

COMPANY REGISTRATION NUMBER: 04001168
CHARITY REGISTRATION NUMBER: 1085965

BIKUR CHOLIM LTD
Company Limited by Guarantee
FINANCIAL STATEMENTS
31 MARCH 2025

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

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COMPANY LIMITED BY GUARANTEE
FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2025

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TRUSTEES' ANNUAL REPORT (INCORPORATING THE DIRECTOR'S REPORT)
YEAR ENDED 31 MARCH 2025

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

Chair's report

Walking Alongside

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

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

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

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

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

Signed by:

22DAF42441C2447...
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
Dr Ghazal Afzal
Prof Michael Baum
Prof Michael Besser
Dr Simon Cohen
Dr Michael Fertleman
Dr Peter Freedman
Prof Anthony Goldstone
Dr Stephen Herman
Dr Mervyn Jaswon
Mr Eli Kernkraut
Dr David Landau
Dr Jeremy Pfeffer
Dr Jeremy Rees
Prof Stuart Stanton

Company secretary Mrs R Cohen

Auditor Cohen Arnold
 Chartered accountants & statutory auditor
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STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

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

Trustees

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

Sub-committees

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

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

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

Trustee Induction and Training

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

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

Management and Organisation

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

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

Risk Management

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

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

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OBJECTIVES AND ACTIVITIES FOR THE BENEFIT OF THE PUBLIC

Our Mission

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

Our Vision

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

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

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

Public Benefit

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

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

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

Policies and Procedures

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

Key policies include, but are not limited to:

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

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

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ACHIEVEMENTS AND PERFORMANCE

Facts and Figures for the year

Our team

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

who we have supported during the year

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

Services delivered during the year

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

Performance and Impact

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

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

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

Quality and Approach

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

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

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CARE AND SUPPORT SERVICES

Home Care

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

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

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

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

Specialist Care

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

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

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

Highlight: Digitalising Care Records

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

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

CASE MANAGEMENT AND FAMILY SUPPORT

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

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

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

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

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

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

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

Training and Development

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

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

Training Highlights

During the year, additional focus was placed on:

- **Ambiguous Loss** - supporting families to grieve and adjust to changes associated with long-term physical or mental health conditions
- **Walking alongside families** during periods of uncertainty and change
- **Validation Therapy** - supporting people, particularly those living with dementia or cognitive impairment, by acknowledging and validating their feelings and lived experience.

MENTAL HEALTH SERVICES

Mental Health Support Work

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

- Emotional support and regular check-ins
- Practical assistance with daily living
- Support to engage with statutory and voluntary services
- Support to navigate health and social care systems, including accessing and communicating with GPs, Community Mental Health Teams (CMHTs), and other relevant services
- Support for families and carers

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

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

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

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

Talking Therapies Service

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

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

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

Therapies offered include:

- Cognitive Behavioural Therapy (CBT)
- Interpersonal Therapy (IPT)
- Other evidence-based therapeutic interventions appropriate to presenting need

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

Low Intensity and Early Intervention Support

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

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

Psycho-Educational Teleconferences

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

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

Partnership Working

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

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

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

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

Highlight: Family Therapy

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

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

Family Therapy provides a structured space for families to:

- Develop shared understanding of mental health difficulties
- Improve communication and relationships
- Strengthen support networks within the family system

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

Peer Support

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

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

SibLink

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

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

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

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

Mental Health Awareness

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

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

NEW Mental Health Telephone Advice Line

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

The Advice Line provides:

- Advice, information, and signposting
- Support to explore options and next steps
- Guidance on accessing appropriate services

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

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

VOLUNTEERS

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

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

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

Volunteer Roles

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

- Visiting older people and individuals who are unwell, both at home and in hospital
- Providing companionship and emotional support during hospital admissions and treatments
- Offering respite to carers at home and in hospital settings
- Supporting families with young children through practical help, play activities, arts and crafts, and mentoring
- Supporting individuals living with mental health difficulties to build confidence, social connections and community involvement
- Volunteer drivers delivering meals and transporting patients to and from hospital appointments
- Volunteer drivers supporting hospital services by transporting volunteers to and from hospital settings
- Providing practical assistance such as shopping, accompanying individuals to synagogue or community activities, and helping with everyday tasks
- Undertaking small practical and handyman tasks, such as fitting or repairing handrails and making minor home adaptations to improve safety and independence

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

Hospital Respite Service

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

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

Young Volunteers - Chasdei Hindy

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

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

Valuing and Supporting Volunteers

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

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

Volunteer Value

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

During the year:

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

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

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

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

HOSPITAL TRANSPORT

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

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

Meals Service

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

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

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

Highlight: Cakes and Challos

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

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

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DOMESTIC HELP

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

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

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

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

SHORT BREAKS

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

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

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

THE EXTRA TOUCH

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

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

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

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

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CRISIS INTERVENTION AND TRAUMA SUPPORT

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

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

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

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

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

FINANCIAL REVIEW

Reserves policy

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

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

Investment policy

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

BIKUR CHOLIM LTD
COMPANY LIMITED BY GUARANTEE
TRUSTEES' ANNUAL REPORT (INCORPORATING THE DIRECTOR'S REPORT)
(continued)
YEAR ENDED 31 MARCH 2025

PLANS FOR FUTURE PERIODS

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

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

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

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

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

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

TRUSTEES' RESPONSIBILITIES STATEMENT

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

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

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

BIKUR CHOLIM LTD
COMPANY LIMITED BY GUARANTEE
TRUSTEES' ANNUAL REPORT (INCORPORATING THE DIRECTOR'S REPORT)
(continued)
YEAR ENDED 31 MARCH 2025

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

AUDITOR

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

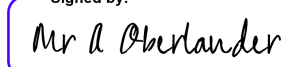
- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that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

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

SMALL COMPANY PROVISIONS

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

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

Signed by:

4F5E7FAC975D490...
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 2025

OPINION

We have audited the financial statements of Bikur Cholim Ltd (the 'charity') for the year ended 31 March 2025 which comprise the statement of financial activities (including income and expenditure account), statement of financial position, statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

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

BASIS FOR OPINION

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

CONCLUSIONS RELATING TO GOING CONCERN

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

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

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

BIKUR CHOLIM LTD
COMPANY LIMITED BY GUARANTEE
INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF BIKUR CHOLIM
LTD (continued)
YEAR ENDED 31 MARCH 2025

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 2025

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 2025

- 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 2025

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

USE OF OUR REPORT

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

DocuSigned by:


BC6977A458CD499...

DAVID GOLDBERG (Senior Statutory Auditor)

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

New Burlington House
1075 Finchley Road
LONDON
NW11 0PU

14 January 2026

BIKUR CHOLIM LTD
COMPANY LIMITED BY GUARANTEE
STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)
YEAR ENDED 31 MARCH 2025

			2025		2024
	Note	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Income and endowments					
Donations and legacies	5	648,931	1,246,942	1,895,873	1,879,639
Charitable activities	6	2,734,449	–	2,734,449	2,155,435
Investment income	7	4,956	–	4,956	3,932
Total income		<u>3,388,336</u>	<u>1,246,942</u>	<u>4,635,278</u>	<u>4,039,006</u>
Expenditure					
Expenditure on raising funds:					
Costs of raising donations and legacies	8	(278,865)	–	(278,865)	(43,374)
Expenditure on charitable activities	9,10	(3,000,755)	(1,349,397)	(4,350,152)	(3,977,708)
Total expenditure		<u>(3,279,620)</u>	<u>(1,349,397)</u>	<u>(4,629,017)</u>	<u>(4,021,082)</u>
Net income and net movement in funds		<u>108,716</u>	<u>(102,455)</u>	<u>6,261</u>	<u>17,924</u>
Reconciliation of funds					
Total funds brought forward		<u>716,856</u>	<u>102,455</u>	<u>819,311</u>	<u>801,387</u>
Total funds carried forward		<u>825,572</u>	<u>–</u>	<u>825,572</u>	<u>819,311</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 25 to 34 form part of these financial statements.

BIKUR CHOLIM LTD
COMPANY LIMITED BY GUARANTEE
STATEMENT OF FINANCIAL POSITION
31 MARCH 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible fixed assets	15	41,681	78,310
Current assets			
Debtors	16	433,126	374,458
Cash at bank and in hand		736,885	654,793
		<u>1,170,011</u>	<u>1,029,251</u>
Creditors: amounts falling due within one year	17	<u>(386,120)</u>	<u>(288,250)</u>
Net current assets		<u>783,891</u>	<u>741,001</u>
Total assets less current liabilities		<u>825,572</u>	<u>819,311</u>
Net assets		<u>825,572</u>	<u>819,311</u>
Funds of the charity			
Restricted funds		–	102,455
Unrestricted funds		825,572	716,856
Total charity funds	18	<u>825,572</u>	<u>819,311</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 14 January 2026, and are signed on behalf of the board by:

Signed by:

 22DAF42441C2447...
Mr J M Grosskopf
 Trustee

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

BIKUR CHOLIM LTD
COMPANY LIMITED BY GUARANTEE
STATEMENT OF CASH FLOWS
YEAR ENDED 31 MARCH 2025

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

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

BIKUR CHOLIM LTD
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2025

1. GENERAL INFORMATION

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

2. STATEMENT OF COMPLIANCE

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

3. ACCOUNTING POLICIES

Basis of preparation

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

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

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

Going concern

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

Judgements and key sources of estimation uncertainty

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

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

Fund accounting

Unrestricted funds

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

Restricted funds

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

BIKUR CHOLIM LTD
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 31 MARCH 2025

3. ACCOUNTING POLICIES *(continued)*

Incoming resources

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

Grants and donations

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

Expenditure

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

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

Support costs

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

Governance costs

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

Operating lease agreements

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

Fixed assets

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

Depreciation

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

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

BIKUR CHOLIM LTD
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 31 MARCH 2025

3. ACCOUNTING POLICIES *(continued)*

Financial instruments

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

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

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

4. LIMITED BY GUARANTEE

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

5. DONATIONS AND LEGACIES

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Donations			
Grants and Donations	<u>648,931</u>	<u>1,246,942</u>	<u>1,895,873</u>

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

BIKUR CHOLIM LTD
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 31 MARCH 2025

5. DONATIONS AND LEGACIES *(continued)*

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

6. CHARITABLE ACTIVITIES

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Fees for Care Services	<u>2,734,449</u>	<u>2,734,449</u>	<u>2,155,435</u>	<u>2,155,435</u>

BIKUR CHOLIM LTD
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 31 MARCH 2025

6. CHARITABLE ACTIVITIES *(continued)*

Fees were received from the following Government and public bodies:

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

7. INVESTMENT INCOME

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Bank interest receivable	<u>4,956</u>	<u>4,956</u>	<u>3,932</u>	<u>3,932</u>

8. COSTS OF RAISING DONATIONS AND LEGACIES

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Costs of raising donations and legacies				
- Donations	<u>278,865</u>	<u>278,865</u>	<u>43,374</u>	<u>43,374</u>

BIKUR CHOLIM LTD
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 31 MARCH 2025

9. EXPENDITURE ON CHARITABLE ACTIVITIES BY FUND TYPE

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Care & Support Services	2,229,028	723,213	2,952,241
Mental Health Support Services	348,865	476,184	825,049
Carers Support	15,734	–	15,734
Volunteer Programme	114,076	–	114,076
Supporting People	7,485	150,000	157,485
Support costs	285,567	–	285,567
	<u>3,000,755</u>	<u>1,349,397</u>	<u>4,350,152</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Care & Support Services	2,102,356	533,119	2,635,475
Mental Health Support Services	97,765	582,568	680,333
Carers Support	11,462	–	11,462
Volunteer Programme	121,925	–	121,925
Supporting People	4,216	216,874	221,090
Support costs	307,423	–	307,423
	<u>2,645,147</u>	<u>1,332,561</u>	<u>3,977,708</u>

10. EXPENDITURE ON CHARITABLE ACTIVITIES BY ACTIVITY TYPE

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

BIKUR CHOLIM LTD
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 31 MARCH 2025

11. ANALYSIS OF SUPPORT COSTS

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

12. NET INCOME

Net income is stated after charging/(crediting):

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

13. STAFF COSTS

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

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

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

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

	2025	2024
	No.	No.
£60,000 to £69,999	<u>—</u>	<u>1</u>

Key Management Personnel

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

14. TRUSTEE AND KEY MANAGEMENT REMUNERATION AND EXPENSES

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

BIKUR CHOLIM LTD
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 31 MARCH 2025

15. TANGIBLE FIXED ASSETS

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

16. DEBTORS

	2025 £	2024 £
Trade debtors	<u>433,126</u>	<u>374,458</u>

17. CREDITORS: amounts falling due within one year

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

18. ANALYSIS OF CHARITABLE FUNDS

Unrestricted funds

	At 1 April 2024 £	Income £	Expenditure £	At 31 March 2025 £
General funds	<u>716,856</u>	<u>3,388,336</u>	<u>(3,279,620)</u>	<u>825,572</u>
	At 1 April 2023 £	Income £	Expenditure £	At 31 March 2024 £
General funds	<u>758,375</u>	<u>2,647,002</u>	<u>(2,688,521)</u>	<u>716,856</u>

BIKUR CHOLIM LTD
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 31 MARCH 2025

18. ANALYSIS OF CHARITABLE FUNDS *(continued)*

Restricted funds

	At 1 April 2024	Income	Expenditure	At 31 March 2025
	£	£	£	£
Restricted funds	<u>102,455</u>	<u>1,246,942</u>	<u>(1,349,397)</u>	<u>—</u>

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

19. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds	Restricted Funds	Total Funds 2025
	£	£	£
Tangible fixed assets	41,681	—	41,681
Current assets	1,170,011	—	1,170,011
Creditors less than 1 year	(386,120)	—	(386,120)
Net assets	<u>825,572</u>	<u>—</u>	<u>825,572</u>

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

20. ANALYSIS OF CHANGES IN NET DEBT

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

21. OPERATING LEASE COMMITMENTS

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

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

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YEAR ENDED 31 MARCH 2025

22. RELATED PARTIES

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