,734	1,058	**16,792**	12,410
Volunteer Programme	114,076	7,675	**121,751**	132,002
Supporting People	157,485	10,595	**168,080**	239,362
Governance costs	–	9,600	**9,600**	9,013
	4,064,585	285,567	**4,350,152**	3,977,708

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11. ANALYSIS OF SUPPORT COSTS

	Staff Costs	Other Office Costs	Legal & Professional Costs	**Total 2025**	Total 2024
	£	£	£	**£**	£
Care & Support Services	66,658	111,456	23,017	**201,131**	212,886
Mental Health Support Services	30,760	18,396	6,352	**55,508**	56,227
Carers Support	586	351	121	**1,058**	948
Volunteer Programme	4,253	2,544	878	**7,675**	10,077
Supporting People	5,872	3,511	1,212	**10,595**	18,272
Governance Costs	5,320	3,181	1,099	**9,600**	9,013
	113,449	139,439	32,679	**285,567**	307,423

12. NET INCOME

Net income is stated after charging/(crediting):

	2025	2024
	£	£
Depreciation of tangible fixed assets	**36,629**	37,471
Fees payable for the audit of the financial statements	**9,600**	9,013
Operating lease costs: land and buildings	**50,000**	50,000

13. STAFF COSTS

The average head count of employees during the year was 149 (2024: 145).

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2025	2024
	£	£
Wages and salaries	**2,222,974**	1,869,131
Social security costs	**142,874**	105,528
Employer's pension contributions	**30,669**	25,695
	2,396,517	2,000,354

The number of employees whose remuneration for the year fell within the following bands, were:

	2025	2024
	No.	No.
£60,000 to £69,999	**–**	1

Key Management Personnel

Key management personnel include all persons that have authority and responsibility for planning, directing and controlling the activities of the charity. The total compensation paid to key management personnel for services provided to the charity was £50,214 (2024: £64,321).

14. TRUSTEE AND KEY MANAGEMENT REMUNERATION AND EXPENSES

There was no remuneration paid to the trustees. The charity did not meet any individual expenses incurred by the trustees for services provided to the charity.

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15. TANGIBLE FIXED ASSETS

	Land and buildings £	Fixtures and fittings £	**Total £**
Cost			
At 1 April 2024 and 31 March 2025	474,709	85,291	**560,000**
Depreciation			
At 1 April 2024	406,502	75,188	**481,690**
Charge for the year	34,103	2,526	**36,629**
At 31 March 2025	440,605	77,714	**518,319**
Carrying amount			
At 31 March 2025	34,104	7,577	**41,681**
At 31 March 2024	68,207	10,103	78,310

16. DEBTORS

	2025 £	2024 £
Trade debtors	**433,126**	374,458

17. CREDITORS: amounts falling due within one year

	2025 £	2024 £
Trade creditors	**149,296**	105,747
Accruals and deferred income	**190,910**	148,984
Social security and other taxes	**37,949**	26,941
Other creditors	**7,965**	6,578
	386,120	288,250

18. ANALYSIS OF CHARITABLE FUNDS

Unrestricted funds

	At 1 April 2024 £	Income £	Expenditure £	**At 31 March 2025 £**
General funds	716,856	3,388,336	(3,279,620)	**825,572**

	At 1 April 2023 £	Income £	Expenditure £	At 31 March 2024 £
General funds	758,375	2,647,002	(2,688,521)	716,856

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18. ANALYSIS OF CHARITABLE FUNDS *(continued)*

Restricted funds

	At 1 April 2024 £	Income £	Expenditure £	**At 31 March 2025 £**
Restricted funds	102,455	1,246,942	(1,349,397)	–

	At 1 April 2023 £	Income £	Expenditure £	At 31 March 2024 £
Restricted funds	43,012	1,392,004	(1,332,561)	102,455

19. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2025 £**
Tangible fixed assets	41,681	–	**41,681**
Current assets	1,170,011	–	**1,170,011**
Creditors less than 1 year	(386,120)	–	**(386,120)**
Net assets	825,572	–	**825,572**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Tangible fixed assets	69,401	8,909	78,310
Current assets	935,705	93,546	1,029,251
Creditors less than 1 year	(288,250)	–	(288,250)
Net assets	716,856	102,455	819,311

20. ANALYSIS OF CHANGES IN NET DEBT

	At 1 Apr 2024 £	Cash flows £	**At 31 Mar 2025 £**
Cash at bank and in hand	654,793	82,092	**736,885**

21. OPERATING LEASE COMMITMENTS

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

	2025 £	2024 £
Not later than 1 year	**50,000**	50,000
Later than 1 year and not later than 5 years	**20,833**	70,833
	70,833	120,833

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22. RELATED PARTIES

No transactions with related parties were undertaken such as are required to be disclosed.

BIKUR CHOLIM LIMITED

England & Wales - Charity number 1085965

Accounts

COMPANY REGISTRATION NUMBER: 04001168
CHARITY REGISTRATION NUMBER: 1085965

BIKUR CHOLIM LTD

Company Limited by Guarantee

FINANCIAL STATEMENTS

31 MARCH 2024

COHEN ARNOLD
Chartered accountants & statutory auditor
New Burlington House
1075 Finchley Road
LONDON
NW11 0PU

BIKUR CHOLIM LTD

COMPANY LIMITED BY GUARANTEE

FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2024

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Statement of financial activities (including income and expenditure account)	**18**
Statement of financial position	**19**
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Notes to the financial statements	**21 to 30**

BIKUR CHOLIM LTD

COMPANY LIMITED BY GUARANTEE

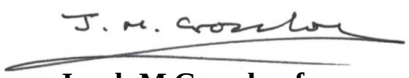
TRUSTEES' ANNUAL REPORT (INCORPORATING THE DIRECTOR'S REPORT)

YEAR ENDED 31 MARCH 2024

The trustees, who are also the directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 March 2024.

Chair's report

Change a Life. Change a World.
Every day, countless people receive a life altering diagnosis of illness. Although the impact for each of them will be different, all of them share the overwhelm, the helplessness, the loneliness and other feelings of loss, suffering and pain. Every day, there are people in our community whose lives are forever changed by the small and large acts of support and kindness which Bikur Cholim provides. A warm meal, a friendly visit, a car ride to hospital are just some of the things that we do that make life changing differences and bring lasting feelings of comfort and relief. In these times of financial challenge when the demand continues to increase in the face of decreasing income, we have diversified our approach and increased our volunteers and the activities they provide. It is inspirational and heart-warming to witness the dedication of our volunteers which no doubt is influenced by the staff who manage them and the excellent leadership of our full management team. Special thanks to the donors and supporters of Bikur Cholim who recognise the value of investing in Bikur Cholim where the return on investment is immeasurable.



Jacob M Grosskopf
Chair

REFERENCE AND ADMINISTRATIVE DETAILS

Registered charity name	Bikur Cholim Ltd
Charity registration number	1085965
Company registration number	04001168
Principal office and registered office	Ground Floor 2a Northfield Road London N16 5RN
THE TRUSTEES	Mr J M Grosskopf Mr R Grusgott Mr A Oberlander Mr S Rand

PATRONS

Dr D Landau Mbbs Mrcp Frcr
Prof S Stanton Frcs Frcoog
Lady L Winston

MEDICAL ADVISORY BOARD

Dr	Yossie	Adler
Dr	Ghazal	Afzal
Prof	Michael	Baum
Prof	Michael	Besser
Dr	Simon	Cohen
Dr	Michael	Fertleman
Dr	Peter	Freedman
Prof	Anthony	Goldstone
Dr	Stephen	Herman
Dr	Mervyn	Jaswon
Mr	Eli	Kernkraut
Dr	David	Landau
Dr	Jeremy	Pfeffer
Dr	Jeremy	Rees
Prof	StuartStanton	

Company secretary	Mrs R Cohen
Auditor	Cohen Arnold Chartered accountants & statutory auditor New Burlington House 1075 Finchley Road LONDON NW11 0PU

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Bikur Cholim Ltd is a Company Limited by Guarantee not having a Share Capital. It is registered as a charity with the Charity Commission (Number 1085965).

Bikur Cholim Ltd's governing instruments are its Memorandum and Articles of Association as amended by a Special Resolution.

Appointment of trustees

The trustees (as directors for company law purposes) may at any time co-opt any individual who is qualified to be appointed as a trustee to fill a vacancy in their number or as an additional trustee.

Sub committees

The organisation has four subcommittees which meet on a monthly basis and report to the full board of trustees on bi-monthly basis.

SUBCOMMITTEE	CHAIR
1. Mental Health	R Grussgott
2. Adults and Older People	S Rand
3. Children & Families	a Oberlander
4. Finance	J M Grosskopf

Trustee induction and training

New trustees are subject to an enhanced CRB disclosure and receive our Trustee Induction Training which includes an understanding of the content of the Memorandum and Articles of Association, their legal obligations under charity act and company law, the organisational structure of Bikur Cholim Limited and the recent financial performance of the charity. Trustees are encouraged to attend appropriate external training events which enhance their knowledge and skill thereby improving the performance of of their role.

Organisation

The trustees are responsible for governance of the organisation, and the Chair and Treasurer are active in all operational aspects of strategic management. The day to day affairs of the charity are run by its trustees supported by several administrative staff.

Risk factors

The Charity has assessed the major risks to which the Charity is exposed in particular those to the operations and finances of the Charity as detailed in our Business Continuity Plan, and is satisfied that systems are in place to manage its exposure to those risks.

OBJECTIVES AND ACTIVITIES FOR THE BENEFIT OF THE PUBLIC

Bikur Cholim's mission is to relieve the effects of sickness, poor physical and mental health and old age, for people of the community in North London by assisting with the provision of support, facilities, services and housing related support.

Our Vision:

To be alongside patients and families on their journey through the dark tunnel of illness and bring sparks of light on the way.

Established in 1979 in response to a local tragedy, Bikur Cholim was founded to ensure that no person would have to battle the challenges of illness and disability on their own. More than four decades since we were first established, our commitment to this ideal remains as principal as ever.

Although there is not much that can be done to prevent illness, there is a lot that can be done to reduce the pain that accompanies it. Bikur Cholim's values of person-centred services and attitudes of respect, dignity and sensitivity as well as our unstinting commitment to confidentiality have enabled us to meet the individual needs of each of our service users.

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and in planning future activities.

Policies and Procedures

Bikur Cholim's extensive range of policies and procedures are continuously developed and reviewed and the organisation is committed to ensuring that all its activities and operations are conducted in accordance with its policies and procedures. This includes our Environmental Policy, Business Continuity Plan and Safeguarding Vulnerable Adults and Children Policy. The Management committee are ultimately responsible for ensuring that all staff are aware of the policies and that these are implemented accordingly.

ACHIEVEMENTS AND PERFORMANCE

FACTS AND FIGURES FOR 2023-24

Who we have helped this year

200 Older people

94 Adults

102 Families with Children

162 People living with Mental Health conditions (accessing Support Work)

339 Talking Therapy Service Users (accessing Therapy)

Services in 2023-24

120,588 hours of personal care

26,123 hours of domestic help

22,789 meals

617 car vouchers

736 Gifts and Care Packages

1,621 home and hospital volunteer visits

5,304 Chasdei Hindy Volunteer Activities

Our Team

21 Support Workers

34 Staff

13 Therapists

74 care workers

447 volunteers

CARE AND SUPPORT SERVICES

Home Care

Bikur Cholim is registered as a Domiciliary Care provider with Care Quality Commission (CQC) to provide Homecare and Nursing Care.

We are the 'Preferred Primary Provider' for Hackney Council for Homecare for Adults and Older People of the Charedi Community. We are also approved providers for the Disabled Children's Team, and NHS Continuing Health Care by NEL.

All Bikur Cholim's home care workers are inducted using the Skills for Care induction program and receive ongoing training to ensure that they deliver person centred care in a way which promotes, sensitivity, dignity and respect.

Within the community, we currently provide for the a number of genres and have the necessary skills and experience to specifically meet the needs of those requiring specialist services including:

- Basic and specialist care to older people
- Adults with physical disabilities
- People with mental health needs
- People who require dementia care
- Children with physical and learning disabilities
- End of life care

Bikur Cholim is committed to paying all its care workers the London Living Wage which demonstrates how much we value our staff and the important work they are doing and reflects the high standards of care provided.

Highlight: Digitalising of Care Records

In line with our commitment to providing the highest levels of care, we are now using Birdie, a cutting-edge software solution that allows for real time reporting and monitoring of all care visits. All carers have to clock in their arrival and departure time for each visit as well as report on the wellbeing of the patient and tasks completed, in real time. This makes it possible for us to monitor what is happening remotely and to ensure the safety of our patients. Within 6 months of using this new system we have achieved an average score of 3.5 (out of 4) on CQC's rating system for homecare providers.

Case Management and Family Support
The role of the support worker has been an integral and fundamental underpinning to the service. Bikur Cholim's services are organised across three departments: Adults and Older People Children and Families
Mental Health
Each department is led by a department manager who is triages all calls and assigns each case to a suitable support worker. The support worker is the point of contact for the individual / family and makes and assessment and develops a personalised package of care and support which combines emotional support with practical services. All our support workers have been trained in the FAMILY framework which a 6-stage intervention with a focus on empowerment and independence which are the ultimate goals of the support we provide.

F - Finding out
A - Agreed Goals
M - Mapping
I - Intervening
L - Looking for Difference
Y - Your Plan

The department managers provide FAMILY focused supervision and ongoing support and this theme is also the approach used in peer led supervision and team meetings.

Our support workers benefit from a rigorous training program which includes specialist items of interest including: Adult and Children's Safeguarding, Benefits Update, Understanding Dementia, and Supporting People with Long Term Illness.

Highlight - Our training program this year featured two new areas of interest:
- Ambiguous Loss – How to support families in grieving the changes that come with long term physical or mental health conditions.
- Walking alongside Families at times of Crisis

PROMOTING CULTURAL AWARENESS

The Orthodox Jewish community, often called Charedi, has distinctive religious and cultural needs and we are aware that raising awareness of these needs results in increased understanding, improved communication and a better working partnership between providers and the community.

- We have developed a Cultural Awareness training session which forms part of our induction program for all home care workers.
- We have reviewed and reprinted Guide for Carers booklet.
- We have delivered our Cultural Awareness training to statutory organisations including Social Services, ELFT and other MH services.

PEER SUPPORT GROUPS

Our peer support groups meet regularly providing a safe space where people use their own experiences to help others in similar circumstances feel accepted and understood.

1. Support Group for people with MH
2. Support Group for Young People with Diabetes
3. Support Group for parents of Children with Hearing Loss
4. Support Group for parents of Children with ADHD (Attention Deficit Hyperactivity Disorder).
5. Support Group for patients with Parkinson's disease
6. Support Group for carers of older people with dementia.

Advocacy

Bikur Cholim is a delivery partner for Rethink Advocacy in Hackney. We support people who may be marginalised to speak up, understand their rights and make choices by providing independent, confidential advocacy about how to access and engage with services, rights and how to exercise rights, complaints procedure and getting legal support.

Stigma, isolation and inequality are some of the biggest challenges faced by people with learning disabilities, mental health problems, and dementia. We are working with people to address these challenges.

We believe that when an individual has a voice, understands their rights and makes choices, real change can happen. And that everyone has the right to influence decisions affecting their lives.

"I would like to record my appreciation to you and your colleagues for the way in which you have facilitated communication between me and my client. As you know, she and all her family are severely affected by ill health and without your kind assistance, communication with her would have been much more difficult, which would have been greatly to her detriment. I commend your organisation for all the wonderful work that it does." David Sonn, Solicitor

IAPT Talking Therapies Service

Our Therapy Service provides psychological help and support to adults, carers and families who are experiencing emotional difficulties in their everyday wellbeing.

The service benefits from a professional structure and is staffed by highly qualified clinicians providing evidence based, outcome focused psychological therapies including CBT and IPT. Dr Jenny Taylor, our clinical lead, provides clinical oversight and supervision to our team of 15PT therapists. Our Admissions and Reviews Panels take place weekly and all treatments are provided in our purposely designed Therapies Unit.

Our treatment rooms are furnished to a high standard and are comfortable and airy making the setting conducive to the therapeutic process.

We have achieved BACP Service Accreditation which demonstrates the high quality of the service and its commitment to competence.

As an approved IAPT provider, delivering a culturally specific IAPT service for the Charedi community which is being commissioned by City and Hackney CCG we have exceeded national recovered rates and have achieved the highest recovery rates out of 44 London IAPT providers. As part of the City and Hackney CCG Psychological Therapies and Wellbeing Alliance, we are important partners in improving the Psychological Therapies offer across the borough and work closely with the CCG, GPs, and other statutory and voluntary partners including ELFT, Homerton Hospital, MIND, Derman, Hackney Volunteer Centre and the Tavistock. We are also partners in the Wellbeing Network, a City and Hackney Partnership, led by MIND to provide culturally specific Mental Health Support.

Our expanded Talking Therapies Service now include a Low Intensity Service.

CBT Coaching - Guided Self Help through a structured set of sessions delivered by specially trained CBT coaches to help with understanding and self-management of low levels of anxiety and depression. This is particularly suited for people who do not meet the criteria for High Intensity service or are on a waiting list.

We have partnered with mainstream services including ELFT (East London Foundation Trust) to deliver co-facilitated psycho educational groups for people with mild to moderate anxiety and depression. We have delivered these sessions on areas of special interest including Depression, Personality Disorder, Psychosis and Post Natal Depression.

In addition to our IAPT service which is designed for mild to moderate MH needs, we have developed a Psychology Service for Complex Cases. In response to need, we have expanded our MH service to provide psychology for people with SMI (Severe Mental Illness). The service is delivered by a Clinical Psychologist (Band 8) and works in partnership with ELFT, who make referrals and share the clinical oversight as part of a multi-disciplinary team approach. In order to facilitate joint working, our clinical psychologist has been provided with an Honorary Contract by ELFT which means smoother access to joint records and reporting systems. The pilot has worked with 8 clients all of whom have achieved significant outcomes including avoidance of hospital admissions and we are now seeking support to integrate this service within our MH service offer and are seeking recurring funding from the PTA.

Highlight: To manage increased demand, we have obtained additional premises for our therapy service and now have the use of three therapy rooms on the first floor of Stamford Hill Library.

Highlight: SibLink - a peer support group for siblings of individuals with serious mental health conditions has been developed by siblings and teachers to offer support. They produce periodical newsletters filled with insights from siblings who truly understand and also deliver thoughtful gifts for special occasions.

Highlight: Last year we launched, "Heads Up", a mental health awareness magazine. The magazine has made waves and this year's edition features submissions by readers, many of whom have bravely shared their personal experiences which has greatly enhanced this publication.

HOSPITAL TRANSPORT

Travelling to hospital via public transport can be an enormous challenge for those who are ill, frail or travelling with young children. Bikur Cholim's car voucher system, which pays for hospital transport, ensures that the journey to hospital is as smooth as possible and gives people the feeling that Bikur Cholim is with them all the way.

MEALS SERVICE

The Meals Service provides warm nutritious meals daily which are cooked and delivered by volunteers, for people who are unwell and unable to prepare their own meals. We also provide meals for older people, carers and families and the meals provide them with sense of stability both nutritionally and emotionally.

Highlight: In addition to our meals service, we've added Cakes and Challohs. Every Friday, our volunteers deliver, a fresh selection of beautiful and tasty home baked cakes and challos adding the finishing touch to our Shabbos meals service.

SHORT BREAKS

For families experiencing illness, a short seaside break can provide a welcome respite an opportunity to recharge. We are grateful to our partners at Menuchas Reisel who own and manage a one bedroom luxury flat in Bournemouth which can be booked for weekends or mid-week stays for two.

THE EXTRA TOUCH

Besides the full menu of services, we know that sometimes it's the extra touch that can make all the difference. That's why we never lose sight of the little joys which can brighten the day. Flowers, massages, birthday cakes, tickets to community events, a restaurant meal are just some of the special gifts which we send to let people know that we are thinking of them and feeling for them, when they need it most.

We also have a Magic Box service, which provides special gifts and treats to kids such as games, toys and trips to children and young people affected by illness.

VOLUNTEERS

Volunteering is the bedrock of Bikur Cholim's activities and remains at the heart of the organisation. Our work with the most vulnerable members of the community supports the evidence that social isolation presents serious risks to health and wellbeing.

We are very proud to have achieved and maintained the Investing In Volunteers quality mark. This is the UK quality standard for organisations which involves volunteers in their work. It provides the tools to organisations to comprehensively review their volunteer management and publicly demonstrates their commitment to volunteering.

Bikur Cholim's volunteer coordinators recruit, train and support our growing team of volunteers and manage our volunteer project. This includes:

- Visitors to sick and older people at home and in hospital.
- Accompaniment on hospital appointments and treatments for older people, people with learning disabilities or language difficulties, or those who simply wish for a hand to hold or shoulder to lean on.
- Volunteers to provide respite to main carers at home and hospital to give them a break from their caring role.
- Volunteers to entertain young children undergoing treatment including play activities, arts and crafts and storytelling.

- A befriending service.
- A Mental Health volunteer service. The project encourages service users to enjoy a social life in the community. Many of these befriending relationships start whilst people are in-patients, and the volunteers are actively involved in supporting patients through the discharge process and the transition back into the community. For many, friendships and social inclusion have complemented their clinical interventions and have been instrumental in the recovery process.

Hospital Respite Service - Our volunteers now provide respite to parents of babies and young children who cannot be left alone in hospital. This allows parents to return home, often to their other children to recharge, secure in the knowledge that their children will receive one to one care and attention by our dedicated volunteers.

Young Volunteers

Chasdei Hindy is a volunteer project for with more than 100 young volunteers providing weekly sessions of practical assistance to families with young children with childcare tasks including play, mentoring and support with homework.

The project is managed by a dedicated Volunteer Coordinator who provides induction and training with a special emphasis on Safeguarding and the volunteers also benefit from ongoing supervision.

The volunteers have enjoyed exciting reward activities celebrating volunteer achievements including a trip to the beach and a magic performance.

Trauma And Crisis Support

Following a spate of tragic fatalities in the community, we identified a need for specialist Crisis Support to provide immediate support in the aftermath of a traumatic event such as a sudden death or road accident. In partnership with Chai Lifeline, New York, who provided the initial training to our team of 18 volunteers, the service is available to provide short term crisis intervention to individuals and families. The service also offers guidance and resources to schools and wider networks in responding to traumatic situations including bereavement. The model which focuses on building resilience has dramatically reduced the long-term effects of trauma by giving victims the tools to discover their own strengths and empower them with the skills to continue managing post intervention.

Volunteer Value

The charity continues to benefit from very significant volunteer input. 452 regular volunteers provide a total of at least 10,848 hours per year. Our paid staff have not collected payment for 1076 hours worked overtime. Even if valued very modestly at an average of £12.00 per hour, the value of volunteer time to the charity is £143,088 this year.

FUTURE PLANS

Day Services

In line with Hackney's Vision for Day Services, we will be setting up Day and Evening opportunities which will enable people to live a good quality of life, promoting and encouraging people to stay as healthy and independent as possible. The service will be time-limited and oriented towards education and employment.

Connect Call

Following the tragic death of a single man living on his own, which was only discovered several days later, we were approached by friends who wanted to set up a call monitoring system to keep people

safe whilst maintaining their independence. Although there are a number of existing systems like panic buttons and alarms for people who are at risk, this is generally used for people who are frail or seen to be at risk. For single people in good health, this is an unlikely option. In response to this newly identified need, we are working with IT experts to develop a Call System with automated daily check ins which alerts a named key holder when contact is not established. This arrangement is not foolproof as there may still be many hours before an alert is made that the person needs help but it may be a compromise for people who do not want to receive a daily welfare check or use a traditional panic button system. We are in the final stages of developing this system which we hope will reduce number of of deaths and serious incidents for people living on their own.

FINANCIAL REVIEW

Reserves policy
The trustees are of the opinion that the level of available reserves held by the charity should be able to cover the costs of three to six months running costs excluding the cost of the provision of commissioned care services. Currently six months running costs amounts to approximately £932,824. As of 31 March 2024, the available reserves of the charity were £741,001 which is the equivalent of almost 5 months running costs.

As at 31 March 2024, the charity had £716,856 unrestricted funds of which £69,401 was fixed assets and £102,455 restricted funds of which £8,909 was fixed assets and £93,546 was current assets.

Investment policy
Under the memorandum and articles of association, the charity has the power to make any investment which the trustees see fit. The trustees regularly review the charity's position and needs with respect to the investment policy.

TRUSTEES' RESPONSIBILITIES STATEMENT

The trustees, who are also directors for the purposes of company law, are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, 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 applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity 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 charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

AUDITOR

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

The auditor is deemed to have been re-appointed in accordance with section 487 of the Companies Act 2006.

SMALL COMPANY PROVISIONS

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on 18 December 2024 and signed on behalf of the board of trustees by:



Mr A Oberlander
Trustee

BIKUR CHOLIM LTD

COMPANY LIMITED BY GUARANTEE

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF BIKUR CHOLIM LTD

YEAR ENDED 31 MARCH 2024

OPINION

We have audited the financial statements of Bikur Cholim Ltd (the 'charity') for the year ended 31 March 2024 which comprise the statement of financial activities (including income and expenditure account), statement of financial position, statement of cash flows and the related notes, including a summary of 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 charity's affairs as at 31 March 2024 and of its 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;
- 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 charity 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 charity'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 annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. 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.

In connection with our audit of the financial statements, 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 audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. 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' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report has 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 charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

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

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the 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; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the directors' report and from the requirement to prepare a strategic report.

RESPONSIBILITIES OF TRUSTEES

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors 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 charity'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 charity 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.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- We obtained an understanding of the legal and regulatory frameworks that are applicable to the company, and determined that the most relevant to the presentation of the financial statements are those that relate to the reporting legislation (UK GAAP and the Companies Act 2006), the relevant tax regulations in the United Kingdom, the Landlord and Tenant Act, the UK General Data Protection Regulation (GDPR), Health & Safety Regulations and the Bribery Act. We understood how the company is complying with those frameworks through discussion with the trustees and senior management, and by identifying the company's policies and procedures regarding compliance with laws and regulations. We also identified those members of management who have the primary responsibility for ensuring compliance with laws and regulations, and for reporting any known instances of non-compliance to the trustees. We communicated these identified frameworks amongst our audit team and remained alert to any indications of non-compliance throughout the audit. We ensured that the engagement team had sufficient competence and capability to identify or recognise non-compliance with laws and regulations.
- We discussed with the trustees and senior management the policies and procedures regarding compliance with these legal and regulatory frameworks.
- We assessed the susceptibility of the company's financial statements to material misstatement, including how fraud might occur, by reviewing the company's identified risks and enquiry with the trustees and senior management during the planning and finalisation phases of our audit. The susceptibility to such material misstatement was determined to be low.

- Based on this understanding we designed our audit procedures to identify non-compliance with the identified legal and regulatory frameworks, which were part of our procedures on the related financial statement items. Our procedures included reviewing the company's internal controls policies and procedures, reviewing the minutes of board meetings and correspondence with regulatory bodies including HMRC, testing transactions outside the normal course of the business and journal entries, and discussions with the trustees and senior management.

Owing to the inherent limitations of an audit, there is an unavoidable risk that we may not have detected some material misstatements in the financial statements, even though we have properly planned and performed our audit in accordance with auditing standards. For example, the further removed non-compliance with laws and regulations (irregularities) is from the events and transactions reflected in the financial statements, the less likely the inherently limited procedures required by auditing standards would identify it. In addition, as with any audit, there remained a higher risk of non-detection of irregularities, as these may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls. We are not responsible for preventing non-compliance and cannot be expected to detect non-compliance with all laws and regulations.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor’s report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor’s report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

USE OF OUR REPORT

This report is made solely to the charity'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 charity'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 charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

DAVID GOLDBERG (Senior Statutory Auditor)

For and on behalf of
Cohen Arnold
Chartered accountants & statutory auditor

New Burlington House
1075 Finchley Road
LONDON
NW11 0PU

18 December 2024

BIKUR CHOLIM LTD

COMPANY LIMITED BY GUARANTEE

STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)

YEAR ENDED 31 MARCH 2024

		2024			2023
		Unrestricted funds	Restricted funds	**Total funds**	Total funds
	Note	**£**	**£**	**£**	£
Income and endowments					
Donations and legacies	**5**	487,635	1,392,004	**1,879,639**	1,797,361
Charitable activities	**6**	2,155,435	–	**2,155,435**	1,752,930
Investment income	**7**	3,932	–	**3,932**	743
Total income		2,647,002	1,392,004	**4,039,006**	3,551,034
Expenditure					
Expenditure on raising funds:					
Costs of raising donations and legacies	**8**	(43,374)	–	**(43,374)**	(179,786)
Expenditure on charitable activities	**9,10**	(2,645,147)	(1,332,561)	**(3,977,708)**	(3,560,405)
Total expenditure		(2,688,521)	(1,332,561)	**(4,021,082)**	(3,740,191)
Net income/(expenditure) and net movement in funds		(41,519)	59,443	**17,924**	(189,157)
Reconciliation of funds					
Total funds brought forward		758,375	43,012	**801,387**	990,544
Total funds carried forward		716,856	102,455	**819,311**	801,387

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

BIKUR CHOLIM LTD

COMPANY LIMITED BY GUARANTEE

STATEMENT OF FINANCIAL POSITION

31 MARCH 2024

	Note	2024 £	£	2023 £
Fixed assets				
Tangible fixed assets	**15**		**78,310**	137,925
Current assets				
Debtors	**16**	**374,458**		292,586
Cash at bank and in hand		**654,793**		675,271
		1,029,251		967,857
Creditors: amounts falling due within one year	**17**	**(288,250)**		(304,395)
Net current assets			**741,001**	663,462
Total assets less current liabilities			**819,311**	801,387
Net assets			**819,311**	801,387
Funds of the charity				
Restricted funds			**102,455**	43,012
Unrestricted funds			**716,856**	758,375
Total charity funds	**18**		**819,311**	801,387

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 18 December 2024, and are signed on behalf of the board by:

Mr J M Grosskopf
Trustee

BIKUR CHOLIM LTD

COMPANY LIMITED BY GUARANTEE

STATEMENT OF CASH FLOWS

YEAR ENDED 31 MARCH 2024

	2024	2023
	£	£
Cash flows from operating activities		
Net income/(expenditure)	**17,924**	(189,157)
Adjustments for:		
Depreciation of tangible fixed assets	**37,471**	41,054
Other interest receivable and similar income	**(3,932)**	(743)
Accrued expenses/(income)	**11,002**	(746)
Changes in:		
Trade and other debtors	**(81,872)**	137,975
Trade and other creditors	**(27,147)**	61,277
Cash generated from operations	**(46,554)**	49,660
Interest received	**3,932**	743
Net cash (used in)/from operating activities	**(42,622)**	50,403
Cash flows from investing activities		
Purchase of tangible assets	**–**	(24,605)
Proceeds from sale of tangible assets	**22,144**	–
Net cash from/(used in) investing activities	**22,144**	(24,605)
Net (decrease)/increase in cash and cash equivalents	**(20,478)**	25,798
Cash and cash equivalents at beginning of year	**675,271**	649,472
Cash and cash equivalents at end of year	**654,793**	675,270

The notes on pages 21 to 30 form part of these financial statements.

1. GENERAL INFORMATION

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is Ground Floor, 2a Northfield Road, London, N16 5RN.

2. STATEMENT OF COMPLIANCE

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. ACCOUNTING POLICIES

Basis of preparation

The financial statements have been prepared on the historical cost basis.

The financial statements are prepared in sterling, which is the functional currency of the entity.

The charity meets the definition of a public benefit entity under FRS102.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

The Trustees do not consider there are any critical judgements or sources of estimation uncertainty requiring disclosure beyond the accounting policies listed below.

Fund accounting

Unrestricted funds
General unrestricted funds comprise the accumulated surplus or deficit on income and expenditure account. They are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Restricted funds
Restricted funds are funds subject to specific restricted conditions imposed by donors.

3. ACCOUNTING POLICIES *(continued)*

Incoming resources

These are included in the statement of financial activities (SOFA) when:
the charity becomes entitled to the reources;
it is probable the charity will receive the resources; and
the monetary value can be measured with sufficient realiability

Grants and donations

Grants and donations are only included in the SOFA when the Charity has unconditional entitlement to the resources. Donations represent voluntary amounts received during the year.

Expenditure

Expenditure is charged on an accrual basis and allocated to the appropriate headings in the accounts.

The majority of costs are directly attributable to specific activities. Costs incurred in respect of the charitable activities include elements of staff costs and attributable support costs.

Support costs

Support costs are those costs which are common to all areas of the organisation. These are allocated across all areas of activity on the basis of the number of service users for each activity.

Governance costs

Governance costs are associated with the governance arrangements of the charity and relate to the general running of the charity. These costs include audit, legal advice for trustees and costs associated with meeting constitutional and statutory requirements such as the cost of trustee meetings and the preparation of the statutory accounts.

Operating lease agreements

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged against profits on a straight line basis over the period of the lease.

Fixed assets

All fixed assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Leasehold refurbishment	-	Over remaining number of years (expires in 2026)
Equipment, Fixtures & Fittings	-	25% reducing balance
Database	-	10% straight line

3. ACCOUNTING POLICIES *(continued)*

Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

4. LIMITED BY GUARANTEE

The charity is a company limited by guarantee and has no share capital. The liability of each trustee in the event of winding up is limited to £1.

5. DONATIONS AND LEGACIES

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2024 £**
Donations			
Grants and Donations	487,635	1,392,004	**1,879,639**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Donations			
Grants and Donations	673,884	1,123,477	1,797,361

5. DONATIONS AND LEGACIES *(continued)*

	Unrestricted Funds 2024	Restricted Funds 2024	**Total Funds 2024**	Total Funds 2023
	£	£	**£**	£
Arbib Lucas Fund	-	2,491	**2,491**	2,408
BAME Advice Worker Grant	-	45,000	**45,000**	-
Big Lottery Fund	-	-	**-**	50,938
Delapage	-	106,000	**106,000**	53,424
Children Centres	-	15,120	**15,120**	15,120
City & Hackney CCG	-	-	**-**	19,817
City & Hackney MIND	-	86,742	**86,742**	73,248
City & Hackney Psychological Therapies	-	311,872	**311,872**	271,003
Conference for Material Claims against Germany	-	271,325	**271,325**	236,997
Holiday Grants	-	27,522	**27,522**	30,675
Independent Age - Rubka	-	20,000	**20,000**	-
Jewish Temporary Shelter	-	4,749	**4,749**	9,882
London Borough of Hackney	-	45,342	**45,342**	63,201
London Borough of Haringey - Area Based Grants	-	30,000	**30,000**	30,000
London Propel - New Deal for Young People	-	124,727	**124,727**	-
Maurice Wohl Foundation	-	100,000	**100,000**	103,500
The Power to Change	-	12,000	**12,000**	-
Riverside Group Plc	-	186,874	**186,874**	150,000
The Advocacy Project	-	2,240	**2,240**	10,764
Fundraising and donations	455,082	-	**455,082**	653,043
Other	32,553	-	**32,553**	23,341
Total	487,635	1,392,004	**1,879,639**	1,797,361

6. CHARITABLE ACTIVITIES

	Unrestricted Funds	**Total Funds 2024**	Unrestricted Funds	Total Funds 2023
	£	**£**	£	£
Fees for Care Services	2,155,435	**2,155,435**	1,752,930	1,752,930

6. CHARITABLE ACTIVITIES *(continued)*

Fees were received from the following Government and public bodies:

	Unrestricted Funds 2023	Restricted Funds 2023	**Total Funds 2023**	Total Funds 2022
	£	£	**£**	£
London Borough of Hackney	1,520,999	–	**1,520,999**	1,197,228
City & Hackney Primary Care Trust	277,917	–	**277,917**	223,694
London Borough of Haringey	135,691	–	**135,691**	105,054
Users Fees	220,828	–	**220,828**	226,954
Total Fees For Care Services	2,155,435	–	**2,155,435**	1,752,930

7. INVESTMENT INCOME

	Unrestricted Funds	**Total Funds 2024**	Unrestricted Funds	Total Funds 2023
	£	**£**	£	£
Bank interest receivable	3,932	**3,932**	743	743

8. COSTS OF RAISING DONATIONS AND LEGACIES

	Unrestricted Funds	**Total Funds 2024**	Unrestricted Funds	Total Funds 2023
	£	**£**	£	£
Costs of raising donations and legacies - Donations	43,374	**43,374**	179,786	179,786

9. EXPENDITURE ON CHARITABLE ACTIVITIES BY FUND TYPE

	Unrestricted Funds	Restricted Funds	**Total Funds 2024**
	£	£	**£**
Care & Support Services	2,102,356	533,119	**2,635,475**
Mental Health Support Services	97,765	582,568	**680,333**
Carers Support	11,462	–	**11,462**
Volunteer Programme	121,925	–	**121,925**
Supporting People	4,216	216,874	**221,090**
Support costs	307,423	–	**307,423**
	2,645,147	1,332,561	**3,977,708**

	Unrestricted Funds	Restricted Funds	Total Funds 2023
	£	£	£
Care & Support Services	1,861,294	560,074	2,421,368
Mental Health Support Services	162,738	346,751	509,489
Carers Support	45,711	–	45,711
Volunteer Programme	19,571	70,755	90,326
Supporting People	362	180,000	180,362
Support costs	313,149	–	313,149
	2,402,825	1,157,580	3,560,405

10. EXPENDITURE ON CHARITABLE ACTIVITIES BY ACTIVITY TYPE

	Activities undertaken directly	Support costs	**Total funds 2024**	Total fund 2023
	£	£	**£**	£
Care & Support Services	2,635,475	212,886	**2,848,361**	2,648,560
Mental Health Support Services	680,333	56,227	**736,560**	557,334
Carers Support	11,462	948	**12,410**	50,004
Volunteer Programme	121,925	10,077	**132,002**	98,808
Supporting People	221,090	18,272	**239,362**	197,299
Governance costs	–	9,013	**9,013**	8,400
	3,670,285	307,423	**3,977,708**	3,560,405

11. ANALYSIS OF SUPPORT COSTS

	Other Office Costs	**Total 2024**	Total 2023
	£	**£**	£
Care & Support Services	212,886	**212,886**	226,600
Mental Health Support Services	56,227	**56,227**	48,210
Carers Support	948	**948**	4,325
Volunteer Programme	10,077	**10,077**	8,547
Supporting People	18,272	**18,272**	17,067
Governance Costs	9,013	**9,013**	8,400
	307,423	**307,423**	313,149

12. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2024	2023
	£	£
Depreciation of tangible fixed assets	**37,471**	41,054
Fees payable for the audit of the financial statements	**9,013**	8,400
Staff pension contributions	**25,695**	21,240
Operating lease costs: land and buildings	**50,000**	50,000

13. STAFF COSTS

The average head count of employees during the year was 145 (2023: 148).

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2024	2023
	£	£
Wages and salaries	**1,869,131**	1,719,910
Social security costs	**105,528**	93,894
Employer's pension contributions	**25,695**	21,240
	2,000,354	1,835,044

The number of employees whose remuneration for the year fell within the following bands, were:

	2024	2023
	No.	No.
£60,000 to £69,999	**1**	1

Key Management Personnel

Key management personnel include all persons that have authority and responsibility for planning, directing and controlling the activities of the charity. The total compensation paid to key management personnel for services provided to the charity was £64,321 (2023:£64,321).

14. TRUSTEE AND KEY MANAGEMENT REMUNERATION AND EXPENSES

There was no remuneration paid to the trustees. The charity did not meet any individual expenses incurred by the trustees for services provided to the charity.

15. TANGIBLE FIXED ASSETS

	Land and buildings £	Fixtures and fittings £	User defined asset £	**Total £**
Cost				
At 1 April 2023	474,709	85,291	24,605	**584,605**
Disposals	–	–	(24,605)	**(24,605)**
At 31 March 2024	474,709	85,291	–	**560,000**
Depreciation				
At 1 April 2023	372,399	71,820	2,461	**446,680**
Charge for the year	34,103	3,368	–	**37,471**
Disposals	–	–	(2,461)	**(2,461)**
At 31 March 2024	406,502	75,188	–	**481,690**
Carrying amount				
At 31 March 2024	68,207	10,103	–	**78,310**
At 31 March 2023	102,310	13,471	22,144	137,925

16. DEBTORS

	2024 £	2023 £
Trade debtors	**374,458**	292,586

17. CREDITORS: amounts falling due within one year

	2024 £	2023 £
Trade creditors	**105,747**	139,861
Accruals and deferred income	**148,984**	137,982
Social security and other taxes	**26,941**	20,958
Other creditors	**6,578**	5,594
	288,250	304,395

18. ANALYSIS OF CHARITABLE FUNDS

Unrestricted funds

	At 1 April 2023	Income	Expenditure	**At 31 March 2024**
	£	£	£	**£**
General funds	758,375	2,647,002	(2,688,521)	**716,856**

	At 1 April 2022	Income	Expenditure	At 31 March 2023
	£	£	£	£
General funds	913,429	2,427,557	(2,582,611)	758,375

Restricted funds

	At 1 April 2023	Income	Expenditure	**At 31 March 2024**
	£	£	£	**£**
Restricted funds	43,012	1,392,004	(1,332,561)	**102,455**

	At 1 April 2022	Income	Expenditure	At 31 March 2023
	£	£	£	£
Restricted funds	77,115	1,123,477	(1,157,580)	43,012

19. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds	Restricted Funds	**Total Funds 2024**
	£	£	**£**
Tangible fixed assets	69,401	8,909	**78,310**
Current assets	935,705	93,546	**1,029,251**
Creditors less than 1 year	(288,250)	–	**(288,250)**
Net assets	716,856	102,455	**819,311**

	Unrestricted Funds	Restricted Funds	Total Funds 2023
	£	£	£
Tangible fixed assets	94,913	43,012	137,925
Current assets	967,857	–	967,857
Creditors less than 1 year	(304,395)	–	(304,395)
Net assets	758,375	43,012	801,387

20. ANALYSIS OF CHANGES IN NET DEBT

	At 1 Apr 2023	Cash flows	**At 31 Mar 2024**
	£	£	**£**
Cash at bank and in hand	675,271	(20,478)	**654,793**

21. OPERATING LEASE COMMITMENTS

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

	2024	2023
	£	£
Not later than 1 year	**50,000**	50,000
Later than 1 year and not later than 5 years	**70,833**	120,833
	120,833	170,833

22. RELATED PARTIES

No transactions with related parties were undertaken such as are required to be disclosed.

BIKUR CHOLIM LIMITED

England & Wales - Charity number 1085965

Accounts

COMPANY REGISTRATION NUMBER: 04001168
CHARITY REGISTRATION NUMBER: 1085965

BIKUR CHOLIM LTD

Company Limited by Guarantee

FINANCIAL STATEMENTS

31 MARCH 2023

COHEN ARNOLD
Chartered accountants & statutory auditor
New Burlington House
1075 Finchley Road
LONDON
NW11 0PU

BIKUR CHOLIM LTD

COMPANY LIMITED BY GUARANTEE

FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2023

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BIKUR CHOLIM LTD

COMPANY LIMITED BY GUARANTEE

TRUSTEES' ANNUAL REPORT (INCORPORATING THE DIRECTOR'S REPORT)

YEAR ENDED 31 MARCH 2023

The trustees, who are also the directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 March 2023.

Chair's report

Behind Closed Doors. Transforming Lives, One Knock at a Time.

Walking along the streets in North London, the area in which Bikur Cholim operates, it is often difficult to imagine what goes on behind the rows of closed doors lining those roads. The doors may seem similar from the outside but behind 568 of those, individuals and families are familiar with the Bikur Cholim knock. For some the knock will mean a visit from a Support Worker, others will be waiting for a delivery of a freshly cooked warm meal or a volunteer. Whatever is being delivered, it will always be accompanied by the signature care and sensitivity that is Bikur Cholim.

It is the reliable and consistent provision of services to families challenged by the ravaging effects of physical and mental illness that enable our service users to maintain a mediocre of normalcy and to continue to function through these difficult times.

It is a tremendous challenge for the organisation to expand its services in order to meet demand in these trying times in the climate of a constantly reducing income. It is this which makes us even more grateful to the support of those who make it possible for us to continue to be there for those who need it most. Thank you to our trustees for their ongoing strategic guidance and expert leadership, to our tireless staff who never fail to answer the knocks on Bikur Cholim's doors and to our amazing volunteers who take giving to the next level. Thank you to our funders for their financial support and for answering our knocks on their doors.

J. M. Grosskopf

Jacob M Grosskopf
Chair

REFERENCE AND ADMINISTRATIVE DETAILS

Registered charity name	Bikur Cholim Ltd
Charity registration number	1085965
Company registration number	04001168
Principal office and registered office	Ground Floor 2a Northfield Road London N16 5RN
The trustees	Mr J M Grosskopf Mr R Grusgott Mr A Oberlander Mr S Rand
Patrons	Dr D Landau Mbbs Mrcp Frcr Prof S Stanton Frcs Frcoog Lady L Winston

Medical advisory board

Dr Yossie Adler	Prof Anthony Goldstone
Dr Ghazal Afzal	Dr Stephen Herman
Prof Michael Baum	Dr Mervyn Jaswon
Prof Michael Besser	Mr Eli Kernkraut
Dr Simon Cohen	Dr David Landau
Dr Jeremy Rees	Dr Jeremy Pfeffer
Dr Michael Fertleman	Prof Stuart Stanton
Dr Peter Freedman	

Company secretary	Mrs R Cohen
Auditor	Cohen Arnold Chartered accountants & statutory auditor New Burlington House 1075 Finchley Road LONDON NW11 0PU

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document
Bikur Cholim Ltd is a Company Limited by Guarantee not having a Share Capital. It is registered as a charity with the Charity Commission (Number 1085965).

Bikur Cholim Ltd's governing instruments are its Memorandum and Articles of Association as amended by a Special Resolution.

Appointment of trustees
The trustees (as directors for company law purposes) may at any time co-opt any individual who is qualified to be appointed as a trustee to fill a vacancy in their number or as an additional trustee.

Sub committees
The organisation has four subcommittees which meet on a monthly basis and report to the full board of trustees on bi-monthly basis.

SUBCOMMITTEE	CHAIR
1. Mental Health	R Grussgott
2. Adults and Older People	S Rand
3. Children & Families	A Oberlander
4. Finance	J M Grosskopf

Trustee induction and training
New trustees are subject to an enhanced CRB disclosure and receive our Trustee Induction Training which includes an understanding of the content of the Memorandum and Articles of Association, their legal obligations under charity act and company law, the organisational structure of Bikur Cholim Limited and the recent financial performance of the charity. Trustees are encouraged to attend appropriate external training events which enhance their knowledge and skill thereby improving the performance of of their role.

Organisation
The trustees are responsible for governance of the organisation, and the Chair and Treasurer are active in all operational aspects of strategic management. The day to day affairs of the charity are run by its trustees supported by several administrative staff.

Risk factors
The Charity has assessed the major risks to which the Charity is exposed in particular those to the operations and finances of the Charity as detailed in our Business Continuity Plan, and is satisfied that systems are in place to manage its exposure to those risks.

OBJECTIVES AND ACTIVITIES FOR THE BENEFIT OF THE PUBLIC

Bikur Cholim's mission is to relieve the effects of sickness, poor physical and mental health and old age, for people of the community in North London by assisting with the provision of support, facilities, services and housing related support.

Established in 1979 in response to a local tragedy, Bikur Cholim was founded to ensure that no person would have to battle the challenges of illness and disability on their own. More than four decades since we were first established, our commitment to this ideal remains as principal as ever.

Although there is not much that can be done to prevent illness, there is a lot that can be done to reduce the pain that accompanies it. Bikur Cholim's values of person-centred services and attitudes of respect, dignity and sensitivity as well as our unstinting commitment to confidentiality have enabled us to meet the individual needs of each of our service users.

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and in planning future activities.

Policies and Procedures
Bikur Cholim's extensive range of policies and procedures are continuously developed and reviewed and the organisation is committed to ensuring that all its activities and operations are conducted in accordance with its policies and procedures. This includes our Environmental Policy, Business Continuity Plan and Safeguarding Vulnerable Adults and Children Policy. The Management committee are ultimately responsible for ensuring that all staff are aware of the policies and that these are implemented accordingly.

ACHIEVEMENTS AND PERFORMANCE

FACTS AND FIGURES FOR 2022-23

Who we have helped this year

192 Older people

94 Adults

184 Families with Children

144 People living with Mental Health conditions (accessing Support Work)

392 Talking Therapy Service Users (accessing Therapy)

Services in 2022-23

138,982 hours of personal care

26,734 hours of domestic help

22,356 meals

1,675 car vouchers

1,261 Gifts and Care Packages

1,589 home and hospital volunteer visits

4,211 Chasdei Hindy Volunteer Activities

Our Team

16 Support Workers

34 Staff

13 Therapists

74 care workers

447 volunteers

CARE AND SUPPORT SERVICES

Home Care

Bikur Cholim is registered as a Domiciliary Care provider with Care Quality Commission (CQC) to provide Homecare and Nursing Care.

We are the 'Preferred Primary Provider' for Hackney Council for Homecare for Adults and Older People of the Charedi Community. We are also approved providers for the Disabled Children's Team, and NHS Continuing Health Care by NEL.

All Bikur Cholim's home care workers are inducted using the Skills for Care induction program and receive ongoing training to ensure that they deliver person centred care in a way which promotes, sensitivity, dignity and respect.

Within the community, we currently provide for the a number of genres and have the necessary skills and experience to specifically meet the needs of those requiring specialist services including:

- Basic and specialist care to older people
- Adults with physical disabilities
- People with mental health needs
- People who require dementia care
- Children with physical and learning disabilities
- End of life care

Bikur Cholim is committed to paying all its care workers the London Living Wage which demonstrates how much we value our staff and the important work they are doing and reflects the high standards of care provided.

Supporting People
Supporting People is the government programme that provides housing related support to help vulnerable people to live as independently as possible in the community. This year, our contract with Hackney Council is through a subcontract arrangement with Riverside Group Housing Association, and the partnership has enabled us to work together to continue to deliver this valuable service specifically to the Charedi Orthodox Jewish Community. Our contract with Haringey Council remains in place, which means that this service is available across the community with no geographical boundaries.

The service is for people from across all genres including Older People, Mental Health and Learning Disabilities. Our team of twelve PT Support Workers provide practical and emotional support and are focused on empowering clients to achieve independence.

Our support workers benefit from a rigorous training program which includes specialist items of interest including: Adult and Children's Safeguarding, Benefits Update, Understanding Dementia, and Supporting People with Long Term Illness.

PROMOTING CULTURAL AWARENESS

The Orthodox Jewish community, often called Charedi, has distinctive religious and cultural needs and we are aware that raising awareness of these needs results in increased understanding, improved communication and a better working partnership between providers and the community.

- We have developed a Cultural Awareness training session which forms part of our induction program for all home care workers.
- We have reviewed and reprinted Guide for Carers booklet
- We have delivered our Cultural Awareness training to statutory organisations including Social Services, ELFT and other MH services.

OLDER PEOPLE CARER'S SUPPORT

In response to the specialist demands of our aging population and particularly the growing population of Older Carers, we have developed a specialist service to support Older Carers.

Our Older People's Carers' Support Worker works with older carers and provides the following activities and services:

1. Personalised crisis plans which are a safety net in times of crises such as unplanned and sudden carer's breakdown e.g. due to illness or hospital admission.

2. Access to Benefits - including PIP, ESA, Carers Allowance and Attendance Allowance.

3. Peer Support Group - These peer support groups are a safe space for carers to discuss their issues and concerns and share personal experiences and offer support. We have also invited specialist to present on items of interest including Dementia, and Self Care.

4. Respite Activities - We encourage carers to enjoy respite activities in pairs or small groups and provide financial support to pay for these activities such as exercise groups and arts and crafts sessions.

5. Specialist Training Sessions For Carers -In order to promote confidence and to support carers in their caring role, we provide specialist training events for carers including First Aid, Virtual Dementia Tour and a Carers Wellbeing Course.

PEER SUPPORT GROUPS

Our peer support groups meet regularly providing a safe space where people use their own experiences to help others in similar circumstances feel accepted and understood.

1. Support Group for people with MH
2. Support Group for Young People with Diabetes
3. Support Group for parents of Children with Hearing Loss
4. Support Group for parents of Children with ADHD (Attention Deficit Hyperactivity Disorder).
5. Support Group for patients with Parkinson's disease

Advocacy

Bikur Cholim is a delivery partner for The Advocacy Project in Hackney. We support people who may be marginalised to speak up, understand their rights and make choices by providing independent, confidential advocacy about how to access and engage with services, rights and how to exercise rights, complaints procedure and getting legal support.

Stigma, isolation and inequality are some of the biggest challenges faced by people with learning disabilities, mental health problems, and dementia. We are working with people to address these challenges.

We believe that when an individual has a voice, understands their rights and makes choices, real change can happen. And that everyone has the right to influence decisions affecting their lives.

"I would like to record my appreciation to you and your colleagues for the way in which you have facilitated communication between me and my client. As you know, she and all her family are severely affected by ill health and without your kind assistance, communication with her would have been much more difficult, which would have been greatly to her detriment. I commend your organisation for all the wonderful work that it does." David Sonn, Solicitor

Emotional Health Therapies Service

Our Emotional Health Therapy Service provides psychological help and support to adults, carers and families who are experiencing emotional difficulties in their everyday wellbeing.

The service benefits from a professional structure and is staffed by highly qualified clinicians providing evidence based, outcome focused psychological therapies including CBT and IPT. Dr Jenny Taylor, our clinical lead, provides clinical oversight and supervision to our team of 13PT therapists. Our Admissions and Reviews Panels take place weekly and all treatments are provided in our purposely designed Therapies Unit.

Our treatment rooms are furnished to a high standard and are comfortable and airy making the setting conducive to the therapeutic process.

We have achieved BACP Service Accreditation which demonstrates the high quality of the service and its commitment to competence.

As an approved IAPT provider, delivering a culturally specific IAPT service for the Charedi community which is being commissioned by City and Hackney CCG we have exceeded national recovered rates and have achieved the highest recovery rates out of 44 London IAPT providers. As part of the City and Hackney CCG Psychological Therapies and Wellbeing Alliance, we are important partners in improving the Psychological Therapies offer across the borough and work closely with the CCG, GPs, and other statutory and voluntary partners including ELFT, Homerton Hospital, MIND, Derman, Hackney Volunteer Centre and the Tavistock. We are also partners in the Wellbeing Network, a City and Hackney Partnership, led by MIND to provide culturally specific Mental Health Support.

Our expanded Talking Therapies Service now include a Low Intensity Service.

CBT Coaching - Guided Self Help through a structured set of sessions delivered by specially trained CBT coaches to help with understanding and self-management of low levels of anxiety and depression. This is particularly suited for people who do not meet the criteria for High Intensity service or are on a waiting list.

We have partnered with mainstream services including ELFT (East London Foundation Trust) to deliver co-facilitated psycho educational groups for people with mild to moderate anxiety and depression. We have delivered these sessions on areas of special interest including Depression, Personality Disorder, Psychosis and Post Natal Depression.

New: Psychology Service for Complex Cases. In response to need, we have expanded our MH service to provide psychology services for people from the community with SMI (Severe Mental Illness). The service is delivered by a Clinical Psychologist (Band 8) and works in partnership with ELFT, who make referrals and share the clinical oversight as part of a multi-disciplinary team approach. In order to facilitate joint working, our clinical psychologist has been provided with an Honorary Contract by ELFT which means smoother access to joint records and reporting systems. The pilot has worked with 8 clients all of whom have achieved significant outcomes including avoidance of hospital admissions and we are now seeking support to integrate this service within our MH service offer and are seeking recurring funding from the PTA.

New: Family Support. Through the generous support of the Delapage, we have piloted a therapy and support service with a specific focus on Young People within a family context. The service works with mainstream services with whom we have already well-developed working relationships including: inpatient wards, Crisis Lines, EQUIP, Eating Disorder Services, Perinatal Services, CAMHS and has supported 35 young people by providing Family Therapy, Specialist Support and Employment Support.

New: To manage increased demand, we have obtained additional premises for our therapy service and now have the use of three therapy rooms on the first floor of Stamford Hill Library.

New: On October 11th 2023, World Mental Health Day, Bikur Cholim launched "Heads Up", a mental health awareness magazine. The magazine includes submissions from Bikur Cholim's therapists and mental health staff with a focus on raising awareness and reducing stigma.

HOSPITAL TRANSPORT

Travelling to hospital via public transport can be an enormous challenge for those who are ill, frail or travelling with young children. Bikur Cholim's car voucher system, which pays for hospital transport, ensures that the journey to hospital is as smooth as possible and gives people the feeling that Bikur Cholim is with them all the way.

MEALS SERVICE

The Meals Service provides warm nutritious meals daily which are cooked and delivered by volunteers, for people who are unwell and unable to prepare their own meals. We also provide meals for older people, carers and families and the meals provide them with sense of stability both nutritionally and emotionally.

Spotlight
We introduced a Cake and Challoh drive. Every Friday, our volunteers deliver, a fresh selection of beautiful and tasty home baked cakes and challos adding the finishing touch to our Shabbos meals.

SUMMER HOLIDAYS AND SHORT BREAKS

Summer holidays and short breaks can be a lifeline for patients and their families who are suffering illness and disability. Getaways provide a much needed break from the routine of hospital stays and appointments and the happy memories provide the renewed strength and vigour to face the challenges ahead. Bikur Cholim's holiday program addresses this need by providing financial assistance for summer holidays. We have also partnered with the owners of a comfortable flat on the Bournemouth beach- front who provide free weekend and midweek breaks for people experiencing illness who can benefit from a short break.

Special thanks to:
The Adamson Trust
Clevedon Forbes Fund
The Respite Association
Victoria Convalescent Trust
Ogilvie Charities
Independence at Home
Camp Simcha
Mary Macarthur Holiday Trust

THE EXTRA TOUCH

Besides the full menu of services, we know that sometimes it's the extra touch that can make all the difference. That's why we never lose sight of the little joys which can brighten the day. Flowers, massages, birthday cakes, tickets to community events, a restaurant meal are just some of the special gifts which we send to let people know that we are thinking of them and feeling for them, when they need it most.

We also have a Magic Box service, which provides special gifts and treats to kids such as games, toys and trips to children and young people affected by illness.

VOLUNTEERS

Volunteering is the bedrock of Bikur Cholim's activities and remains at the heart of the organisation. Our work with the most vulnerable members of the community supports the evidence that social isolation presents serious risks to health and wellbeing.

We are very proud to have achieved and maintained the Investing In Volunteers quality mark. This is the UK quality standard for organisations which involves volunteers in their work. It provides the tools to organisations to comprehensively review their volunteer management and publicly demonstrates their commitment to volunteering.

Bikur Cholim's volunteer coordinators recruit, train and support our growing team of volunteers and manage our volunteer project. This includes:

- Visitors to sick and older people at home and in hospital.
- Accompaniment on hospital appointments and treatments for older people, people with learning disabilities or language difficulties, or those who simply wish for a hand to hold or shoulder to lean on.
- Volunteers to provide respite to main carers so that they can get some respite.
- Volunteers to entertain young children undergoing treatment including play activities, arts and crafts and storytelling.
- A befriending service.
- An Emotional Health volunteer service. The project encourages service users to enjoy a social life in the community. Many of these befriending relationships start whilst people are in-patients and the volunteers are actively involved in supporting patients through the discharge process and the transition back into the community. For many, friendships and social inclusion have complemented their clinical interventions and have been instrumental in the recovery process.

New: Hospital Respite Service - Our volunteers now provide respite to parents of babies and young children who cannot be left alone in hospital. This allows parents to return home, often to their other children to recharge, secure in the knowledge that their children will receive one to one care and attention by our dedicated volunteers.

"I had not seen or spoken to anyone for weeks and was feeling suicidal. I reached out to Bikur Cholim who arranged for a volunteer to meet me in the park. Although we couldn't get close physically, I felt that someone cared about me and I was not forgotten. We arranged to meet weekly in the park and my volunteer called me daily. We chatted and made a plan about what I could do to keep myself stimulated. Sometimes we played some online games. Slowly, I felt my depression lifting and the very difficult time passed. I dread to think what might have happened had I not called Bikur Cholim on that day". NP

Young Volunteers

Chasdei Hindy is a volunteer project for with more than 100 young volunteers providing weekly sessions of practical assistance to families with young children with childcare tasks including play, mentoring and support with homework.

The project is managed by a dedicated Volunteer Coordinator who provides induction and training with a special emphasis on Safeguarding and the volunteers also benefit from ongoing supervision.

The volunteers have enjoyed exciting reward activities celebrating volunteer achievements including a trip to the beach and a magic performance.

Trauma And Crisis Support

Following a spate of tragic fatalities in the community, we identified a need for specialist Crisis Support to provide immediate support in the aftermath of a traumatic event such as a sudden death or road accident. Our team of 18 volunteers, include men and women from the community who have been rigorously trained over many months. Volunteers are called upon as soon as an incident occurs and they spend time at the scene to ensure people are kept safe and calm only leaving when there is a

clear plan in place for the ongoing support over the next few weeks /months. The family are supported through the shock and grief and given the supportive guidance of what they can expect the process to be as they prepare for the funeral and mourning period. Our volunteers have been expertly trained to work with wider networks including extended families and have supported schools following the tragic deaths of students and staff.

Volunteer Value
The charity continues to benefit from very significant volunteer input. 447 regular volunteers provide a total of at least 7,245 hours per year. 31 additional volunteers provide another 1,208 hours over 8 weeks leading up to our annual fundraising event. Our paid staff have not collected payment for 1,934 hours worked overtime. Even if valued very modestly at an average of £9.50 per hour, the value of volunteer time to the charity is £98,677 this year.

FUTURE PLANS

SibLink
We have plans to start Sibink, a peer support group for siblings of individuals with serious mental health conditions. The group, to be developed by siblings and teachers will offer supportive gatherings and events, newsletters filled with insights from siblings who truly understand and thoughtful gifts for special occasions.

Digitalising of Care Records
As a leading provider of Homecare Services, registered with CQC, we are on a mission to improve the quality of care using innovative care management tools. The software we are looking at will provide instant updates and alerts enabling us to respond quickly if something's not right. It also supports Outcomes-focused care and helps build a detailed understanding of Service Users' needs and goals with an overall focus on upgrading the efficiency and reliability of our Homecare service.

Day Services
In line with Hackney's Vision for Day Services, we will be setting up Day and Evening opportunities which will enable people to live a good quality of life, promoting and encouraging people to stay as healthy and independent as possible. The service will be time-limited and oriented towards education and employment.

Crisis Café
Due to the increase in Mental Health Crisis and Suicides in the community, we would like to set up a Community Crisis Café. The Crisis Café, modelled on the work of the Homerton Crisis Café and supported by other national beacons of excellence with a proven track record of suicide prevention, will offer a haven of support, hope and healing to people in crisis.

Connect Call
Following the tragic death of a single man living on his own, which was only discovered several days later, we were approached by friends who wanted to set up a call monitoring system to keep people safe whilst maintaining their independence. Although there are a number of existing systems like panic buttons and alarms for people who are at risk, this is generally used for people who are frail or seen to be at risk. For single people in good health, this is an unlikely option. In response to this newly identified need, we are working with IT experts to develop a Call System

with automated daily check ins which alerts a named key holder when contact is not established. This arrangement is not foolproof as there may still be many hours before an alert is made that the person needs help but it may be a compromise for people who do not want to receive a daily welfare check or use a traditional panic button system. We are in the final stages of developing this system which we hope will reduce number of deaths and serious incidents for people living on their own.

FINANCIAL REVIEW

Reserves policy
The trustees are of the opinion that the level of available reserves held by the charity should be able to cover the costs of three to six months running costs excluding the cost of the provision of commissioned care services. Currently six months running costs amounts to approximately £959,368. As of 31 March 2023, the available reserves of the charity were £663,462 which is the equivalent of approximately 4 months running costs.

During the year, the charity made a loss of £189,157. The charity worked hard to minimise the loss which was due to the after-effects of COVID. The level of reserves still satisfies the reserves policy.

As at 31 March 2023, the charity had £758,375 unrestricted funds of which £94,913 was fixed assets and £43,012 restricted funds all of which held in fixed assets.

Investment policy
Under the memorandum and articles of association, the charity has the power to make any investment which the trustees see fit. The trustees regularly review the charity's position and needs with respect to the investment policy.

TRUSTEES' RESPONSIBILITIES STATEMENT

The trustees, who are also directors for the purposes of company law, are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, 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 applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity 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 charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

AUDITOR

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

The auditor is deemed to have been re-appointed in accordance with section 487 of the Companies Act 2006.

SMALL COMPANY PROVISIONS

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on 19 December 2023 and signed on behalf of the board of trustees by:

Mr A Oberlander
Trustee

BIKUR CHOLIM LTD

COMPANY LIMITED BY GUARANTEE

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF BIKUR CHOLIM LTD

YEAR ENDED 31 MARCH 2023

OPINION

We have audited the financial statements of Bikur Cholim Ltd (the 'charity') for the year ended 31 March 2023 which comprise the statement of financial activities (including income and expenditure account), statement of financial position, statement of cash flows and the related notes, including a summary of 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 charity's affairs as at 31 March 2023 and of its 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;
- 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 charity 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 charity'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 annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. 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.

In connection with our audit of the financial statements, 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 audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. 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' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report has 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 charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

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

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the 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; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the directors' report and from the requirement to prepare a strategic report.

RESPONSIBILITIES OF TRUSTEES

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors 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 charity'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 charity 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.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- We obtained an understanding of the legal and regulatory frameworks that are applicable to the charity through discussion with the trustees and identified financial reporting legislation and charity legislation as being most significant to these financial statements.

- We communicated these identified frameworks amongst our audit team and remained alert to any indications of non-compliance throughout the audit. We ensured that the engagement team had sufficient competence and capability to identify or recognise non-compliance with the laws and regulations.

- We discussed with the trustees the policies and procedures regarding compliance with these legal and regulatory frameworks.

- We assessed the susceptibility of the charity's financial statements to material misstatement due to non-compliance with legal and regulatory frameworks, including how fraud might occur, by enquiry with the trustees during the planning and finalisation phases stages of our audit. The susceptibility to such material misstatement was determined to be low.

- Based on this understanding, we designed our audit procedures to identify non-compliance with the identified legal and regulatory frameworks, which were part of our procedures on the related financial statement items.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

USE OF OUR REPORT

This report is made solely to the charity'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 charity'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 charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.



DAVID GOLDBERG (Senior Statutory Auditor)

For and on behalf of
Cohen Arnold
Chartered accountants & statutory auditor

New Burlington House
1075 Finchley Road
LONDON
NW11 0PU

19 December 2023

BIKUR CHOLIM LTD

COMPANY LIMITED BY GUARANTEE

STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)

YEAR ENDED 31 MARCH 2023

	Note	2023 Unrestricted funds £	2023 Restricted funds £	2023 **Total funds** £	2022 Total funds £
Income and endowments					
Donations and legacies	**5**	673,884	1,123,477	**1,797,361**	1,411,533
Charitable activities	**6**	1,752,930	–	**1,752,930**	1,569,402
Investment income	**7**	743	–	**743**	49
Total income		2,427,557	1,123,477	**3,551,034**	2,980,984
Expenditure					
Expenditure on raising funds:					
Costs of raising donations and legacies	**8**	(179,786)	–	**(179,786)**	(73,590)
Expenditure on charitable activities	**9,10**	(2,402,825)	(1,157,580)	**(3,560,405)**	(3,436,296)
Total expenditure		(2,582,611)	(1,157,580)	**(3,740,191)**	(3,509,886)
Net expenditure and net movement in funds		(155,054)	(34,103)	**(189,157)**	(528,902)
Reconciliation of funds					
Total funds brought forward		913,429	77,115	**990,544**	1,519,446
Total funds carried forward		758,375	43,012	**801,387**	990,544

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

BIKUR CHOLIM LTD

COMPANY LIMITED BY GUARANTEE

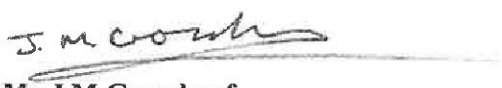
STATEMENT OF FINANCIAL POSITION

31 MARCH 2023

	Note	2023 £	£	2022 £
Fixed assets				
Tangible fixed assets	15		137,925	154,374
Current assets				
Debtors	16	292,586		430,562
Cash at bank and in hand		675,271		649,472
		967,857		1,080,034
Creditors: amounts falling due within one year	17	(304,395)		(243,864)
Net current assets			663,462	836,170
Total assets less current liabilities			801,387	990,544
Net assets			801,387	990,544
Funds of the charity				
Restricted funds			43,012	77,115
Unrestricted funds			758,375	913,429
Total charity funds	18		801,387	990,544

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 19 December 2023, and are signed on behalf of the board by:



Mr J M Grosskopf
Trustee

BIKUR CHOLIM LTD

COMPANY LIMITED BY GUARANTEE

STATEMENT OF CASH FLOWS

YEAR ENDED 31 MARCH 2023

	2023	2022
	£	£
Cash flows from operating activities		
Net expenditure	**(189,157)**	(528,902)
Adjustments for:		
Depreciation of tangible fixed assets	**41,054**	40,091
Other interest receivable and similar income	**(743)**	(49)
Accrued income	**(746)**	(19,481)
Changes in:		
Trade and other debtors	**137,976**	181,693
Trade and other creditors	**61,277**	31,190
Cash generated from operations	**49,661**	(295,458)
Interest received	**743**	49
Net cash from/(used in) operating activities	**50,404**	(295,409)
Cash flows from investing activities		
Purchase of tangible assets	**(24,605)**	–
Net cash used in investing activities	**(24,605)**	–
Net increase/(decrease) in cash and cash equivalents	**25,799**	(295,409)
Cash and cash equivalents at beginning of year	**649,472**	944,881
Cash and cash equivalents at end of year	**675,271**	649,472

The notes on pages 22 to 30 form part of these financial statements.

1. GENERAL INFORMATION

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is Ground Floor, 2a Northfield Road, London, N16 5RN.

2. STATEMENT OF COMPLIANCE

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. ACCOUNTING POLICIES

Basis of preparation

The financial statements have been prepared on the historical cost basis.

The financial statements are prepared in sterling, which is the functional currency of the entity.

The charity meets the definition of a public benefit entity under FRS102.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

The Trustees do not consider there are any critical judgements or sources of estimation uncertainty requiring disclosure beyond the accounting policies listed below.

Fund accounting

Unrestricted funds
General unrestricted funds comprise the accumulated surplus or deficit on income and expenditure account. They are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Restricted funds
Restricted funds are funds subject to specific restricted conditions imposed by donors.

3. ACCOUNTING POLICIES *(continued)*

Incoming resources

These are included in the statement of financial activities (SOFA) when:
the charity becomes entitled to the reources;
it is probable the charity will receive the resources; and
the monetary value can be measured with sufficient realiability

Grants and donations
Grants and donations are only included in the SOFA when the Charity has unconditional entitlement to the resources. Donations represent voluntary amounts received during the year.

Expenditure

Expenditure is charged on an accrual basis and allocated to the appropriate headings in the accounts.

The majority of costs are directly attributable to specific activities. Costs incurred in respect of the charitable activities include elements of staff costs and attributable support costs.

Support costs

Support costs are those costs which are common to all areas of the organisation. These are allocated across all areas of activity on the basis of the number of service users for each activity.

Governance costs

Governance costs are associated with the governance arrangements of the charity and relate to the general running of the charity. These costs include audit, legal advice for trustees and costs associated with meeting constitutional and statutory requirements such as the cost of trustee meetings and the preparation of the statutory accounts.

Operating lease agreements

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged against profits on a straight line basis over the period of the lease.

Fixed assets

All fixed assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Leasehold refurbishment	-	Over remaining number of years (expires in 2026)
Equipment, Fixtures & Fittings	-	25% reducing balance
Database	-	10% straight line

3. ACCOUNTING POLICIES *(continued)*

Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

4. LIMITED BY GUARANTEE

The charity is a company limited by guarantee and has no share capital. The liability of each trustee in the event of winding up is limited to £1.

5. DONATIONS AND LEGACIES

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2023 £**
Donations			
Grants and Donations	673,884	1,123,477	**1,797,361**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Donations			
Grants and Donations	412,747	998,786	1,411,533

5. DONATIONS AND LEGACIES *(continued)*

	Unrestricted Funds 2023	Restricted Funds 2023	**Total Funds 2023**	Total Funds 2022
	£	£	**£**	£
Arbib Lucas Fund	-	2,408	**2,408**	550
Big Lottery Fund	-	50,938	**50,938**	49,335
Delapage	-	53,424	**53,424**	20,000
Children Centres	-	15,120	**15,120**	15,120
City & Hackney CCG	-	19,817	**19,817**	-
City & Hackney MIND	-	73,248	**73,248**	74,812
City & Hackney Psychological Therapies	-	271,003	**271,003**	201,128
Conference for Material Claims against Germany	-	236,997	**236,997**	272,202
Holiday Grants	-	30,675	**30,675**	3,900
Jewish Temporary Shelter	-	9,882	**9,882**	5,656
London Borough of Hackney	-	63,201	**63,201**	64,789
London Borough of Haringey - Area Based Grants	-	30,000	**30,000**	30,000
Maurice Wohl Foundation	-	103,500	**103,500**	88,014
The Power to Change	-	-	**-**	6,000
Riverside Group Plc	-	150,000	**150,000**	150,000
The Advocacy Project	-	10,764	**10,764**	8,280
Fundraising and donations	653,043	-	**653,043**	-
Other	20,841	2,500	**23,341**	421,747
Total	673,884	1,123,477	**1,797,361**	1,411,533

6. CHARITABLE ACTIVITIES

	Unrestricted Funds	**Total Funds 2023**	Unrestricted Funds	Total Funds 2022
	£	**£**	£	£
Fees for Care Services	1,752,930	**1,752,930**	1,569,402	1,569,402

Fees were received from the following Government and public bodies:

	Unrestricted Funds 2023	Restricted Funds 2023	**Total Funds 2023**	Total Funds 2022
	£	£	**£**	£
London Borough of Hackney	1,197,228	–	**1,197,228**	1,002,976
City & Hackney Primary Care Trust	223,694	–	**223,694**	279,031
London Borough of Haringey	105,054	–	**105,054**	140,188
Users Fees	226,954	–	**226,954**	147,207
Total Fees For Care Services	1,752,930	–	**1,752,930**	1,569,402

7. INVESTMENT INCOME

	Unrestricted Funds	**Total Funds 2023**	Unrestricted Funds	Total Funds 2022
	£	**£**	£	£
Bank interest receivable	743	**743**	49	49

8. COSTS OF RAISING DONATIONS AND LEGACIES

	Unrestricted Funds	**Total Funds 2023**	Unrestricted Funds	Total Funds 2022
	£	**£**	£	£
Costs of raising donations and legacies - Donations	179,786	**179,786**	73,590	73,590

9. EXPENDITURE ON CHARITABLE ACTIVITIES BY FUND TYPE

	Unrestricted Funds	Restricted Funds	**Total Funds 2023**
	£	£	**£**
Care & Support Services	1,861,294	560,074	**2,421,368**
Mental Health Support Services	162,738	346,751	**509,489**
Carers Support	45,711	–	**45,711**
Volunteer Programme	19,571	70,755	**90,326**
Supporting People	362	180,000	**180,362**
Support costs	313,149	–	**313,149**
	2,402,825	1,157,580	**3,560,405**

	Unrestricted Funds	Restricted Funds	Total Funds 2022
	£	£	£
Care & Support Services	1,896,931	518,614	2,415,545
Mental Health Support Services	179,133	284,940	464,073
Carers Support	33,309	–	33,309
Volunteer Programme	12,243	49,335	61,578
Supporting People	1,491	180,000	181,491
Support costs	280,300	–	280,300
	2,403,407	1,032,889	3,436,296

10. EXPENDITURE ON CHARITABLE ACTIVITIES BY ACTIVITY TYPE

	Activities undertaken directly	Support costs	**Total funds 2023**	Total fund 2022
	£	£	**£**	£
Care & Support Services	2,421,368	227,192	**2,648,560**	2,620,639
Mental Health Support Services	509,489	47,845	**557,334**	505,097
Carers Support	45,711	4,293	**50,004**	36,254
Volunteer Programme	90,326	8,482	**98,808**	67,021
Supporting People	180,362	16,937	**197,299**	197,535
Governance costs	–	8,400	**8,400**	9,750
	3,247,256	313,149	**3,560,405**	3,436,296

11. ANALYSIS OF SUPPORT COSTS

	Other Office Costs	**Total 2023**	Total 2022
	£	**£**	£
Care & Support Services	226,600	**226,600**	205,094
Mental Health Support Services	48,210	**48,210**	41,024
Carers Support	4,325	**4,325**	2,945
Volunteer Programme	8,547	**8,547**	5,443
Supporting People	17,067	**17,067**	16,044
Governance Costs	8,400	**8,400**	9,750
	313,149	**313,149**	280,300

12. NET EXPENDITURE

Net expenditure is stated after charging/(crediting):

	2023	2022
	£	£
Depreciation of tangible fixed assets	**41,054**	40,091
Fees payable for the audit of the financial statements	**8,400**	9,750
Staff pension contributions	**21,240**	22,380
Operating lease costs: land and buildings	**50,000**	50,000

13. STAFF COSTS

The average head count of employees during the year was 148 (2022: 143). The average number of full-time equivalent employees during the year is analysed as follows:

	2023	2022
	No.	No.
Administrative staff	**25**	26
Care staff	**123**	117
	148	143

13. STAFF COSTS *(continued)*

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2023	2022
	£	£
Wages and salaries	**1,719,910**	1,746,802
Social security costs	**93,894**	95,132
Employer's pension contributions	**21,240**	22,380
	1,835,044	1,864,314

The number of employees whose remuneration for the year fell within the following bands, were:

	2023	2022
	No.	No.
£60,000 to £69,999	**1**	1

Key Management Personnel

Key management personnel include all persons that have authority and responsibility for planning, directing and controlling the activities of the charity. The total compensation paid to key management personnel for services provided to the charity was £64,321 (2022:£71,794).

14. TRUSTEE AND KEY MANAGEMENT REMUNERATION AND EXPENSES

There was no remuneration paid to the trustees. The charity did not meet any individual expenses incurred by the trustees for services provided to the charity.

15. TANGIBLE FIXED ASSETS

	Land and buildings	Fixtures and fittings	Database	**Total**
	£	£	£	**£**
Cost				
At 1 April 2022	474,709	85,291	–	**560,000**
Additions	–	–	24,605	**24,605**
At 31 March 2023	474,709	85,291	24,605	**584,605**
Depreciation				
At 1 April 2022	338,296	67,330	–	**405,626**
Charge for the year	34,103	4,490	2,461	**41,054**
At 31 March 2023	372,399	71,820	2,461	**446,680**
Carrying amount				
At 31 March 2023	102,310	13,471	22,144	**137,925**
At 31 March 2022	136,413	17,961	–	154,374

16. DEBTORS

	2023	2022
	£	£
Trade debtors	**292,586**	430,562

17. CREDITORS: amounts falling due within one year

	2023	2022
	£	£
Trade creditors	**139,861**	77,452
Accruals and deferred income	**137,982**	138,728
Social security and other taxes	**20,958**	23,338
Other creditors	**5,594**	4,346
	304,395	243,864

18. ANALYSIS OF CHARITABLE FUNDS

Unrestricted funds

	At 1 April 2022	Income	Expenditure	**At 31 March 2023**
	£	£	£	**£**
General funds	913,429	2,427,557	(2,582,611)	**758,375**

	At 1 April 2021	Income	Expenditure	At 31 March 2022
	£	£	£	£
General funds	1,408,228	1,982,198	(2,476,997)	913,429

Restricted funds

	At 1 April 2022	Income	Expenditure	**At 31 March 2023**
	£	£	£	**£**
Building fund	77,115	-	(34,103)	**43,012**
Core service fund	-	1,123,477	(1,123,477)	-

	At 1 April 2021	Income	Expenditure	At 31 March 2022
	£	£	£	£
Building fund	111,218	-	(34,103)	77,115
Core service fund	-	998,786	(998,786)	-

19. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds	Restricted Funds	**Total Funds 2023**
	£	£	**£**
Tangible fixed assets	94,913	43,012	**137,925**
Current assets	967,857	–	**967,857**
Creditors less than 1 year	(304,395)	–	**(304,395)**
Net assets	758,375	43,012	**801,387**

	Unrestricted Funds	Restricted Funds	Total Funds 2022
	£	£	£
Tangible fixed assets	77,259	77,115	154,374
Current assets	1,080,034	–	1,080,034
Creditors less than 1 year	(243,864)	–	(243,864)
Net assets	913,429	77,115	990,544

20. ANALYSIS OF CHANGES IN NET DEBT

	At 1 Apr 2022	Cash flows	**At 31 Mar 2023**
	£	£	**£**
Cash at bank and in hand	649,472	25,799	**675,271**

21. OPERATING LEASE COMMITMENTS

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

	2023	2022
	£	£
Not later than 1 year	**50,000**	50,000
Later than 1 year and not later than 5 years	**120,833**	170,833
	170,833	220,833

22. RELATED PARTIES

No transactions with related parties were undertaken such as are required to be disclosed.

BIKUR CHOLIM LIMITED

England & Wales - Charity number 1085965

Accounts

COMPANY REGISTRATION NUMBER: 04001168
CHARITY REGISTRATION NUMBER: 1085965

BIKUR CHOLIM LTD

Company Limited by Guarantee

FINANCIAL STATEMENTS

31 MARCH 2022

COHEN ARNOLD
Chartered accountants & statutory auditor
New Burlington House
1075 Finchley Road
LONDON
NW11 0PU

BIKUR CHOLIM LTD

COMPANY LIMITED BY GUARANTEE

FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2022

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BIKUR CHOLIM LTD

COMPANY LIMITED BY GUARANTEE

TRUSTEES' ANNUAL REPORT (INCORPORATING THE DIRECTOR'S REPORT)

YEAR ENDED 31 MARCH 2022

The trustees, who are also the directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 March 2022.

Chair's report

Let's Make Magic.

A magical experience is one that transcends natural limitations. The way Bikur Cholim touches hearts and lives of people every day is indeed a magical experience. The dedication, the commitment, the speed at which we operate truly rises above the boundaries of nature. How we step into a crisis situation and turn havoc into calm, how we're constantly there to support and assist, day in day out, how we provide a beacon of light and hope through crisis and tragedy, requires the unique magical abilities that our outstanding team of staff and volunteers are so expert at. The effects of illness can never be measured, but there are ways to mitigate the impact and it is these influences that we call the "Bikur Cholim magical touch"

Whilst our repertoire of services continues to expand in order to meet the increasing and emerging needs, it remains a constant balancing act to manage our finances. Our income has not increased in line with our expenditure. Yet Bikur Cholim has continued to spread its magic, enchanting more people than ever before. As COVID has become part of our vocabulary and lives, and with the Cost of Living crisis upon us, the strain on Bikur Cholim is incredibly harsh. We are supporting so many more people but are severely restricted by our very limited budget. It is the continued support and investment of our partners and funders which makes this possible and will enable hundreds of people to experience Bikur Cholim's magic touch in the next year and beyond.

J. M. Grosskopf

Jacob M Grosskopf
Chair

REFERENCE AND ADMINISTRATIVE DETAILS

Registered charity name	Bikur Cholim Ltd
Charity registration number	1085965
Company registration number	04001168
Principal office and registered office	Ground Floor 2a Northfield Road London N16 5RN
The trustees	Mr J M Grosskopf Mr R Grusgott Mr A Oberlander Mr S Rand
Patrons	Dr D Landau Mbbs Mrcp Frcr Prof S Stanton Frcs Frcoog Lady L Winston
Medical advisory board	Dr Yossie Adler Dr Ghazal Afzal Prof Michael Baum Prof Michael Besser Dr Simon Cohen Dr Jeremy Rees Dr Michael Fertleman Dr Peter Freedman Prof Anthony Goldstone Dr Stephen Herman Dr Mervyn Jaswon Mr Eli Kernkraut Dr David Landau Dr Jeremy Pfeffer Prof Stuart Stanton
Company secretary	Mrs R Cohen
Auditor	Cohen Arnold Chartered accountants & statutory auditor New Burlington House 1075 Finchley Road LONDON NW11 0PU

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document
Bikur Cholim Ltd is a Company Limited by Guarantee not having a Share Capital. It is registered as a charity with the Charity Commission (Number 1085965).

Bikur Cholim's governing instruments are its Memorandum and Articles of Association as amended by a Special Resolution.

Appointment of trustees
The trustees (as directors for company law purposes) may at any time co-opt any individual who is qualified to be appointed as a trustee to fill a vacancy in their number or as an additional trustee.

Sub committees
The organisation has four subcommittees which meet on a monthly basis and report to the full board of trustees on bi-monthly basis.

SUBCOMMITTEE	CHAIR
1. Mental Health	R Grussgott
2. Adults and Older People	S Rand
3. Children & Families	A Oberlander
4. Finance	J M Grosskopf

Trustee induction and training
New trustees are subject to an enhanced CRB disclosure and receive our Trustee Induction Training which includes an understanding of the content of the Memorandum and Articles of Association, their legal obligations under charity act and company law, the organisational structure of Bikur Cholim Limited and the recent financial performance of the charity. Trustees are encouraged to attend appropriate external training events which enhance their knowledge and skill thereby improving the performance of their role.

Organisation
The trustees are responsible for governance of the organisation, and the Chair and Treasurer are active in all operational aspects of strategic management. The day to day affairs of the charity are run by its trustees supported by several administrative staff.

Risk factors
The Charity has assessed the major risks to which the Charity is exposed in particular those to the operations and finances of the Charity as detailed in our Business Continuity Plan and is satisfied that systems are in place to manage its exposure to those risks.

OBJECTIVES AND ACTIVITIES FOR THE BENEFIT OF THE PUBLIC

Bikur Cholim's mission is to relieve the effects of sickness, poor physical and mental health and old age, for people of the community in North London by assisting with the provision of support, facilities and services.

Established in 1979 in response to a local tragedy, Bikur Cholim was founded to ensure that no person would have to battle the challenges of illness and disability on their own. Nearly four decades since we were first established, our commitment to this ideal remains as principal as ever.

Although there is not much that can be done to prevent illness, there is a lot that can be done to reduce the pain that accompanies it. Bikur Cholim's values of person-centred services and attitudes of respect, dignity and sensitivity as well as our unstinting commitment to confidentiality have enabled us to meet the individual needs of each of our service users.

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and in planning future activities.

Policies and Procedures
Bikur Cholim's extensive range of policies and procedures are continuously developed and reviewed and the organization is committed to ensuring that all its activities and operations are conducted in accordance with its policies and procedures. This includes our Environmental Policy, Business Continuity Plan and Safeguarding Vulnerable Adults and Children Policy. The Management committee are ultimately responsible for ensuring that all staff are aware of the policies and that these are implemented accordingly.

ACHIEVEMENTS AND PERFORMANCE

FACTS AND FIGURES FOR 2021-22

Who we have helped this year

183 families with children

192 older people

87 adults

423 emotional health users

732 children

Services in 2021-22

133,982 hours of care

25,602 hours of domestic help

74 care workers

460 volunteers

20,970 meals

1,652 car vouchers

2,292 adult therapy sessions

1,589 home and hospital volunteer visits

4,211 Chasdei Hindy Volunteer Activities

CARE AND SUPPORT SERVICES

Home Care

Bikur Cholim is registered as a Domiciliary Care provider with Care Quality Commission (CQC) to provide Homecare and Nursing Care.

We are the 'Preferred Primary Provider' for Hackney Council for Homecare for Adults and Older People of the Charedi Community. We are also approved providers for the Disabled Children's Team, and NHS Continuing Health Care by NELC.

All Bikur Cholim's home care workers are inducted using the Skills for Care induction program and receive ongoing training and supervision to ensure that they deliver person centred care in a way which promotes, sensitivity, dignity and respect.

Within the community, we currently provide for a number of genres and have the necessary skills and experience to specifically meet the needs of those requiring specialist services including:

- Basic and specialist care to older people
- Adults with physical disabilities
- People with mental health needs
- People who require dementia care
- Children with physical and learning disabilities
- End of life care

Bikur Cholim is committed to paying all its care workers the London Living Wage which demonstrates how much we value our staff and the important work they are doing and reflects the high standards of care provided.

Supporting People

Supporting People is the government programme that provides housing related support to help vulnerable people to live as independently as possible in the community. This year, our contract with Hackney Council is through a subcontract arrangement with Riverside, and the partnership has enabled us to work together to continue to deliver this valuable service specifically to the Charedi Orthodox Jewish Community. Our contract with Haringey Council remains in place, which means that this service is available across the community with no geographical boundaries. The service is for people from across all genres including Older People, Mental Health and Learning Disabilities. Our team of twelve PT Support Workers provide practical and emotional support and are focused on empowering clients to achieve independence.

Our support workers benefit from a rigorous training program which includes specialist items of interest including: Adult and Children's Safeguarding, Benefits Update, Understanding Dementia, and Supporting People with Long Term Illness.

PROMOTING CULTURAL AWARENESS

The Orthodox Jewish community, often called Charedi, has distinctive religious and cultural needs and we are aware that raising awareness of these needs results in increased understanding, improved communication and a better working partnership between providers and the community.

- We have developed a Cultural Awareness training session which forms part of our induction program for all home care workers.
- We have reviewed and reprinted Guide for Carers booklet.
- We have delivered our Cultural Awareness training to statutory organisations including Social Services and Homerton Hospital.
- We have established a "strategy forum" between key community organisations and senior managers of the local Homerton Hospital. The forums meet regularly and deal with cultural as well as other issues and influence the planning and delivery of services resulting in improved patient experience.

OLDER PEOPLE CARER'S SUPPORT

In response to the specialist demands of our aging population and particularly the growing population of Older Carers, we have developed a specialist service to support Older Carers.
Our Older People's Carers' Support Worker works with older carers and provides the following activities and services:

- Personalised crisis plans which are a safety net in times of crises such as unplanned and sudden carer's breakdown eg due to illness or hospital admission.

- Access to Benefits - including PIP, ESA, Carers Allowance and Attendance Allowance.

- Peer Support Group - These peer support groups are a safe space for carers to discuss their issues and concerns and share personal experiences and offer support. We have also invited specialist to present on items of interest including Dementia, and Self Care.

- Respite Activities - We encourage carers to enjoy respite activities in pairs or small groups and provide financial support to pay for these activities such as exercise groups and arts and crafts sessions.

- Specialist Training Sessions For Carers -In order to promote confidence and to support carers in their caring role, we provide specialist training events for carers including First Aid, Virtual Dementia Tour and a Carers Wellbeing Course.

PEER SUPPORT GROUPS

Our peer support groups meet regularly providing a safe space where people use their own experiences to help others in similar circumstances feel accepted and understood.

- Support Group for people with MH.
- Support Group for Young People with Diabetes
- Support Group for parents of Children with Hearing Loss
- Support Group for parents of Children with ADHD (Attention Deficit Hyperactivity Disorder)
- Support Group for parents of Children with ASD (Autistic Spectrum Disorder).

ADVOCACY

Bikur Cholim is a delivery partner for The Advocacy Project in Hackney. We support people who may be marginalised to speak up, understand their rights and make choices by providing independent, confidential advocacy about how to access and engage with services, rights and how to exercise rights, complaints procedure and getting legal support.

Stigma, isolation and inequality are some of the biggest challenges faced by people with learning disabilities, mental health problems, and dementia. We are working with people to address these challenges.

We believe that when an individual has a voice, understands their rights and makes choices, real change can happen. And that everyone has the right to influence decisions affecting their lives.

I would like to record my appreciation to you and your colleagues for the way in which you have facilitated communication between me and my client. As you know, she and all her family are severely affected by ill health and without your kind assistance, communication with her would have been much more difficult, which would have been greatly to her detriment. I commend your organisation for all the wonderful work that it does. David Sonn, Solicitor

EMOTIONAL HEALTH THERAPIES SERVICE

Our Emotional Health Therapy Service provides psychological help and support to adults, carers and families who are experiencing emotional difficulties in their everyday wellbeing.

The service benefits from a professional structure and is staffed by highly qualified clinicians providing evidence based, outcome focused psychological therapies including CBT and IPT. Dr Jenny Taylor, our clinical lead, provides clinical oversight and supervision to our team of 13PT therapists. Our Admissions and Reviews Panels take place weekly and all treatments are provided in our purposely designed Therapies Unit. Our treatment rooms are furnished to a high standard and are comfortable and airy making the setting conducive to the therapeutic process.

We have achieved BACP Service Accreditation which demonstrates the high quality of the service and its commitment to competence.

We are now an approved IAPT provider, delivering a culturally specific IAPT service for the Charedi community which is being commissioned by City and Hackney CCG. As part of the One City and Hackney CCG Psychological Therapies Alliance, we are important partners in improving the Psychological Therapies offer across the borough and work closely with the CCG, GPs, and other statutory and voluntary partners including ELFT, Homerton Hospital, MIND, Derman, Hackney Volunteer Centre and the Tavistock.

Our expanded Talking Therapies Service now include a Low Intensity Service.

CBT Coaching - Guided Self Help through a structured set of sessions delivered by specially trained CBT coaches to help with understanding and self-management of low levels of anxiety and depression. This is particularly suited for people who do not meet the criteria for High Intensity service or are on a waiting list.

We have partnered with mainstream services including ELFT (East London Foundation Trust) to deliver co-facilitated psycho educational groups for people with mild to moderate anxiety and depression. We have delivered these sessions on areas of special interest including Depression, Personality Disorder, Psychosis and Post Natal Depression.

Spotlight
In November 2021, we were awarded the HSJ value Award, the most prestigious healthcare award, for Mental Health Service Redesign Initiative.

HOSPITAL TRANSPORT

Travelling to hospital via public transport can be an enormous challenge for those who are ill, frail or travelling with young children. Bikur Cholim's car voucher system, which pays for hospital transport, ensures that the journey to hospital is as smooth as possible and gives people the feeling that Bikur Cholim is with them all the way.

MEALS SERVICE

The Meals Service provides warm nutritious meals daily which are cooked and delivered by volunteers, for people who are unwell and unable to prepare their own meals. We also provide meals for older people, carers and families and the meals provide them with sense of stability both nutritionally and emotionally.

Spotlight
We introduced a Cake and Challos drive. Every Friday, our volunteers deliver a fresh selection of beautiful and tasty baked goods, with homemade treats and goodies for our families.

SHABBOS HOSPITAL MEAL SERVICE

In response to identified need for special Shabbos meals which include traditional Shabbos foods, we partnered with Hermolis, one of the largest Kosher meals providers, and developed a Shabbos menu. The Shabbos meals service has made it possible for people in hospital to experience the taste of Shabbos despite being hospitalised and has greatly enhanced patient experience.

The meals are available as part of the Hospital Food menu at Homerton and Royal Free Hospitals.

SUMMER HOLIDAYS AND SHORT BREAKS

Summer holidays and short breaks can be a lifeline for patients and their families who are suffering illness and disability. Getaways provide a much needed break from the routine of hospital stays and appointments and the happy memories provide the renewed strength and vigour to face the challenges ahead.
Bikur Cholim's holiday program addresses this need by providing financial assistance for summer holidays. We have also partnered with the owners of a comfortable flat on the Bournemouth beach-front who provide free weekend and midweek breaks for people experiencing illness who can benefit from a short break.

Special thanks to The Adamson Trust, Clevedon Forbes, The Respite Association, Victoria Convalescent Trust, Cavendish Spencer Trust, Mary Macarthur and Camp Simcha

COMMUNITY FLAT AT THE HOMERTON HOSPITAL

This purposely designed community flat at the Homerton Hospital provides accommodation to those staying overnight with hospital in-patients. It comprises four self-contained, en-suite bedrooms and is located within the hospital campus. The flat is used mainly for Shabbos as the Homerton Hospital is difficult to reach by foot, and has proved a vital facility for family and carers. The flat is managed by volunteers who take bookings and make arrangements with the Hospital Security who hold the keys. Cleaning and daily change of linen is provided pro bono by the hospital facilities' service.

"When our baby daughter Esther was born prematurely at 23 weeks, we wanted to be with her 24/7. We wanted to give her all the support we could and even if we could not hold her, all we wanted was to stand at the incubator, talking and singing to her. I was exhausted after a difficult pregnancy and traumatic birth and could not face the hour long journey from our home in Edgware day after day. We moved into the Community Flat which meant we were right there and didn't have to waste precious time and energy travelling". Jennifer and Adam, parents of baby Esther

THE EXTRA TOUCH

Besides the full menu of services, we know that sometimes it's the extra touch that can make all the difference. That's why we never lose sight of the little joys which can brighten the day. Flowers, massages, birthday cakes, tickets to community events, a restaurant meal are just some of the special gifts which we send to let people know that we are thinking of them and feeling for them, when they need it most.

VOLUNTEERS

Volunteering is the bedrock of Bikur Cholim's activities and remains at the heart of the organisation. Our work with the most vulnerable members of the community supports the evidence that social isolation presents serious risks to health and wellbeing.

We are very proud to have achieved and maintained the Investing In Volunteers quality mark which is the UK quality standard for organisations which involves volunteers in their work and enables organisations to comprehensively review their volunteer management and publicly demonstrates their commitment to volunteering.

Bikur Cholim's volunteer coordinators recruit, train and support our growing team of volunteers and manage our volunteer project. This includes:

- Visitors to people who are ill and older people at home and in hospital.
- Accompaniment on hospital appointments and treatments for older people, people with learning disabilities or language difficulties, or those who simply wish for a hand to hold or shoulder to lean on.
- Volunteers to provide respite to main carers so that they can get some respite.
- Volunteers to entertain young children undergoing treatment including play activities, arts and crafts and storytelling.
- A befriending service.
- An Emotional Health volunteer service specifically for people with Emotional Health problems. The project encourages service users to enjoy a social life in the community. Many of these befriending relationships start whilst people are in-patients and the volunteers are actively involved in supporting patients through the discharge process and the transition back into the community. For many, friendships and social inclusion have complemented their clinical interventions and have been instrumental in the recovery process.

"I had not seen or spoken to anyone for weeks and was feeling suicidal. I reached out to Bikur Cholim who arranged for a volunteer to meet me in the park. Although we couldn't get close physically, I felt that someone cared about me and I was not forgotten. We arranged to meet weekly in the park and my volunteer called me daily. We chatted and made a plan about what I could do to keep myself stimulated. Sometimes we played some online games. Slowly, I felt my depression lifting and the very difficult time passed. I dread to think what might have happened had I not called Bikur Cholim on that day". NP

YOUNG VOLUNTEERS

Chasdei Hindy is a volunteer project for young volunteers.

The project was piloted with 10 volunteers and has quickly grown to 160 volunteers who assist families with young children with childcare tasks including play, bedtime routines and homework.

The project provides induction and training with a special emphasis on Safeguarding and the volunteers also benefit from ongoing supervision. There have also been some exciting activities for our volunteers including a swimming session and a party celebrating volunteer achievements.

TRAUMA AND CRISIS SUPPORT

Following a spate of tragic fatalities in the community, we identified a need for specialist Crisis Support to provide immediate support in the aftermath of a traumatic event such as a sudden death or road accidents. Our team of 18 volunteers, include men and women from the community who have been rigorously trained over many months.
Volunteers are called upon as soon as an incident occurs and they spend time at the scene to ensure people are kept safe and calm, only leaving when there is a clear plan in place for the ongoing support over the next few weeks /months. The family are supported through the shock and grief and given the supportive guidance of what they can expect the process to be as they prepare for the funeral and mourning period. Our volunteers have been expertly trained to work with wider networks including extended families and have supported schools following the tragic deaths of students and staff.

VOLUNTEER VALUE

The charity continues to benefit from very significant volunteer input. 460 regular volunteers provide a total of at least 11,600 hours per year. 23 additional volunteers provide another 1,472 hours over 8 weeks leading up to our annual fundraising event. Our paid staff have not collected payment for 2,496 hours worked overtime. Even if valued very modestly at an average of £8.91 per hour, the value of volunteer time to the charity is £138,711 this year.

FUTURE PLANS

Mental Health Complex Cases: As our work in mental health services expand, we are investing in new targeted services to meet demand and better service the community. In our current set up, referrals to our IAPT service have only been accepted where clients clearly meet the criteria of mild to moderate. In cases where clients have presented with more severe presentations and have a diagnosis of SMI, we have worked in partnership with ELFT and referred to psychology services with appropriate skills to meet their needs. However, long waiting lists and low levels of engagement with mainstream services together with ongoing demands from mainstream services for the service to be delivered by a trusted community provider has led us to identify a need to extend our therapy service, to meet the needs of people presenting with more complex mental health needs or in crisis. The service will work in the same way as our general IAPT service and be governed by the same clinical leadership, oversight, and management.

Family Support: We are proposing running a pilot project with a specific focus on Young People. The service will work with mainstream services with whom we have already well-developed working relationships including: inpatient wards, Crisis Lines, EQUIP, Eating Disorder Services, Perinatal Services, CAMHS etc. The project will work with 35 young people in North London and will involve 1 specialist Support Worker, 1 Family Therapist, and 1 Employment / Advice Worker. The service may also draw on volunteers, through Bikur Cholim's existing well established Volunteering Service, to provide volunteering, befriending and mentoring support as appropriate.

Database Upgrade: We are working on developing a bespoke database system as an upgrade to our current systems with enhanced data collection and reporting capabilities, enabling our compliance with CQC standards and the betterment of our monitoring and reporting capabilities on specific projects and the organisations management as a whole.

Young Volunteers Recruitment: We have identified a need to expand our young volunteer service, Chasdei Hindy, through which young volunteers assist families with young children with childcare tasks including play, bedtime routines and homework. Due to increasing demand, we will be recruiting more young people to this volunteer service this year, expanding our services to include more families who require the extra support.

FINANCIAL REVIEW

Reserves policy
The trustees are of the opinion that the level of available reserves held by the charity should be able to cover the costs of six months running costs excluding the cost of the provision of commissioned care services. Currently this amounts to approximately £970,242. As of 31 March 2022, the available reserves of the charity were £990,544.

As at 31 March 2022, the charity had £913,429 unrestricted funds of which £77,259 was fixed assets and £77,115 restricted funds all of which held in fixed assets.

The deficit of £528,902 is unprecedented for Bikur Cholim. This is because the year 21-22 was particularly challenging financially in that the effects of COVID were very much a reality, with a flux of COVID related referrals. However the funding opportunities which had been made available in the previous year for COVID services from the Local Authorities, CCG and Trusts were significantly reduced. We therefore drew down funds from our reserves which enabled us to continue to provide the COVID response services to the community in accordance to the need at that time. Our level of reserves still satisfies our reserves policy.

Investment policy
Under the memorandum and articles of association, the charity has the power to make any investment which the trustees see fit. The trustees regularly review the charity's position and needs with respect to the investment policy.

TRUSTEES' RESPONSIBILITIES STATEMENT

The trustees, who are also directors for the purposes of company law, are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, 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 applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity 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 charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

AUDITOR

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

The auditor is deemed to have been re-appointed in accordance with section 487 of the Companies Act 2006.

SMALL COMPANY PROVISIONS

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on 21 December 2022 and signed on behalf of the board of trustees by:

Mr A Oberlander
Trustee

BIKUR CHOLIM LTD

COMPANY LIMITED BY GUARANTEE

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF BIKUR CHOLIM LTD

YEAR ENDED 31 MARCH 2022

OPINION

We have audited the financial statements of Bikur Cholim Ltd (the 'charity') for the year ended 31 March 2022 which comprise the statement of financial activities (including income and expenditure account), statement of financial position, statement of cash flows and the related notes, including a summary of 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 charity's affairs as at 31 March 2022 and of its 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;
- 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 charity 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 charity'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 annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. 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.

In connection with our audit of the financial statements, 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 audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. 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' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report has 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 charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

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

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the 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; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the directors' report and from the requirement to prepare a strategic report.

RESPONSIBILITIES OF TRUSTEES

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors 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 charity'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 charity 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.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- We obtained an understanding of the legal and regulatory frameworks that are applicable to the company, and determined that the most relevant to the presentation of the financial statements are those that relate to the reporting legislation (UK GAAP and the Companies Act 2006), the relevant tax regulations in the United Kingdom, the Landlord and Tenant Act, the UK General Data Protection Regulation (GDPR), Health & Safety Regulations and the Bribery Act. We understood how the company is complying with those frameworks through discussion with the trustees and senior management, and by identifying the company's policies and procedures regarding compliance with laws and regulations. We also identified those members of management who have the primary responsibility for ensuring compliance with laws and regulations, and for reporting any known instances of non-compliance to the trustees. We communicated these identified frameworks amongst our audit team and remained alert to any indications of non-compliance throughout the audit. We ensured that the engagement team had sufficient competence and capability to identify or recognise non-compliance with laws and regulations.
- We discussed with the trustees and senior management the policies and procedures regarding compliance with these legal and regulatory frameworks.
- We assessed the susceptibility of the company's financial statements to material misstatement, including how fraud might occur, by reviewing the company's identified risks and enquiry with the trustees and senior management during the planning and finalisation phases of our audit. The susceptibility to such material misstatement was determined to be low.

- Based on this understanding we designed our audit procedures to identify non-compliance with the identified legal and regulatory frameworks, which were part of our procedures on the related financial statement items. Our procedures included reviewing the company's internal controls policies and procedures, reviewing the minutes of board meetings and correspondence with regulatory bodies including HMRC, testing transactions outside the normal course of the business and journal entries, and discussions with the trustees and senior management.

Owing to the inherent limitations of an audit, there is an unavoidable risk that we may not have detected some material misstatements in the financial statements, even though we have properly planned and performed our audit in accordance with auditing standards. For example, the further removed non-compliance with laws and regulations (irregularities) is from the events and transactions reflected in the financial statements, the less likely the inherently limited procedures required by auditing standards would identify it. In addition, as with any audit, there remained a higher risk of non-detection of irregularities, as these may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls. We are not responsible for preventing non-compliance and cannot be expected to detect non-compliance with all laws and regulations.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

USE OF OUR REPORT

This report is made solely to the charity'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 charity'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 charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

DAVID GOLDBERG (Senior Statutory Auditor)

For and on behalf of
Cohen Arnold
Chartered accountants & statutory auditor

New Burlington House
1075 Finchley Road
LONDON
NW11 0PU

21 December 2022

BIKUR CHOLIM LTD

COMPANY LIMITED BY GUARANTEE

STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)

YEAR ENDED 31 MARCH 2022

	Note	2022 Unrestricted funds £	2022 Restricted funds £	2022 **Total funds** £	2021 Total funds £
Income and endowments					
Voluntary income	**5**	412,747	998,786	**1,411,533**	1,704,467
Statutory commissioned services	**6**	1,569,402	–	**1,569,402**	1,746,034
Investment income	**7**	49	–	**49**	451
Total income		1,982,198	998,786	**2,980,984**	3,450,952
Expenditure					
Expenditure on raising funds:					
Costs of raising donations and legacies	**8**	(73,590)	–	**(73,590)**	(49,306)
Expenditure on charitable activities	**9,10**	(2,403,407)	(1,032,889)	**(3,436,296)**	(3,378,013)
Total expenditure		(2,476,997)	(1,032,889)	**(3,509,886)**	(3,427,319)
Net (expenditure)/income and net movement in funds	**18**	(494,799)	(34,103)	**(528,902)**	23,633
Reconciliation of funds					
Total funds brought forward		1,408,228	111,218	**1,519,446**	1,495,813
Total funds carried forward		913,429	77,115	**990,544**	1,519,446

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

This deficit of £528,902 is unprecedented for Bikur Cholim. This is because the year 21-22 was particularly challenging financially in that the effects of COVID were very much a reality, with a flux of COVID related referrals. However the funding opportunities which had been made available in the previous year for COVID services from the Local Authorities, CCG and Trusts were significantly reduced. We therefore drew down funds from our reserves which enabled us to continue to provide the COVID response services to the community in accordance to the need at that time. Our level of reserves still satisfies our reserves policy.

BIKUR CHOLIM LTD

COMPANY LIMITED BY GUARANTEE

STATEMENT OF FINANCIAL POSITION

31 MARCH 2022

	Note	2022 £	£	2021 £
Fixed assets				
Tangible fixed assets	15		154,374	194,465
Current assets				
Debtors	16	430,562		612,255
Cash at bank and in hand		649,472		944,881
		1,080,034		1,557,136
Creditors: amounts falling due within one year	17	(243,864)		(232,155)
Net current assets			836,170	1,324,981
Total assets less current liabilities			990,544	1,519,446
Net assets			990,544	1,519,446
Funds of the charity				
Restricted funds			77,115	111,218
Unrestricted funds			913,429	1,408,228
Total charity funds	18		990,544	1,519,446

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 21 December 2022, and are signed on behalf of the board by:

J. M. Crosskopf

Mr J M Grosskopf
Trustee

BIKUR CHOLIM LTD

COMPANY LIMITED BY GUARANTEE

STATEMENT OF CASH FLOWS

YEAR ENDED 31 MARCH 2022

	2022 £	2021 £
Cash flows from operating activities		
Net (expenditure)/income	**(528,902)**	23,633
Adjustments for:		
Depreciation of tangible fixed assets	**40,091**	42,086
Other interest receivable and similar income	**(49)**	(451)
Accrued (income)/expenses	**(19,481)**	31,414
Changes in:		
Trade and other debtors	**181,693**	0(278,323)
Trade and other creditors	**31,190**	14,783
Cash generated from operations	**(295,458)**	(166,858)
Interest received	**49**	451
Net cash used in operating activities	**(295,409)**	(166,407)
Cash flows from investing activities		
Purchase of tangible assets	–	(31,427)
Net cash used in investing activities	–	(31,427)
Net decrease in cash and cash equivalents	**(295,409)**	(197,834)
Cash and cash equivalents at beginning of year	**944,881**	1,142,715
Cash and cash equivalents at end of year	**649,472**	944,881

The notes on pages 23 to 32 form part of these financial statements.

1. GENERAL INFORMATION

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is New Burlington House, 1075 Finchley Road, London, NW11 0PU.

2. STATEMENT OF COMPLIANCE

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. ACCOUNTING POLICIES

Basis of preparation

The financial statements have been prepared on the historical cost basis.

The financial statements are prepared in sterling, which is the functional currency of the entity.

The charity meets the definition of a public benefit entity under FRS102.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

The Trustees do not consider there are any critical judgements or sources of estimation uncertainty requiring disclosure beyond the accounting policies listed below.

Fund accounting

Unrestricted funds
General unrestricted funds comprise the accumulated surplus or deficit on income and expenditure account. They are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Restricted funds
Restricted funds are funds subject to specific restricted conditions imposed by donors.

3. ACCOUNTING POLICIES *(continued)*

Incoming resources

These are included in the statement of financial activities (SOFA) when:
the charity becomes entitled to the resources;
it is probable the charity will receive the resources; and
the monetary value can be measured with sufficient reliability

Grants and donations
Grants and donations are only included in the SOFA when the Charity has unconditional entitlement to the resources. Donations represent voluntary amounts received during the year.

Expenditure

Expenditure is charged on an accrual basis and allocated to the appropriate headings in the accounts.

The majority of costs are directly attributable to specific activities. Costs incurred in respect of the charitable activities include elements of staff costs and attributable support costs.

Support costs

Support costs are those costs which are common to all areas of the organisation. These are allocated across all areas of activity on the basis of the number of service users for each activity.

Governance costs

Governance costs are associated with the governance arrangements of the charity and relate to the general running of the charity. These costs include audit, legal advice for trustees and costs associated with meeting constitutional and statutory requirements such as the cost of trustee meetings and the preparation of the statutory accounts.

Operating lease agreements

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged against profits on a straight line basis over the period of the lease.

Fixed assets

All fixed assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Leasehold refurbishment	-	Over remaining number of years (expires in 2026)
Equipment, Fixtures & Fittings	-	25% reducing balance

3. ACCOUNTING POLICIES *(continued)*

Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

4. LIMITED BY GUARANTEE

The charity is a company limited by guarantee and has no share capital. The liability of each trustee in the event of winding up is limited to £1.

5. VOLUNTARY INCOME

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2022 £**
Voluntary income for charitable activities	412,747	998,786	**1,411,533**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Voluntary income for charitable activities	371,142	1,333,325	1,704,467

5. VOLUNTARY INCOME *(continued)*

	Unrestricted Funds	Restricted Funds	**Total Funds 2022**	Total Funds 2021
	£	£	£	£
Arbib Lucas Fund	-	550	**550**	210
Big Lottery Fund	-	49,335	**49,335**	147,220
Canary Wharf Charitable Trust	-	-	-	7,800
Delapage	-	20,000	**20,000**	-
Children Centres	-	15,120	**15,120**	17,130
City & Hackney CCG	-	-	-	8,020
City & Hackney MIND	-	74,812	**74,812**	91,967
City & Hackney Psychological Therapies	-	201,128	**201,128**	168,394
Conference for Material Claims against Germany	-	272,202	**272,202**	232,525
Connect Hackney	-	-	-	-
Holiday Grants	-	3,900	**3,900**	5,500
Jewish Temporary Shelter	-	5,656	**5,656**	4,876
London Borough of Hackney	-	64,789	**64,789**	-
London Borough of Hackney Covid	-	-	-	229,565
London Borough of Haringey - Area Based Grants	-	30,000	**30,000**	30,000
Maurice Wohl Foundation	-	88,014	**88,014**	95,000
City Bridge Trust	-	-	-	14,700
The Power to Change	-	6,000	**6,000**	64,948
Riverside Group Plc	-	150,000	**150,000**	150,000
The Advocacy Project	-	8,280	**8,280**	10,810
Wolfson Foundation	-	-	-	50,000
Other	402,506	9,000	**411,506**	301,691
Job Retention Scheme	10,241	-	**10,241**	74,111
Total	412,747	998,786	**1,411,533**	1,704,467

6. STATUTORY COMMISSIONED SERVICES

	Unrestricted Funds	**Total Funds 2022**	Unrestricted Funds	Total Funds 2021
	£	£	£	£
Fees for commissioned services	1,569,402	**1,569,402**	1,746,034	1,746,034

6. STATUTORY COMMISSIONED SERVICES *(continued)*

Fees were received from the following Government and public bodies:

	Unrestricted Funds	Restricted Funds	**Total Funds 2022**	Total Funds 2021
	£	£	**£**	£
London Borough of Hackney	1,002,976	–	**1,002,976**	954,254
City & Hackney Primary Care Trust	279,031	–	**279,031**	447,277
London Borough of Haringey	140,188	–	**140,188**	160,232
Users Fees	147,207	–	**147,207**	184,271
Total fees for commissioned care services	1,569,402	–	**1,569,402**	1,746,034

7. INVESTMENT INCOME

	Unrestricted Funds	**Total Funds 2022**	Unrestricted Funds	Total Funds 2021
	£	**£**	£	£
Bank interest receivable	49	**49**	451	451

8. COSTS OF RAISING DONATIONS AND LEGACIES

	Unrestricted Funds	**Total Funds 2022**	Unrestricted Funds	Total Funds 2021
	£	**£**	£	£
Costs of raising donations and legacies - Donations	73,590	**73,590**	49,306	49,306

9. EXPENDITURE ON CHARITABLE ACTIVITIES BY FUND TYPE

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2022 £**
Care & Support Services	1,896,931	518,614	**2,415,545**
Mental Health Support Services	179,133	284,940	**464,073**
Carers Support	33,309	–	**33,309**
Volunteer Programme	12,243	49,335	**61,578**
Supporting People	1,491	180,000	**181,491**
Support costs	280,300	–	**280,300**
	2,403,407	1,032,889	**3,436,296**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Care & Support Services	1,559,711	858,702	2,418,413
Mental Health Support Services	116,822	260,361	377,183
Carers Support	53,474	–	53,474
Volunteer Programme	849	68,365	69,214
Supporting People	7,078	180,000	187,078
Support costs	272,651	–	272,651
	2,010,585	1,367,428	3,378,013

10. EXPENDITURE ON CHARITABLE ACTIVITIES BY ACTIVITY TYPE

	Activities undertaken directly £	Support costs £	**Total funds 2022 £**	Total fund 2021 £
Care & Support Services	2,415,545	205,094	**2,620,639**	2,623,757
Mental Health Support Services	464,073	41,024	**505,097**	409,972
Carers Support	33,309	2,945	**36,254**	58,123
Volunteer Programme	61,578	5,443	**67,021**	75,231
Supporting People	181,491	16,044	**197,535**	203,341
Governance costs	–	9,750	**9,750**	7,589
	3,155,996	280,300	**3,436,296**	3,378,013

11. ANALYSIS OF SUPPORT COSTS

	Other Office Costs	**Total 2022**	Total 2021
	£	**£**	£
Care & Support Services	205,094	**205,094**	205,346
Mental Health Support Services	41,024	**41,024**	32,789
Carers Support	2,945	**2,945**	4,649
Volunteer Programme	5,443	**5,443**	6,017
Supporting People	16,044	**16,044**	16,263
Governance Costs	9,750	**9,750**	7,589
	280,300	**280,300**	272,653

12. NET (EXPENDITURE)/INCOME

Net (expenditure)/income is stated after charging/(crediting):

	2022	2021
	£	£
Depreciation of tangible fixed assets	**40,091**	42,086
Fees payable for the audit of the financial statements	**9,750**	7,589
Staff pension contributions	**22,380**	24,943
Operating lease costs: land and buildings	**50,000**	50,000

13. STAFF COSTS

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2022	2021
	£	£
Wages and salaries	**1,746,802**	1,794,355
Social security costs	**95,132**	108,399
Employer's pension contributions	**22,380**	24,943
	1,864,314	1,927,697

The average number employees during the year is analysed as follows:

	2022	2021
	No.	No.
Administrative staff	**25**	25
Care staff	**136**	149
	161	174

The number of employees whose remuneration for the year fell within the following bands, were:

	2022	2021
	No.	No.
£60,000 to £69,999	**1**	–

Key Management Personnel

Key management personnel include all persons that have authority and responsibility for planning, directing and controlling the activities of the charity. The total compensation paid to key management personnel for services provided to the charity was £71,794 (2021: £59,096).

14. TRUSTEE AND KEY MANAGEMENT REMUNERATION AND EXPENSES

There was no remuneration paid to the trustees. The charity did not meet any individual expenses incurred by the trustees for services provided to the charity.

15. TANGIBLE FIXED ASSETS

	Land and buildings £	Fixtures and fittings £	**Total £**
Cost			
At 1 April 2021 and 31 March 2022	474,709	85,291	**560,000**
Depreciation			
At 1 April 2021	304,193	61,342	**365,535**
Charge for the year	34,103	5,988	**40,091**
At 31 March 2022	338,296	67,330	**405,626**
Carrying amount			
At 31 March 2022	136,413	17,961	**154,374**
At 31 March 2021	170,516	23,949	194,465

16. DEBTORS

	2022 £	2021 £
Trade debtors	**430,562**	612,255

17. CREDITORS: amounts falling due within one year

	2022 £	2021 £
Trade creditors	**77,452**	34,551
Accruals and deferred income	**138,728**	158,209
Social security and other taxes	**23,338**	33,235
Other creditors	**4,346**	6,160
	243,864	232,155

18. ANALYSIS OF CHARITABLE FUNDS

Unrestricted funds

	At 1 April 2021 £	Income £	Expenditure £	**At 31 March 2022 £**
General funds	1,408,228	1,982,198	(2,476,997)	**913,429**

	At 1 April 2020 £	Income £	Expenditure £	At 31 March 2021 £
General funds	1,350,492	2,117,627	(2,059,891)	1,408,228

18. ANALYSIS OF CHARITABLE FUNDS *(continued)*

Restricted funds

	At 1 April 2021 £	Income £	Expenditure £	**At 31 March 2022 £**
Building fund	111,218	998,786	(1,032,889)	**77,115**

	At 1 April 2020 £	Income £	Expenditure £	At 31 March 2021 £
Building fund	145,321	1,333,325	(1,367,428)	111,218

19. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2022 £**
Tangible fixed assets	77,259	77,115	**154,374**
Current assets	1,080,034	–	**1,080,034**
Creditors less than 1 year	(243,864)	–	**(243,864)**
Net assets	913,429	77,115	**990,544**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Tangible fixed assets	83,247	111,218	194,465
Current assets	1,557,136	–	1,557,136
Creditors less than 1 year	(232,155)	–	(232,155)
Net assets	1,408,228	111,218	1,519,446

20. ANALYSIS OF CHANGES IN NET DEBT

	At 1 Apr 2021 £	Cash flows £	**At 31 Mar 2022 £**
Cash at bank and in hand	944,881	(295,409)	**649,472**

21. OPERATING LEASE COMMITMENTS

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

	2022	2021
	£	£
Not later than 1 year	**50,000**	50,000
Later than 1 year and not later than 5 years	**170,833**	200,000
Later than 5 years	**–**	20,833
	220,833	270,833

22. RELATED PARTIES

No transactions with related parties were undertaken such as are required to be disclosed.

BIKUR CHOLIM LIMITED

England & Wales - Charity number 1085965

Accounts

COMPANY REGISTRATION NUMBER: 04001168
CHARITY REGISTRATION NUMBER: 1085965

BIKUR CHOLIM LTD

Company Limited by Guarantee

FINANCIAL STATEMENTS

31 MARCH 2021

COHEN ARNOLD
Chartered accountants & statutory auditor
New Burlington House
1075 Finchley Road
LONDON
NW11 0PU

BIKUR CHOLIM LTD

COMPANY LIMITED BY GUARANTEE

FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2021

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BIKUR CHOLIM LTD

COMPANY LIMITED BY GUARANTEE

TRUSTEES' ANNUAL REPORT (INCORPORATING THE DIRECTOR'S REPORT)

YEAR ENDED 31 MARCH 2021

The trustees, who are also the directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 March 2021.

Chair's report

Have you ever thought about your Heartbeat?

Although our hearts are the most important organ in our body, pumping our blood and oxygen supply to keep us alive and well, most of us rarely think about it. Our heartbeat, constant, quiet and steady is what keeps us going, yet we don't spend even a minute wondering how this happens.

Bikur Cholim is the heartbeat of the community.

All day, every day, rain or shine, the support we provide pulsates quietly, providing the lifeblood and oxygen to individuals and families who are deeply challenged by illness and disability. The untiring dedication, the outstanding care and support which are the trademarks of Bikur Cholim continue each and every moment, never missing a single beat.

Since our last report just one year ago, Bikur Cholim's heart has been beating stronger than ever before. As Covid has become part of our vocabulary and lives, the strain on Bikur Cholim's heart has been incredibly harsh. We are supporting so many more people but are severely restricted by our very limited budget. COVID has introduced us to many "firsts" and for our staff it has been about finding creative and innovative ways to continue to deliver our services. Where others saw doors close, we saw windows of opportunity, making Bikur Cholim the trailblazer in providing specialist COVID services. It is the continued support and investment of our partners and funders which makes this possible and will enable Bikur Cholim's lifeblood to keep pumping in the next year and beyond.

Jacob M Grosskopf
Chair

REFERENCE AND ADMINISTRATIVE DETAILS

Registered charity name	Bikur Cholim Ltd
Charity registration number	1085965
Company registration number	04001168
Principal office and registered office	Ground Floor 2a Northfield Road London N16 5RN
THE TRUSTEES	Mr J M Grosskopf Mr R Grusgott Mr A Oberlander Mr S Rand

PATRONS

Dr D Landau Mbbs Mrcp Frcr
Prof S Stanton Frcs Frcoog
Lady L Winston

MEDICAL ADVISORY BOARD

Dr	Yossie	Adler		Prof Anthony Goldstone
Dr	Ghazal	Afzal		Dr Stephen Herman
Prof	Michael	Baum		Dr Mervyn Jaswon
Prof	Michael	Besser		Mr Eli Kernkraut
Dr	Simon	Cohen		Dr David Landau
Dr	Jeremy	Rees		Dr Jeremy Pfeffer
Dr	Michael	Fertleman		Prof Stuart Stanton
Dr	Peter	Freedman		

Company secretary	Mrs R Cohen
Auditor	Cohen Arnold Chartered accountants & statutory auditor New Burlington House 1075 Finchley Road LONDON NW11 0PU

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Bikur Cholim Ltd is a Company Limited by Guarantee not having a Share Capital. It is registered as a charity with the Charity Commission (Number 1085965).

Bikur Cholim Ltd's governing instruments are its Memorandum and Articles of Association as amended by a Special Resolution.

Appointment of trustees

The trustees (as directors for company law purposes) may at any time co-opt any individual who is qualified to be appointed as a trustee to fill a vacancy in their number or as an additional trustee.

Sub committees

The organisation has four subcommittees which meet on a monthly basis and report to the full board of trustees on bi-monthly basis.

SUBCOMMITTEE	CHAIR
1. Mental Health	R Grussgott
2. Adults and Older People	S Rand
3. Children & Families	A Oberlander
4. Finance	J M Grosskopf

Trustee induction and training

New trustees are subject to an enhanced CRB disclosure and receive our Trustee Induction Training which includes an understanding of the content of the Memorandum and Articles of Association, their legal obligations under charity act and company law, the organisational structure of Bikur Cholim Limited and the recent financial performance of the charity. Trustees are encouraged to attend appropriate external training events which enhance their knowledge and skill thereby improving the performance of their role.

Organisation

The trustees are responsible for governance of the organisation, and the Chair and Treasurer are active in all operational aspects of strategic management. The day to day affairs of the charity are run by its trustees supported by several administrative staff.

Risk factors

The Charity has assessed the major risks to which the Charity is exposed in particular those to the operations and finances of the Charity as detailed in our Business Continuity Plan and is satisfied that systems are in place to manage its exposure to those risks.

OBJECTIVES AND ACTIVITIES FOR THE BENEFIT OF THE PUBLIC

Bikur Cholim's mission is to relieve the effects of sickness, poor physical and mental health and old age, for people of the community in North London by assisting with the provision of support, facilities and services.

Established in 1979 in response to a local tragedy, Bikur Cholim was founded to ensure that no person would have to battle the challenges of illness and disability on their own. Nearly four decades since we were first established, our commitment to this ideal remains as principal as ever.

Although there is not much that can be done to prevent illness, there is a lot that can be done to reduce the pain that accompanies it. Bikur Cholim's values of person-centred services and attitudes of respect, dignity and sensitivity as well as our unstinting commitment to confidentiality have enabled us to meet the individual needs of each of our service users.

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and in planning future activities.

Policies and Procedures
Bikur Cholim's extensive range of policies and procedures are continuously developed and reviewed and the organization is committed to ensuring that all its activities and operations are conducted in accordance with its policies and procedures. This includes our Environmental Policy, Business Continuity Plan and Safeguarding Vulnerable Adults and Children Policy. The Management committee are ultimately responsible for ensuring that all staff are aware of the policies and that these are implemented accordingly.

ACHIEVEMENTS AND PERFORMANCE

FACTS AND FIGURES FOR 2020-21

Who we have helped this year

174 families with children

188 older people

91 adults

335 emotional health users

870 children

Services in 2020-21

126,034 hours of care

24,148 hours of domestic help

63 care workers

445 volunteers

19,699 meals

1,739 car vouchers

2,930 adult therapy sessions

1,680 home and hospital volunteer visits

4,018 Chasdei Hindy Volunteer Activities

NEW DEVELOPMENTS IN 2020-21

We spearheaded the development of a COVID Community Taskforce which included leading local organisations including the UOHC, MARS, Hatzola, Lecheiris and Ezra Umarpeh to work collaboratively to provide suitable community response services.

Community COVID Helpline 020 3322 8384 open 10am -10pm

The Community COVID Helpline very quickly became a trusted resource and the go to destination for all things COVID. Within weeks, the line was handling hundreds of calls each day providing up to date reliable information on isolation, test and trace, vaccination, travel, weddings, funerals and information relating to managing schools. Our skilled telephone advisors received ongoing specialist training in accordance with latest guidance and NHS published advice as well as advice from leading doctors and other professionals.

The helpline had various options including;

- Option 1 - for advice and information.
- Option 2 - for support with volunteering. Our volunteers assisted with shopping, collecting prescriptions and door to door errands. We also provided a telephone befriending service for people who are lonely and isolated.
- Option 3 - for Emotional Support. Callers could speak to our specially trained Emotional Support Telephone Advisors or arrange a single of session of therapy with a qualified IAPT therapist.

CARE AND SUPPORT SERVICES

Home Care

Bikur Cholim is registered as a Domiciliary Care provider with Care Quality Commission (CQC) to provide Homecare and Nursing Care.

We are the 'Preferred Primary Provider' for Hackney Council for Homecare for Adults and Older People of the Charedi Community. We are also approved providers for the Disabled Children's Team, and NHS Continuing Health Care by NELC.

All Bikur Cholim's home care workers are inducted using the Skills for Care induction program and receive ongoing training to ensure that they deliver person centred care in a way which promotes, sensitivity, dignity and respect.

Within the community, we currently provide for the a number of genres and have the necessary skills and experience to specifically meet the needs of those requiring specialist services including:

- Basic and specialist care to older people
- Adults with physical disabilities
- People with mental health needs
- People who require dementia care
- Children with physical and learning disabilities
- End of life care

Bikur Cholim is committed to paying all its care workers the London Living Wage which demonstrates how much we value our staff and the important work they are doing and reflects the high standards of care provided.

COVID SPOTLIGHT

As COVID became a reality, the demand on Homecare services increased. We saw a dramatic rise in referrals as hospitals were discharging early and many new referrals from people who had previously been cared for by family and friends who were either struck by COVID or in isolation.
In an effort to protect our service users and staff, we invested in enhanced PPE including single use Hazmat suits which provided full body protection as well as gloves, masks, aprons and goggles to all our care staff who are providing personal care to service users in their own homes. This level of protection has made it as safe as possible for theses vulnerable people to continue to be cared for in the community.
Our Home Care workers were in the first cohort of “daily testing” for Home care workers and were also first to register for the vaccine when it became available in January 2020.
Our Home Care Managers received daily updates on relevant regulations, and government advice for the home care sector and this was cascaded to all home care staff using our daily COVID email bulletin.

POST DISCHARGE CARE FACILITY

In response to the demand for homecare for people who were testing positive for COVID, and the increasing needs for people who were extremely weak whilst recovering from COVID, we sought a creative solution to supporting people during this difficult time.
Beis Brucha, a magnificent community facility for new mothers and their babies was closed due to COVID. Bikur Cholim worked with AIHA, the landlords and management of Beis Brucha to arrange a temporary change of use of the facility and it became a Community COVID Care Facility. The facility was staffed by a manager and two live-in care workers and further supported by Hatzola who provided ambulance transport from hospital to the facility and twice daily medical monitoring to all residents. A physiotherapist also attended to provide personalised physiotherapy support to help patients improve their mobility and supported them towards recovery. The average length of stay was 2- 3 weeks. All 39 patients who were discharged, some of whom were admitted on stretchers, walked out on their own two feet, all having achieved excellent outcomes and improved health and wellbeing.

"*When COVID struck, we were deep into our preparations for Pesach (Passover). We live on our own as our children are all married and living abroad and were looking forward to hosting children and grandchildren for the holidays. Instead, both my husband and myself were admitted to hospital with severe COVID. We were in ICU when I was wheeled over towards my husband's bed and although I was feeling miserable and weak, I was able to say goodbye to my beloved husband of 55 years and be with him as he died. From the ICU, I was able to follow the funeral on Zoom. When I was due to be discharged on the second day of Passover, I was exhausted physically and emotionally with nowhere to go. That's when I heard about Bikur Cholim's COVID facility and as soon as I contacted them, arrangements were set in motion and I was discharged the very next day. I arrived there without even my slippers but the care and support I received there addressed my physical and psychological needs in more ways than I could have imagined and hoped for. When I was discharged 3 weeks later, I was a different person and the support they continued to provide when I transitioned back to the community, ensured that I was looked after until I had made a full recovery". B M (Age 74)*

Supporting People

Supporting People is the government programme that provides housing related support to help vulnerable people to live as independently as possible in the community. This year, our contract with Hackney Council is through a subcontract arrangement with Riverside, and the partnership has enabled us to work together to continue to deliver this valuable service specifically to the Charedi Orthodox Jewish Community. Our contract with Haringey Council remains in place, which means that this service is is available across the community with no geographical boundaries.
The service is for people from across all genres including Older People, Mental Health and Learning Disabilities. Our team of twelve PT Support Workers provide practical and emotional support and are focused on empowering clients to achieve independence.

Our support workers benefit from a rigorous training program which includes specialist items of interest including: Adult and Children's Safeguarding, Benefits Update, Understanding Dementia, and Supporting People with Long Term Illness.

COVID SPOTLIGHT

When face to face contact was no longer a possibility due to lockdown and isolation restrictions, our support workers switched to virtual contact. For some, this meant introduction of video calls and for others it was telephone contact. But for all, it meant that vulnerable service users were not abandoned. Many received daily calls and welfare checks, medication reminders. Some read books and articles together, others played games and enormous effort was invested to ensure that even the most isolated were not forgotten.

PROMOTING CULTURAL AWARENESS

The Orthodox Jewish community, often called Charedi, has distinctive religious and cultural needs and we are aware that raising awareness of these needs results in increased understanding, improved communication and a better working partnership between providers and the community.

- We have developed a Cultural Awareness training session which forms part of our induction program for all home care workers.
- We have reviewed and reprinted Guide for Carers booklet.
- We have delivered our Cultural Awareness training to statutory organisations including Social Services and Homerton Hospital.
- We have established a "strategy forum" between key community organisations and senior managers of the local Homerton Hospital. The forums meet regularly and deal with cultural as well as other issues and influence the planning and delivery of services resulting in improved patient experience.

OLDER PEOPLE CARER'S SUPPORT

In response to the specialist demands of our aging population and particularly the growing population of Older Carers, we have developed a specialist service to support Older Carers. The service is funded by the **City Bridge Trust** and is a three year program to identify older carers and address their needs by providing advice, support and respite activities.
Our Older People's Carers' Support Worker has worked with 38 older carers and provided the following activities and services:

1. Personalised crisis plans which are a safety net in times of crises such as unplanned and sudden carer's breakdown eg due to illness or hospital admission.
2. Access to Benefits - including PIP, ESA, Carers Allowance and Attendance Allowance.
3. Peer Support Group - These peer support groups are a safe space for carers to discuss their issues and concerns and share personal experiences and offer support. We have also invited specialist to present on items of interest including Dementia, and Self Care.
4. Respite Activities - We encourage carers to enjoy respite activities in pairs or small groups and provide financial support to pay for these activities such as exercise groups and arts and crafts sessions.
5. Specialist Training Sessions For Carers -In order to promote confidence and to support carers in their caring role, we provide specialist training events for carers including First Aid, Virtual Dementia Tour anda Carers Wellbeing Course.

PEER SUPPORT GROUPS

We have seven peer support groups that meet regularly and each group has an average of 12-15 members.

1. Support Group for carers of people with Mental Health issues
2. Support Group for carers of people with Chronic and Long Term illness
3. Support Group for carers of people with Dementia
4. Support Group for Young People with Diabetes
5. Support Group for parents of Children with Hearing Loss
6. Support Group for parents of Children with ADHD (Attention Deficit Hyperactivity Disorder)
7. Support Group for parents of Children with ASD (Autistic Spectrum Disorder).

COVID SPOTLIGHT

During COVID, all face-to-face support groups were suspended. Instead, groups used teleconferencing to stay in touch and are looking forward to resuming the groups once restrictions are eased.

ADVOCACY

Bikur Cholim is a delivery partner for The Advocacy Project in Hackney. We support people who may be marginalised to speak up, understand their rights and make choices by providing independent, confidential advocacy about how to access and engage with services, rights and how to exercise rights, complaints procedure and getting legal support.

Stigma, isolation and inequality are some of the biggest challenges faced by people with learning disabilities, mental health problems, and dementia. We are working with people to address these challenges.

We believe that when an individual has a voice, understands their rights and makes choices, real change can happen. And that everyone has the right to influence decisions affecting their lives.

COVID SPOTLIGHT

During COVID, one of the biggest issues our advocates were being asked to advise on was about visitation to care homes and hospitals. Our advocates kept abreast with latest published guidance and best practice for the NHS visiting arrangements and advocated successfully on a case-by-case basis, enabling visiting especially for those at end of life and in very vulnerable circumstances.

I would like to record my appreciation to you and your colleagues for the way in which you have facilitated communication between me and my client. As you know, she and all her family are severely affected by ill health and without your kind assistance, communication with her would have been much more difficult, which would have been greatly to her detriment. I commend your organisation for all the wonderful work that it does. David Sonn, Solicitor

EMOTIONAL HEALTH THERAPIES SERVICE

Our Emotional Health Therapy Service provides psychological help and support to adults, carers and families who are experiencing emotional difficulties in their everyday wellbeing.

The service benefits from a professional structure and is staffed by highly qualified clinicians providing evidence based, outcome focused psychological therapies including CBT and IPT. Dr Jenny Taylor, our clinical lead, provides clinical oversight and supervision to our team of 13 PT therapists. Our Admissions and Reviews Panels take place weekly and all treatments are provided in our purposely designed Therapies Unit. Our treatment rooms are furnished to a high standard and are comfortable and airy making the setting conducive to the therapeutic process.

We have achieved BACP Service Accreditation which demonstrates the high quality of the service and its commitment to competence.

We are now an approved IAPT provider, delivering a culturally specific IAPT service for the Charedi community which is being commissioned by City and Hackney CCG. As part of the One City and Hackney CCG Psychological Therapies Alliance, we are important partners in improving the Psychological Therapies offer across the borough and work closely with the CCG, GPs, and other statutory and voluntary partners including ELFT, Homerton Hospital, MIND, Derman, Hackney Volunteer Centre and the Tavistock.

Our expanded Talking Therapies Service now include a Low Intensity Service.

CBT Coaching - Guided Self Help through a structured set of sessions delivered by specially trained CBT coaches to help with understanding and self-management of low levels of anxiety and depression. This is particularly suited for people who do not meet the criteria for High Intensity service or are on a waiting list.

We have partnered with mainstream services including ELFT (East London Foundation Trust) to deliver co-facilitated psycho educational groups for people with mild to moderate anxiety and depression. We have delivered these sessions on areas of special interest including Depression, Personality Disorder, Psychosis and Post Natal Depression.

COVID SPOTLIGHT
We developed a virtual therapies guidance toolkit and provided specialist training to our team of therapists about how to deliver therapy via Zoom or phone.
In addition, in response to the huge influx of referrals for urgent support for anxiety, we trained a group of therapists in providing singles sessions of therapy with a specialist focus on managing and relieving anxiety.

HOSPITAL TRANSPORT

Travelling to hospital via public transport can be an enormous challenge for those who are ill, frail or travelling with young children. Bikur Cholim's car voucher system, which pays for hospital transport, ensures that the journey to hospital is as smooth as possible and gives people the feeling that Bikur Cholim is with them all the way.

COVID SPOTLIGHT
When travelling by public transport posed a significant risk of infection and at the same time the cost of taxi services increased, we responded by providing more taxi vouchers than ever before. This was a lifeline for people on chemotherapy or other regular treatments.

MEALS SERVICE

The Meals Service provides warm nutritious meals daily which are cooked and delivered by volunteers, for people who are unwell and unable to prepare their own meals. We also provide meals for older people, carers and families and the meals provide them with sense of stability both nutritionally and emotionally.

COVID SPOTLIGHT
The increase in demand for our warm meals service was exponential as many new referrals came in from COVID patients especially older people who could not prepare their own meals.

KOSHER FOOD BOXES

In partnership with Hackney and Haringey Councils, we prepared and delivered over 100 Kosher food boxes every Thursday evening. The parcels were packed and delivered by volunteers and include a careful selection of basic dry foods, household goods, fruit and veg. Community sponsors have contributed challahs, grape juice and a Hamodia further enhancing the parcel selection.

SHABBOS HOSPITAL MEAL SERVICE

In response to identified need for special Shabbos meals which include traditional Shabbos foods, we partnered with Hermolis, one of the largest Kosher meals providers, and developed a Shabbos menu. The Shabbos meals service has made it possible for people in hospital to experience the taste of Shabbos despite being hospitalised and has greatly enhanced patient experience.

The meals are available as part of the Hospital Food menu at Homerton and Royal Free Hospitals.

SUMMER HOLIDAYS AND SHORT BREAKS

Summer holidays and short breaks can be a lifeline for patients and their families who are suffering illness and disability. Getaways provide a much needed break from the routine of hospital stays and appointments and the happy memories provide the renewed strength and vigour to face the challenges ahead.
Bikur Cholim's holiday program addresses this need by providing financial assistance for summer holidays. We have also partnered with the owners of a comfortable flat on the Bournemouth beach-front who provide free weekend and midweek breaks for people experiencing illness who can benefit from a short break.

COVID SPOTLIGHT

Although travel restrictions remained in place and travel abroad was not possible, we supported families with young children who had been advised by their clinical and social support teams that a holiday was recommended if taken in accordance with current guidance.

Thank you to:

- Mary Macarthur Holiday Trust
- The Maurice Wohl Charitable Foundation
- The Arbib Lucas Charity
- Clevedon Forbes Fund

COMMUNITY FLAT AT THE HOMERTON HOSPITAL

This purposely designed community flat at the Homerton Hospital provides accommodation to those staying overnight with hospital in-patients. It comprises four self-contained, en-suite bedrooms and is located within the hospital campus. The flat is used mainly for Shabbos as the Homerton Hospital is difficult to reach by foot, and has proved a vital facility for family and carers.
The flat is managed by volunteers who take bookings and make arrangements with the Hospital Security who hold the keys. Cleaning and daily change of linen is provided pro bono by the hospital facilities' service.

"When our baby daughter Esther was born prematurely at 23 weeks, we wanted to be with her 24/7. We wanted to give her all the support we could and even if we could not hold her, all we wanted was to stand at the incubator, talking and singing to her. I was exhausted after a difficult pregnancy and traumatic birth and could not face the hour long journey from our home in Edgware day after day. We moved into the Community Flat which meant we were right there and didn't have to waste precious time and energy travelling". Jennifer and Adam, parents of baby Esther

THE EXTRA TOUCH

Besides the full menu of services, we know that sometimes it's the extra touch that can make all the difference. That's why we never lose sight of the little joys which can brighten the day. Flowers, massages, birthday cakes, tickets to community events, a restaurant meal are just some of the special gifts which we send to let people know that we are thinking of them and feeling for them, when they need it most.

COVID SPOTLIGHT

For families challenged by illness and/or disability we have delivered a selection of toys, arts and crafts and games to keep kids entertained and stimulated. For families where one of the parents were ill with COVID and there were a number of young children who needed to be occupied and entertained, the packages made a huge difference. We partnered with a Baby World, a local toyshop who prepared age appropriate packages containing books, games, arts and crafts and toys which were delivered to the doorsteps of vulnerable families whilst they were isolating.
Special milestones like birthdays and anniversaries have been celebrated by treating families to Pizza parties which were delivered to their doorsteps.

"*Being stuck indoors with four young children, including 7 year old Sarah with spina bifida who is wheelchair bound, made the lockdown even harder. And then when I came down with COVID, I was spent and exhausted and felt there was nothing I could do to break the cycle of boredom and fighting between the kids. When Sarah's 8th birthday was remembered and you arranged a pizza party, there was a sudden burst of joy in our home and the memory kept us going for weeks to come".* RH

VOLUNTEERS

Volunteering is the bedrock of Bikur Cholim's activities and remains at the heart of the organisation. Our work with the most vulnerable members of the community supports the evidence that social isolation presents serious risks to health and wellbeing.

We are very proud to have achieved and maintained the Investing In Volunteers quality mark. This is the UK quality standard for organisations which involves volunteers in their work. It provides the tools to organisations to comprehensively review their volunteer management and publicly demonstrates their commitment to volunteering.

Bikur Cholim's volunteer coordinators recruit, train and support our growing team of volunteers and manage our volunteer project. This includes:

- Visitors to people who are ill and older people at home and in hospital.
- Accompaniment on hospital appointments and treatments for older people, people with learning disabilities or language difficulties, or those who simply wish for a hand to hold or shoulder to lean on.
- Volunteers to provide respite to main carers so that they can get some respite.
- Volunteers to entertain young children undergoing treatment including play activities, arts and crafts and storytelling.
- A befriending service.
- An Emotional Health volunteer service specifically for people with Emotional Health problems. The project encourages service users to enjoy a social life in the community. Many of these befriending relationships start whilst people are in-patients and the volunteers are actively involved in supporting patients through the discharge process and the transition back into the community. For many, friendships and social inclusion have complemented their clinical interventions and have been instrumental in the recovery process.

COVID SPOTLIGHT

During COVID we recruited a record number of new volunteers. Many people were working from home, had more time on their hands, and wanted to be part of the community action making a difference to people most affected by loneliness and isolation. Our volunteers received online training and guidance about how to carry out volunteer activities safely and these included:

Daily phone calls, welfare checks, walks in the park whilst observing social distancing, garden visits, assistance with shopping, prescription collection, and our warm meals delivery service.

"*I had not seen or spoken to anyone for weeks and was feeling suicidal. I reached out to Bikur Cholim who arranged for a volunteer to meet me in the park. Although we couldn't get close physically, I felt that someone cared about me and I was not forgotten. We arranged to meet weekly in the park and my volunteer called me daily. We chatted and made a plan about what I could do to keep myself stimulated. Sometimes we played some online games. Slowly, I felt my depression lifting and the very difficult time passed. I dread to think what might have happened had I not called Bikur Cholim on that day".* NP

YOUNG VOLUNTEERS

Chasdei Hindy is a volunteer project for young volunteers. Initially funded by YOF (Youth Opportunities Fund) in Hackney and Haringey, the project was established by a group of young people in memory of a young volunteer Hindy Grunwald, who died suddenly in 2006, at age 15. Hindy was a dedicated volunteer who loved helping families with young children.

The project was piloted with 10 volunteers and has quickly grown to 160 volunteers who assist families with young children with childcare tasks including play, bedtime routines and homework.

The project provides induction and training with a special emphasis on Safeguarding and the volunteers also benefit from ongoing supervision. There have also been some exciting activities for our volunteers including a swimming session and a party celebrating volunteer achievements.

COVID SPOTLIGHT

Unfortunately, during COVID most of our Young Volunteer activities were suspended as these could not be delivered safely in accordance with current guidance and regulations.

TRAUMA AND CRISIS SUPPORT

Following a spate of tragic fatalities in the community, we identified a need for specialist Crisis Support to provide immediate support in the aftermath of a traumatic event such as a sudden death or road accidents. Our team of 18 volunteers, include men and women from the community who have been rigorously trained over many months by Rabbi Jacob Klar from New York, an internationally acclaimed trauma expert.
Volunteers are called upon as soon as an incident occurs and they spend time at the scene to ensure people are kept safe and calm, only leaving when there is a clear plan in place for the ongoing support over the next few weeks /months. The family are supported through the shock and grief and given the supportive guidance of what they can expect the process to be as they prepare for the funeral and mourning period. Our volunteers have been expertly trained to work with wider networks including extended families and have supported schools following the tragic deaths of students and staff.

COVID SPOTLIGHT

The increased prevalence of COVID and the higher rate of deaths meant that this was an additional challenge for our community. In addition, family members could not be with their loved ones in their final days and weeks and funerals and mourning could not be observed in the traditional way making the grieving process more complicated.
Our trauma support volunteers benefitted from specialist training on bereavement support for families who have lost a loved one to COVID or during COVID, delivered in partnership with St Joseph Hospice. We also provided additional support and supervision to our volunteers who were providing trauma support during these very difficult times.

VOLUNTEER VALUE

The charity continues to benefit from very significant volunteer input. 445 regular volunteers provide a total of at least 7,378 hours per year. 22 additional volunteers provide another 1,125 hours over 8 weeks leading up to our annual fundraising event. Our paid staff have not collected payment for 2,086 hours worked overtime. Even if valued very modestly at an average of £8.91 per hour, the value of volunteer time to the charity is £94,348 this year.

FUTURE PLANS

As our work in mental health services expand, we are seeking to build bridges and improve links with other mainstream mental health services. It is our plan to create a new post of **Community Liaison Worker.** The role will be staffed by an existing team member who will dedicate one day per week to creating links, setting up meetings and ensuring there are clear pathways for signposting and referrals and then cascading this information internally so that our Emotional Health Support Workers and therapists can build on these relationships and promote joint working and partnership.

MENTAL HEALTH CRISIS CAFÉ - The increase in mental health crises and our existing partnership work with the City and Hackney Mental Health Crisis Line has lead us to review how crisis is best managed in the community. We will be consulting with staff and service users and developing a business care to set up a Mental Health Crisis Café in the community.

FINANCIAL REVIEW

Reserves policy

The trustees are of the opinion that the level of available reserves held by the charity should be able to cover the costs of six months running costs excluding the cost of the provision of commissioned care services. Currently this amounts to approximately £1,981,285. As of 31 March 2021, the available reserves of the charity were £944,881 which covers just under six months running costs.

As at 31 March 2021, the charity had £1,408,228 unrestricted funds of which £83,247 was fixed assets and £111,218 restricted funds all of which held in fixed assets.

Investment policy

Under the memorandum and articles of association, the charity has the power to make any investment which the trustees see fit. The trustees regularly review the charity's position and needs with respect to the investment policy.

TRUSTEES' RESPONSIBILITIES STATEMENT

The trustees, who are also directors for the purposes of company law, are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).
Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, 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 applicable Charities SORP;

· make judgments and accounting estimates that are reasonable and prudent;

· prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity 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 charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

AUDITOR

Each of the persons who is a trustee at the date of approval of this report confirms that:

· so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and

· they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

The auditor is deemed to have been re-appointed in accordance with section 487 of the Companies Act 2006.

SMALL COMPANY PROVISIONS

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on 28 January 2022 and signed on behalf of the board of trustees by:

Mr A Oberlander
Trustee

BIKUR CHOLIM LTD

COMPANY LIMITED BY GUARANTEE

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF BIKUR CHOLIM LTD

YEAR ENDED 31 MARCH 2021

OPINION

We have audited the financial statements of Bikur Cholim Ltd (the 'charity') for the year ended 31 March 2021 which comprise the statement of financial activities (including income and expenditure account), statement of financial position, statement of cash flows and the related notes, including a summary of 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 charity's affairs as at 31 March 2021 and of its 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;
- 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 charity 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 charity'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 annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. 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.

In connection with our audit of the financial statements, 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 audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. 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' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report has 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 charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

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

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the 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; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the directors' report and from the requirement to prepare a strategic report.

RESPONSIBILITIES OF TRUSTEES

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors 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 charity'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 charity 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.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- We obtained an understanding of the legal and regulatory frameworks that are applicable to the charity through discussion with the trustees and identified financial reporting legislation and charity legislation as being most significant to these financial statements.
- We communicated these identified frameworks amongst our audit team and remained alert to any indications of non-compliance throughout the audit. We ensured that the engagement team had sufficient competence and capability to identify or recognise non-compliance with the laws and regulations.
- We discussed with the trustees the policies and procedures regarding compliance with these legal and regulatory frameworks.
- We assessed the susceptibility of the charity's financial statements to material misstatement due to non-compliance with legal and regulatory frameworks, including how fraud might occur, by enquiry with the trustees during the planning and finalisation phases stages of our audit. The susceptibility to such material misstatement was determined to be low.
- Based on this understanding, we designed our audit procedures to identify non-compliance with the identified legal and regulatory frameworks, which were part of our procedures on the related financial statement items.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor’s report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor’s report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

USE OF OUR REPORT

This report is made solely to the charity'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 charity'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 charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

DAVID GOLDBERG (Senior Statutory Auditor)

For and on behalf of
Cohen Arnold
Chartered accountants & statutory auditor

New Burlington House
1075 Finchley Road
LONDON
NW11 0PU

28 January 2022

BIKUR CHOLIM LTD

COMPANY LIMITED BY GUARANTEE

STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)

YEAR ENDED 31 MARCH 2021

	Note	2021 Unrestricted funds £	2021 Restricted funds £	2021 **Total funds** £	2020 Total funds £
Income and endowments					
Donations and legacies	**5**	371,142	1,333,325	**1,704,467**	1,032,678
Charitable activities	**6**	1,746,034	–	**1,746,034**	1,608,534
Investment income	**7**	451	–	**451**	1,483
Total income		2,117,627	1,333,325	**3,450,952**	2,642,695
Expenditure					
Expenditure on raising funds:					
Costs of raising donations and legacies	**8**	(49,306)	–	**(49,306)**	(33,347)
Expenditure on charitable activities	**9,10**	(2,010,585)	(1,367,428)	**(3,378,013)**	(2,604,635)
Total expenditure		(2,059,891)	(1,367,428)	**(3,427,319)**	(2,637,982)
Net income and net movement in funds		57,736	(34,103)	**23,633**	4,713
Reconciliation of funds					
Total funds brought forward		1,350,492	145,321	**1,495,813**	1,491,100
Total funds carried forward		1,408,228	111,218	**1,519,446**	1,495,813

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

BIKUR CHOLIM LTD

COMPANY LIMITED BY GUARANTEE

STATEMENT OF FINANCIAL POSITION

31 MARCH 2021

	Note	2021 £	£	2020 £
Fixed assets				
Tangible fixed assets	**15**		**194,465**	205,124
Current assets				
Debtors	**16**	**612,255**		333,933
Cash at bank and in hand		**944,881**		1,142,714
		1,557,136		1,476,647
Creditors: amounts falling due within one year	**17**	**(232,155)**		(185,958)
Net current assets			**1,324,981**	1,290,689
Total assets less current liabilities			**1,519,446**	1,495,813
Net assets			**1,519,446**	1,495,813
Funds of the charity				
Restricted funds			**111,218**	145,321
Unrestricted funds			**1,408,228**	1,350,492
Total charity funds	**18**		**1,519,446**	1,495,813

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 28 January 2022, and are signed on behalf of the board by:

Mr J M Grosskopf
Trustee

BIKUR CHOLIM LTD

COMPANY LIMITED BY GUARANTEE

STATEMENT OF CASH FLOWS

YEAR ENDED 31 MARCH 2021

	2021	2020
	£	£
Cash flows from operating activities		
Net income	**23,633**	4,713
Adjustments for:		
Depreciation of tangible fixed assets	**42,086**	34,271
Other interest receivable and similar income	**(451)**	(1,483)
Accrued expenses/(income)	**31,414**	(7,226)
Changes in:		
Trade and other debtors	**(278,322)**	61,005
Trade and other creditors	**14,783**	5,977
Cash generated from operations	**(166,857)**	97,257
Interest received	**451**	1,483
Net cash (used in)/from operating activities	**(166,406)**	98,740
Cash flows from investing activities		
Purchase of tangible assets	**(31,427)**	–
Net cash used in investing activities	**(31,427)**	–
Net (decrease)/increase in cash and cash equivalents	**(197,833)**	98,740
Cash and cash equivalents at beginning of year	**1,142,714**	1,043,974
Cash and cash equivalents at end of year	**944,881**	1,142,714

The notes on pages 24 to 33 form part of these financial statements.

1. GENERAL INFORMATION

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is New Burlington House, 1075 Finchley Road, London, NW11 0PU.

2. STATEMENT OF COMPLIANCE

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. ACCOUNTING POLICIES

Basis of preparation

The financial statements have been prepared on the historical cost basis.

The financial statements are prepared in sterling, which is the functional currency of the entity.

The charity meets the definition of a public benefit entity under FRS102.

Going concern

The Trustees recognise the global uncertainty caused by the Covid-19 pandemic. As a result of the pandemic, demand for services increased greatly and the Charity was able to secure additional funding to meet this demand. The income usually received each year continued this year and the Trustees are confident that the charity can continue for the forseeable future.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

The Trustees do not consider there are any critical judgements or sources of estimation uncertainty requiring disclosure beyond the accounting policies listed below.

Fund accounting

Unrestricted funds
General unrestricted funds comprise the accumulated surplus or deficit on income and expenditure account. They are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Restricted funds
Restricted funds are funds subject to specific restricted conditions imposed by donors.

3. ACCOUNTING POLICIES *(continued)*

Incoming resources

These are included in the statement of financial activities (SOFA) when:
the charity becomes entitled to the resources;
it is probable the charity will receive the resources; and
the monetary value can be measured with sufficient reliability

Grants and donations

Grants and donations are only included in the SOFA when the Charity has unconditional entitlement to the resources. Donations represent voluntary amounts received during the year.

Expenditure

Expenditure is charged on an accrual basis and allocated to the appropriate headings in the accounts.

The majority of costs are directly attributable to specific activities. Costs incurred in respect of the charitable activities include elements of staff costs and attributable support costs.

Support costs

Support costs are those costs which are common to all areas of the organisation. These are allocated across all areas of activity on the basis of the number of service users for each activity.

Governance costs

Governance costs are associated with the governance arrangements of the charity and relate to the general running of the charity. These costs include audit, legal advice for trustees and costs associated with meeting constitutional and statutory requirements such as the cost of trustee meetings and the preparation of the statutory accounts.

Operating lease agreements

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged against profits on a straight line basis over the period of the lease.

Fixed assets

All fixed assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Leasehold refurbishment	-	Over remaining number of years (expires in 2026)
Equipment, Fixtures & Fittings	-	25% reducing balance

3. ACCOUNTING POLICIES *(continued)*

Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

4. LIMITED BY GUARANTEE

The charity is a company limited by guarantee and has no share capital. The liability of each trustee in the event of winding up is limited to £1.

5. DONATIONS AND LEGACIES

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2021 £**
Donations			
Grants and Donations	371,142	1,333,325	**1,704,467**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Donations			
Grants and Donations	149,789	882,889	1,032,678

5. DONATIONS AND LEGACIES *(continued)*

	Unrestricted Funds 2021	**Restricted Funds 2021**	**Total Funds 2021**	Total Funds 2020
	£	**£**	**£**	£
Arbib Lucas Fund	-	210	**210**	1,646
Big Lottery Fund	-	147,220	**147,220**	67,333
Canary Wharf Charitable Trust	-	7,800	**7,800**	-
Children Centres	-	17,130	**17,130**	11,340
City & Hackney CCG	-	8,020	**8,020**	-
City & Hackney MIND	-	91,967	**91,967**	82,483
City & Hackney Psychological Therapies	-	168,394	**168,394**	124,242
Conference for Material Claims against Germany	-	232,525	**232,525**	275,069
Connect Hackney	-	-	**-**	150
Holiday Grants	-	5,500	**5,500**	10,000
Jewish Temporary Shelter	-	4,876	**4,876**	4,421
London Borough of Hackney	-	-	**-**	19,010
London Borough of Hackney Covid	-	229,565	**229,565**	-
London Borough of Hackney - Supporting People	-	-	**-**	87,295
London Borough of Haringey - Area Based Grants	-	30,000	**30,000**	50,000
Maurice Wohl Foundation	-	95,000	**95,000**	56,000
City Bridge Trust	-	14,700	**14,700**	29,100
The Power to Change	-	64,948	**64,948**	-
Riverside Group Plc				62,650
Other	297,031	4,660	**301,691**	151,939
Job Retention Scheme	74,111	-	**74,111**	-
Total	371,142	1,333,325	**1,704,467**	1,032,678

6. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	**Total Funds 2021**
	£	£	**£**
Fees for Care Services	1,746,034	–	**1,746,034**

	Unrestricted Funds	Restricted Funds	Total Funds 2020
	£	£	£
Fees for Care Services	1,608,534	–	1,608,534

6. CHARITABLE ACTIVITIES *(continued)*

Fees were received from the following Government and public bodies:

	Unrestricted Funds 2021	Restricted Funds 2021	**Total Funds 2021**	Total Funds 2020
	£	£	**£**	£
London Borough of Hackney	954,254	–	**954,254**	889,425
City & Hackney Primary Care Trust	447,277	–	**447,277**	361,786
London Borough of Haringey	160,232	–	**160,232**	163,505
Community Children's Nursing Team	–	–	**–**	7,064
Users Fees	184,271	–	**184,271**	186,754
Total Fees for Care Services	1,746,034	–	**1,746,034**	1,608,534

7. INVESTMENT INCOME

	Unrestricted Funds	**Total Funds 2021**	Unrestricted Funds	Total Funds 2020
	£	**£**	£	£
Bank interest receivable	451	**451**	1,483	1,483

8. COSTS OF RAISING DONATIONS AND LEGACIES

	Unrestricted Funds	**Total Funds 2021**	Unrestricted Funds	Total Funds 2020
	£	**£**	£	£
Costs of raising donations and legacies - Donations	49,306	**49,306**	33,347	33,347

9. EXPENDITURE ON CHARITABLE ACTIVITIES BY FUND TYPE

	Unrestricted Funds	Restricted Funds	**Total Funds 2021**
	£	£	**£**
Care & Support Services	1,559,711	858,702	**2,418,413**
Mental Health Support Services	116,822	260,361	**377,183**
Carers Support	53,474	–	**53,474**
Volunteer Programme	849	68,365	**69,214**
Supporting People	7,078	180,000	**187,078**
Support costs	272,651	–	**272,651**
	2,010,585	1,367,428	**3,378,013**

	Unrestricted Funds	Restricted Funds	Total Funds 2020
	£	£	£
Care & Support Services	1,361,847	424,130	1,785,977
Mental Health Support Services	55,461	206,724	262,185
Carers Support	54,387	19,010	73,397
Volunteer Programme	1,910	67,333	69,243
Supporting People	80	199,795	199,875
Support costs	213,958	–	213,958
	1,687,643	916,992	2,604,635

10. EXPENDITURE ON CHARITABLE ACTIVITIES BY ACTIVITY TYPE

	Activities undertaken directly	Support costs	**Total funds 2021**	Total fund 2020
	£	£	**£**	£
Care & Support Services	2,418,413	205,344	**2,623,757**	1,938,091
Mental Health Support Services	377,183	32,789	**409,972**	284,516
Carers Support	53,474	4,649	**58,123**	79,648
Volunteer Programme	69,214	6,017	**75,231**	75,141
Supporting People	187,078	16,263	**203,341**	216,899
Governance costs	–	7,589	**7,589**	10,340
	3,105,362	272,651	**3,378,013**	2,604,635

11. ANALYSIS OF SUPPORT COSTS

	Other Office Costs	**Total 2021**	Total 2020
	£	**£**	£
Care & Support Services	205,346	**205,346**	152,115
Mental Health Support Services	32,789	**32,789**	22,331
Carers Support	4,649	**4,649**	6,250
Volunteer Programme	6,017	**6,017**	5,898
Supporting People	16,261	**16,261**	17,024
Governance Costs	7,589	**7,589**	10,340
	272,651	**272,651**	213,958

12. NET INCOME

Net income is stated after charging/(crediting):

	2021	2020
	£	£
Depreciation of tangible fixed assets	**42,086**	34,271
Fees payable for the audit of the financial statements	**7,589**	10,340
Staff pension contributions	**24,943**	22,208
Operating lease costs: land and buildings	**50,000**	50,000

13. STAFF COSTS

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2021	2020
	£	£
Wages and salaries	**1,794,355**	1,701,696
Social security costs	**108,399**	101,082
Employer's pension contributions	**24,943**	22,208
	1,927,697	1,824,986

The average number of employees during the year is analysed as follows:

	2021	2020
	No.	No.
Administrative staff	**25**	25
Care staff	**113**	116
	138	141

No employee received employee benefits of more than £60,000 during the year (2020: Nil).

Key Management Personnel

Key management personnel include all persons that have authority and responsibility for planning, directing and controlling the activities of the charity. The total compensation paid to key management personnel for services provided to the charity was £59,096 (2020:£49,592).

14. TRUSTEE AND KEY MANAGEMENT REMUNERATION AND EXPENSES

There was no remuneration paid to the trustees. The charity did not meet any individual expenses incurred by the trustees for services provided to the charity.

15. TANGIBLE FIXED ASSETS

	Land and buildings £	Fixtures and fittings £	**Total £**
Cost			
At 1 April 2020	474,709	53,864	**528,573**
Additions	–	31,427	**31,427**
At 31 March 2021	474,709	85,291	**560,000**
Depreciation			
At 1 April 2020	270,090	53,359	**323,449**
Charge for the year	34,103	7,983	**42,086**
At 31 March 2021	304,193	61,342	**365,535**
Carrying amount			
At 31 March 2021	170,516	23,949	**194,465**
At 31 March 2020	204,619	505	205,124

16. DEBTORS

	2021 £	2020 £
Trade debtors	**612,255**	333,933

17. CREDITORS: amounts falling due within one year

	2021 £	2020 £
Trade creditors	**34,551**	30,482
Accruals and deferred income	**158,209**	126,795
Social security and other taxes	**33,235**	24,511
Other creditors	**6,160**	4,170
	232,155	185,958

18. ANALYSIS OF CHARITABLE FUNDS

Unrestricted funds

	At 1 April 2020	Income	Expenditure	**At 31 March 2021**
	£	£	£	**£**
General funds	1,350,492	2,117,627	(2,059,891)	**1,408,228**

	At 1 April 2019	Income	Expenditure	At 31 March 2020
	£	£	£	£
General funds	1,311,676	1,759,806	(1,720,990)	1,350,492

Restricted funds

	At 1 April 2020	Income	Expenditure	**At 31 March 2021**
	£	£	£	**£**
Building fund	145,321	1,333,325	(1,367,428)	**111,218**

	At 1 April 2019	Income	Expenditure	At 31 March 2020
	£	£	£	£
Building fund	179,424	882,889	(916,992)	145,321

19. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds	Restricted Funds	**Total Funds 2021**
	£	£	**£**
Tangible fixed assets	83,247	111,218	**194,465**
Current assets	1,557,136	–	**1,557,136**
Creditors less than 1 year	(232,155)	–	**(232,155)**
Net assets	1,408,228	111,218	**1,519,446**

	Unrestricted Funds	Restricted Funds	Total Funds 2020
	£	£	£
Tangible fixed assets	59,803	145,321	205,124
Current assets	1,476,648	–	1,476,648
Creditors less than 1 year	(185,958)	–	(185,958)
Net assets	1,350,493	145,321	1,495,814

20. ANALYSIS OF CHANGES IN NET DEBT

	At 1 Apr 2020	Cash flows	**At 31 Mar 2021**
	£	£	**£**
Cash at bank and in hand	1,142,715	(197,834)	**944,881**

21. OPERATING LEASE COMMITMENTS

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

	2021	2020
	£	£
Not later than 1 year	**50,000**	50,000
Later than 1 year and not later than 5 years	**200,000**	200,000
Later than 5 years	**20,833**	70,833
	270,833	320,833

22. RELATED PARTIES

No transactions with related parties were undertaken such as are required to be disclosed.