

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
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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

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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
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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.

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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.

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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.

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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.

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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 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.

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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 and a 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).

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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.

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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.

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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

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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.

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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.

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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 case 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.

BIKUR CHOLIM LTD
COMPANY LIMITED BY GUARANTEE
TRUSTEES' ANNUAL REPORT (INCORPORATING THE DIRECTOR'S REPORT)
(continued)
YEAR ENDED 31 MARCH 2021

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.

BIKUR CHOLIM LTD
COMPANY LIMITED BY GUARANTEE
INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF BIKUR CHOLIM
LTD *(continued)*
YEAR ENDED 31 MARCH 2021

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.

BIKUR CHOLIM LTD
COMPANY LIMITED BY GUARANTEE
INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF BIKUR CHOLIM
LTD *(continued)*
YEAR ENDED 31 MARCH 2021

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.

BIKUR CHOLIM LTD
COMPANY LIMITED BY GUARANTEE
INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF BIKUR CHOLIM
LTD *(continued)*
YEAR ENDED 31 MARCH 2021

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.

BIKUR CHOLIM LTD
COMPANY LIMITED BY GUARANTEE
INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF BIKUR CHOLIM
LTD *(continued)*
YEAR ENDED 31 MARCH 2021

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

			2021		2020
	Note	Unrestricted funds £	Restricted funds £	Total funds £	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		<u>2,117,627</u>	<u>1,333,325</u>	<u>3,450,952</u>	<u>2,642,695</u>
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		<u>(2,059,891)</u>	<u>(1,367,428)</u>	<u>(3,427,319)</u>	<u>(2,637,982)</u>
Net income and net movement in funds		<u>57,736</u>	<u>(34,103)</u>	<u>23,633</u>	<u>4,713</u>
Reconciliation of funds					
Total funds brought forward		1,350,492	145,321	1,495,813	1,491,100
Total funds carried forward		<u>1,408,228</u>	<u>111,218</u>	<u>1,519,446</u>	<u>1,495,813</u>

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

The notes on pages 24 to 33 form part of these financial statements.

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
		<u>1,557,136</u>	<u>1,476,647</u>
Creditors: amounts falling due within one year	17	<u>(232,155)</u>	<u>(185,958)</u>
Net current assets		<u>1,324,981</u>	<u>1,290,689</u>
Total assets less current liabilities		<u>1,519,446</u>	<u>1,495,813</u>
Net assets		<u>1,519,446</u>	<u>1,495,813</u>
Funds of the charity			
Restricted funds		111,218	145,321
Unrestricted funds		1,408,228	1,350,492
Total charity funds	18	<u>1,519,446</u>	<u>1,495,813</u>

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
<i>Adjustments for:</i>		
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)
<i>Changes in:</i>		
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.

BIKUR CHOLIM LTD
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2021

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 foreseeable 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.

BIKUR CHOLIM LTD
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 31 MARCH 2021

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

BIKUR CHOLIM LTD
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 31 MARCH 2021

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
	<u>371,142</u>	<u>1,333,325</u>	<u>1,704,467</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Donations			
Grants and Donations	149,789	882,889	1,032,678
	<u>149,789</u>	<u>882,889</u>	<u>1,032,678</u>

BIKUR CHOLIM LTD
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 31 MARCH 2021

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	<u>371,142</u>	<u>1,333,325</u>	<u>1,704,467</u>	<u>1,032,678</u>

6. CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Total Funds 2021
	£	£	£
Fees for Care Services	<u>1,746,034</u>	<u>-</u>	<u>1,746,034</u>
	Unrestricted Funds	Restricted Funds	Total Funds 2020
	£	£	£
Fees for Care Services	<u>1,608,534</u>	<u>-</u>	<u>1,608,534</u>

BIKUR CHOLIM LTD
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 31 MARCH 2021

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	<u>1,746,034</u>	<u>—</u>	<u>1,746,034</u>	<u>1,608,534</u>

7. INVESTMENT INCOME

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Bank interest receivable	<u>451</u>	<u>451</u>	<u>1,483</u>	<u>1,483</u>

8. COSTS OF RAISING DONATIONS AND LEGACIES

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Costs of raising donations and legacies				
- Donations	<u>49,306</u>	<u>49,306</u>	<u>33,347</u>	<u>33,347</u>

BIKUR CHOLIM LTD
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 31 MARCH 2021

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
	<u>2,010,585</u>	<u>1,367,428</u>	<u>3,378,013</u>
	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
	<u>1,687,643</u>	<u>916,992</u>	<u>2,604,635</u>

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
	<u>3,105,362</u>	<u>272,651</u>	<u>3,378,013</u>	<u>2,604,635</u>

BIKUR CHOLIM LTD
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 31 MARCH 2021

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
	<u>272,651</u>	<u>272,651</u>	<u>213,958</u>

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
	<u>1,927,697</u>	<u>1,824,986</u>

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

	2021 No.	2020 No.
Administrative staff	25	25
Care staff	113	116
	<u>138</u>	<u>141</u>

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.

BIKUR CHOLIM LTD
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NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 31 MARCH 2021

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

BIKUR CHOLIM LTD
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NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 31 MARCH 2021

18. ANALYSIS OF CHARITABLE FUNDS

Unrestricted funds

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

	At 1 April 2019	Income	Expenditure	At 31 March 2020
	£	£	£	£
General funds	<u>1,311,676</u>	<u>1,759,806</u>	<u>(1,720,990)</u>	<u>1,350,492</u>

Restricted funds

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

	At 1 April 2019	Income	Expenditure	At 31 March 2020
	£	£	£	£
Building fund	<u>179,424</u>	<u>882,889</u>	<u>(916,992)</u>	<u>145,321</u>

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	<u>1,408,228</u>	<u>111,218</u>	<u>1,519,446</u>

	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	<u>1,350,493</u>	<u>145,321</u>	<u>1,495,814</u>

BIKUR CHOLIM LTD
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NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 31 MARCH 2021

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
	<u>270,833</u>	<u>320,833</u>

22. RELATED PARTIES

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