

**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.



**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

<b>Medical advisory board</b>	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



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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'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 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

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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 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.

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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.

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).

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**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.

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**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



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**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.



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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.

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**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.

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**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.

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**AUDITOR**

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

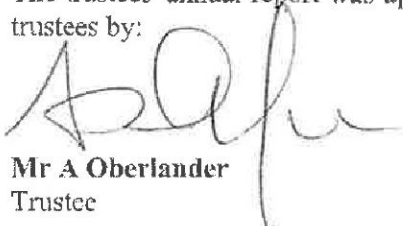
- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that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

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**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.

**BIKUR CHOLIM LTD**  
**COMPANY LIMITED BY GUARANTEE**  
**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF BIKUR CHOLIM**  
**LTD (continued)**  
**YEAR ENDED 31 MARCH 2022**

**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 2022**

**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.

**BIKUR CHOLIM LTD**  
**COMPANY LIMITED BY GUARANTEE**  
**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF BIKUR CHOLIM**  
**LTD (continued)**  
**YEAR ENDED 31 MARCH 2022**

- 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.



**BIKUR CHOLIM LTD**  
**COMPANY LIMITED BY GUARANTEE**  
**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF BIKUR CHOLIM**  
**LTD (continued)**  
**YEAR ENDED 31 MARCH 2022**

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**

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

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.


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

**BIKUR CHOLIM LTD**  
**COMPANY LIMITED BY GUARANTEE**  
**STATEMENT OF FINANCIAL POSITION**  
**31 MARCH 2022**

	Note	2022 £	2021 £
<b>Fixed assets</b>			
Tangible fixed assets	15	154,374	194,465
<b>Current assets</b>			
Debtors	16	430,562	612,255
Cash at bank and in hand		649,472	944,881
		<u>1,080,034</u>	<u>1,557,136</u>
<b>Creditors: amounts falling due within one year</b>	17	<u>(243,864)</u>	<u>(232,155)</u>
<b>Net current assets</b>		<u>836,170</u>	<u>1,324,981</u>
<b>Total assets less current liabilities</b>		<u>990,544</u>	<u>1,519,446</u>
<b>Net assets</b>		<u>990,544</u>	<u>1,519,446</u>
<b>Funds of the charity</b>			
Restricted funds		77,115	111,218
Unrestricted funds		913,429	1,408,228
<b>Total charity funds</b>	18	<u>990,544</u>	<u>1,519,446</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 21 December 2022, and are signed on behalf of the board by:



Mr J M Grosskopf  
Trustee

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

**BIKUR CHOLIM LTD**  
**COMPANY LIMITED BY GUARANTEE**  
**STATEMENT OF CASH FLOWS**  
**YEAR ENDED 31 MARCH 2022**

	2022 £	2021 £
<b>Cash flows from operating activities</b>		
Net (expenditure)/income	(528,902)	23,633
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	40,091	42,086
Other interest receivable and similar income	(49)	(451)
Accrued (income)/expenses	(19,481)	31,414
<i>Changes in:</i>		
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)
<b>Cash flows from investing activities</b>		
Purchase of tangible assets	—	(31,427)
Net cash used in investing activities	—	(31,427)
<b>Net decrease in cash and cash equivalents</b>	(295,409)	(197,834)
<b>Cash and cash equivalents at beginning of year</b>	944,881	1,142,715
<b>Cash and cash equivalents at end of year</b>	649,472	944,881

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

**BIKUR CHOLIM LTD**  
**COMPANY LIMITED BY GUARANTEE**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**YEAR ENDED 31 MARCH 2022**

**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.

**BIKUR CHOLIM LTD**  
**COMPANY LIMITED BY GUARANTEE**  
**NOTES TO THE FINANCIAL STATEMENTS** *(continued)*  
**YEAR ENDED 31 MARCH 2022**

**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 2022**

**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	<u>412,747</u>	<u>998,786</u>	<u>1,411,533</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Voluntary income for charitable activities	<u>371,142</u>	<u>1,333,325</u>	<u>1,704,467</u>

**BIKUR CHOLIM LTD**  
**COMPANY LIMITED BY GUARANTEE**  
**NOTES TO THE FINANCIAL STATEMENTS** *(continued)*  
**YEAR ENDED 31 MARCH 2022**

**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
<b>Total</b>	<b>412,747</b>	<b>998,786</b>	<b>1,411,533</b>	<b>1,704,467</b>

**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



**BIKUR CHOLIM LTD**  
**COMPANY LIMITED BY GUARANTEE**  
**NOTES TO THE FINANCIAL STATEMENTS** *(continued)*  
**YEAR ENDED 31 MARCH 2022**

**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	—	<b>1,002,976</b>	954,254
City & Hackney Primary Care Trust	279,031	—	<b>279,031</b>	447,277
London Borough of Haringey	140,188	—	<b>140,188</b>	160,232
Users Fees	147,207	—	<b>147,207</b>	184,271
Total fees for commissioned care services	<u>1,569,402</u>	<u>—</u>	<u><b>1,569,402</b></u>	<u>1,746,034</u>

**7. INVESTMENT INCOME**

	Unrestricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Total Funds 2021 £
Bank interest receivable	<u>49</u>	<u>49</u>	<u>451</u>	<u>451</u>

**8. COSTS OF RAISING DONATIONS AND LEGACIES**

	Unrestricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Total Funds 2021 £
Costs of raising donations and legacies - Donations	<u>73,590</u>	<u><b>73,590</b></u>	<u>49,306</u>	<u>49,306</u>

**BIKUR CHOLIM LTD**  
**COMPANY LIMITED BY GUARANTEE**  
**NOTES TO THE FINANCIAL STATEMENTS** *(continued)*  
**YEAR ENDED 31 MARCH 2022**

**9. EXPENDITURE ON CHARITABLE ACTIVITIES BY FUND TYPE**

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

**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	<b>2,620,639</b>	2,623,757
Mental Health Support Services	464,073	41,024	<b>505,097</b>	409,972
Carers Support	33,309	2,945	<b>36,254</b>	58,123
Volunteer Programme	61,578	5,443	<b>67,021</b>	75,231
Supporting People	181,491	16,044	<b>197,535</b>	203,341
Governance costs	—	9,750	<b>9,750</b>	7,589
	<u>3,155,996</u>	<u>280,300</u>	<u><b>3,436,296</b></u>	<u>3,378,013</u>

**BIKUR CHOLIM LTD**  
**COMPANY LIMITED BY GUARANTEE**  
**NOTES TO THE FINANCIAL STATEMENTS** *(continued)*  
**YEAR ENDED 31 MARCH 2022**

**11. ANALYSIS OF SUPPORT COSTS**

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

**12. NET (EXPENDITURE)/INCOME**

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

	2022 £	2021 £
Depreciation of tangible fixed assets	<b>40,091</b>	42,086
Fees payable for the audit of the financial statements	<b>9,750</b>	7,589
Staff pension contributions	<b>22,380</b>	24,943
Operating lease costs: land and buildings	<b>50,000</b>	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	<b>1,746,802</b>	1,794,355
Social security costs	<b>95,132</b>	108,399
Employer's pension contributions	<b>22,380</b>	24,943
	<u><b>1,864,314</b></u>	<u>1,927,697</u>

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

	2022 No.	2021 No.
Administrative staff	<b>25</b>	25
Care staff	<b>136</b>	149
	<u><b>161</b></u>	<u>174</u>

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

	2022 No.	2021 No.
£60,000 to £69,999	<b>1</b>	—

**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).

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

**16. DEBTORS**

	2022 £	2021 £
Trade debtors	<u>430,562</u>	<u>612,255</u>

**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
	<u>243,864</u>	<u>232,155</u>

**18. ANALYSIS OF CHARITABLE FUNDS**

**Unrestricted funds**

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

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**18. ANALYSIS OF CHARITABLE FUNDS** *(continued)*

**Restricted funds**

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

	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>

**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	<u>(243,864)</u>	<u>–</u>	<u>(243,864)</u>
<b>Net assets</b>	<u>913,429</u>	<u>77,115</u>	<u>990,544</u>

	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	<u>(232,155)</u>	<u>–</u>	<u>(232,155)</u>
<b>Net assets</b>	<u>1,408,228</u>	<u>111,218</u>	<u>1,519,446</u>

**20. ANALYSIS OF CHANGES IN NET DEBT**

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

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**21. OPERATING LEASE COMMITMENTS**

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

	<b>2022</b>	2021
	<b>£</b>	<b>£</b>
Not later than 1 year	<b>50,000</b>	50,000
Later than 1 year and not later than 5 years	<b>170,833</b>	200,000
Later than 5 years	—	20,833
	<u><b>220,833</b></u>	<u>270,833</u>

**22. RELATED PARTIES**

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