

THE BETH JACOB FOUNDATION

England & Wales · Charity number 293460

Details

Status Registered

Legal form Other

Registered 1986-01-20

Register [View on the Charity Commission register](#)

Contact

Address 40 Ravenscroft Avenue
London
NW11 8AU

Phone 02084581932

Email fr@bjnw.co.uk

Activities

Objects: The purposes of the Foundation shall be:I. The advancement of the Jewish religion amongst Jewish girls in accordance with the orthodox tenets thereof.II. The advancement of education among Jewish girls including through the provision of classes, seminars and after-school and holiday activities.III. The provision of recreational and leisure time activities for Jewish girls with the object of improving their conditions of life and enabling them to participate in society as mature and responsible individuals.

Activities: Provides opportunities for learning and fun beyond family and formal education, enabling young people to discover themselves, build trusted relationships and gain confidence and valuable life-skills in an environment that upholds the ethos and values of authentic Jewish tradition.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services
- **What:** Education/training, Religious Activities, Recreation, Other Charitable Purposes
- **Who:** Children/young People

Geography

- **Area of benefit:** GREATER LONDON AREA
- Barnet

Finances

Period end	Income	Expenditure	Assets	Employees
2025-09-30	£393,478	£367,780	-	-
2024-09-30	£392,318	£303,288	-	-
2023-09-30	£207,110	£194,566	-	-
2022-09-30	£205,504	£212,110	-	-
2021-09-30	£105,534	£114,920	-	-
2020-09-30	£104,702	£98,092	-	-

Trustees

Name	Role	Appointed
LINDA FINIASZ	Chair	2018-02-18
ALAIN KRAUSZ		2018-02-25
Henna Annette Kaufman		2018-02-18
MRS CHANI HAGER		2018-02-18
Robert Vorhand		2018-07-16

THE BETH JACOB FOUNDATION

England & Wales - Charity number 293460

Accounts



Connecting Hearts, Impacting Lives

Building a Place Where Girls Belong

BJNW Annual Report 2025

Charity No. 293460



Welcome Inside

The Front Door

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Trustees' Foreword

Dear Supporters & Community Members

This year has been one of both progress and responsibility for BJNW. Alongside delivering a full programme of enriching activities for over 850 girls aged 6 to 16, we have focused on strengthening the foundations that allow this work to continue — safely, sustainably and with integrity.

At the heart of BJNW is BJ House at 173 Golders Green Road: a much-loved home where girls discover talents, build confidence, form friendships and spend their leisure time within a safe, culturally appropriate framework. Yet this cherished building now requires urgent refurbishment to meet growing demand, strengthen security and support future expansion.

Although the charity's assets include the value of BJ House, these funds are tied up in the property and are not available for refurbishment, compliance, development or day-to-day growth. To secure BJNW's long-term future, a new Charitable Incorporated Organisation has been established, enabling appropriate finance while ensuring continuity of purpose, governance and service delivery.

In today's climate, creating a safe haven for Jewish girls is more important than ever. Throughout this transition, BJNW's work has continued uninterrupted — providing safety, belonging and joy in a trusted environment where girls can thrive.

We are deeply grateful to our trustees, funders, ambassadors, volunteers and youth leaders for the trust they place in BJNW. Your support helps ensure that this house stands strong — now and for the years ahead.

LM Finiasz

- Mrs L. Finiasz
Trustee,

Beth Jacob Foundation

“ Open the door wider.
Make room for more girls.”

“ A place to arrive just as you are and feel you belong

Who We Serve & Why It Matters

The Entrance Hall

BJNW supports girls aged 6–16, offering consistent, structured opportunities for connection, growth and joy. For many, BJNW is more than an activity programme — it is a place to arrive, to feel steady, and to belong during formative years.

Girls arrive with different experiences and needs. Some are confident and curious; others are navigating social, emotional or environmental challenges. BJNW provides a welcoming place where every girl is met with care, encouragement and respect — a space where she can feel safe, valued and able to grow at her own pace.

Rooted in the local community and shaped by cultural sensitivity, our programmes are designed to promote wellbeing, belonging and positive development, particularly for girls who benefit from additional support.



Belonging

Feeling seen, included and connected.



Joyfulness

Creating memories through shared experiences.



Nurture

Care, kindness and positive role models.



Wellness

Supporting physical and emotional wellbeing.

What We Do

The Rooms of the House

BJNW delivers a wide range of activities throughout the year, combining fun, creativity and personal development. Together, these programmes form the different “rooms” of BJNW — each offering something distinct, while contributing to a shared sense of belonging.

Summer Camps

Residential and local camps reaching 110+ girls annually.



Stars in the Spotlight

Music, drama and dance productions (600+ participants).



Convention (Yrs 10 & 11)

European weekend-away experience for older teens.



Friendship Circles

Weekly Shabbos and group sessions offering consistency, connection and emotional support (42 weeks a year).



Pathways to Possibilities

After-school courses building creative, academic and life skills (180 girls).



Fit Futures

Inclusive sports and fitness for girls excluded from mainstream provision (250 girls).



Kindness Clubs

Kindness initiatives delivered in partnership with 'Care & Share', including cooking for needy families.



Teen Talk Magazine

Monthly publication written and produced by participants.



Teen Programmes

Themed evenings and group activities.



Inspiration Events

Including seasonal programmes and pre-holiday carnivals.

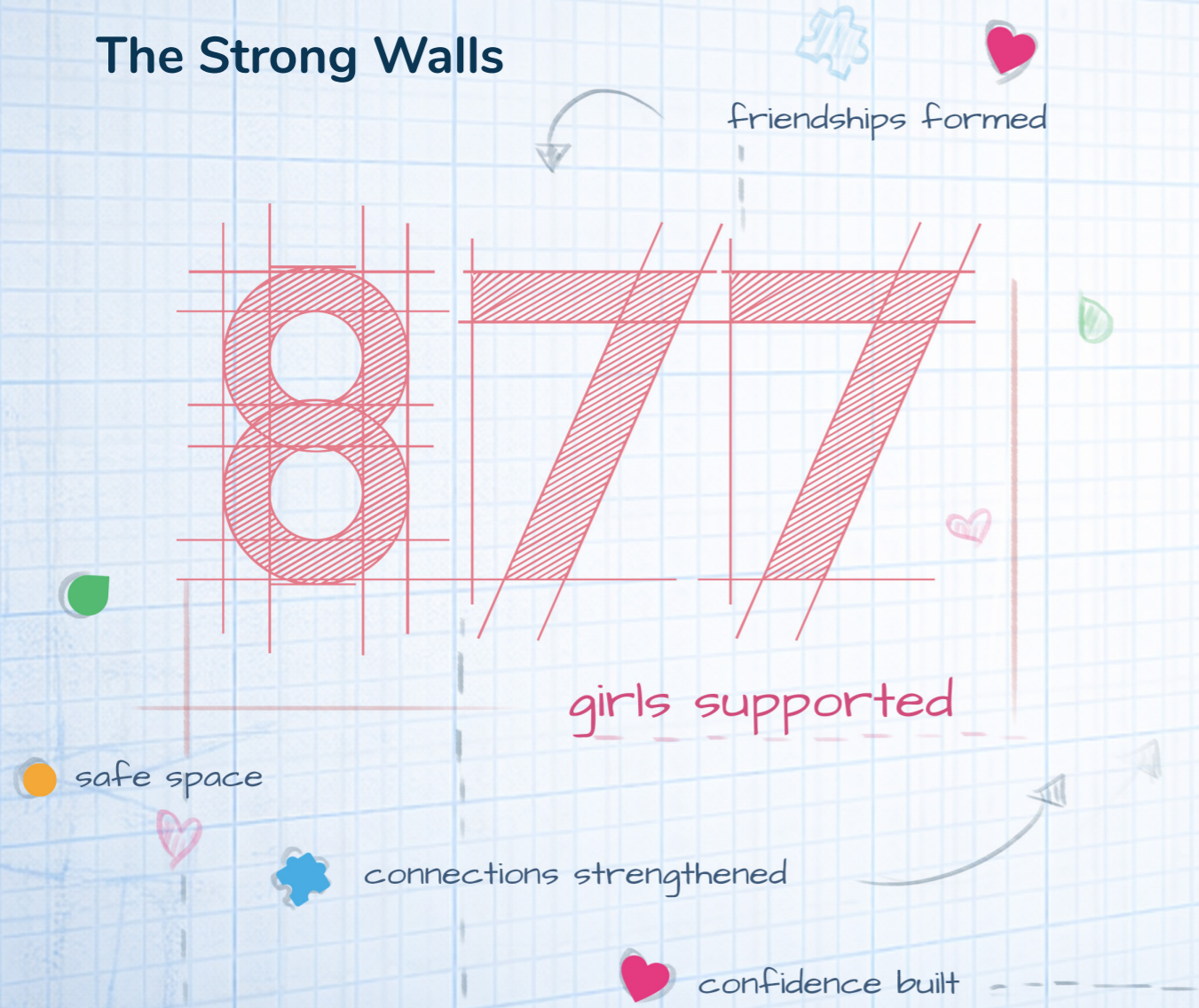


“ My daughter felt inspired by her leaders, who were such positive role models.

— Mrs S., Parent, Summer Camp

Impact at a Glance

The Strong Walls



What Girls Gain



Belonging

Friendships and social confidence



Joyfulness

Creativity, teamwork and self expression



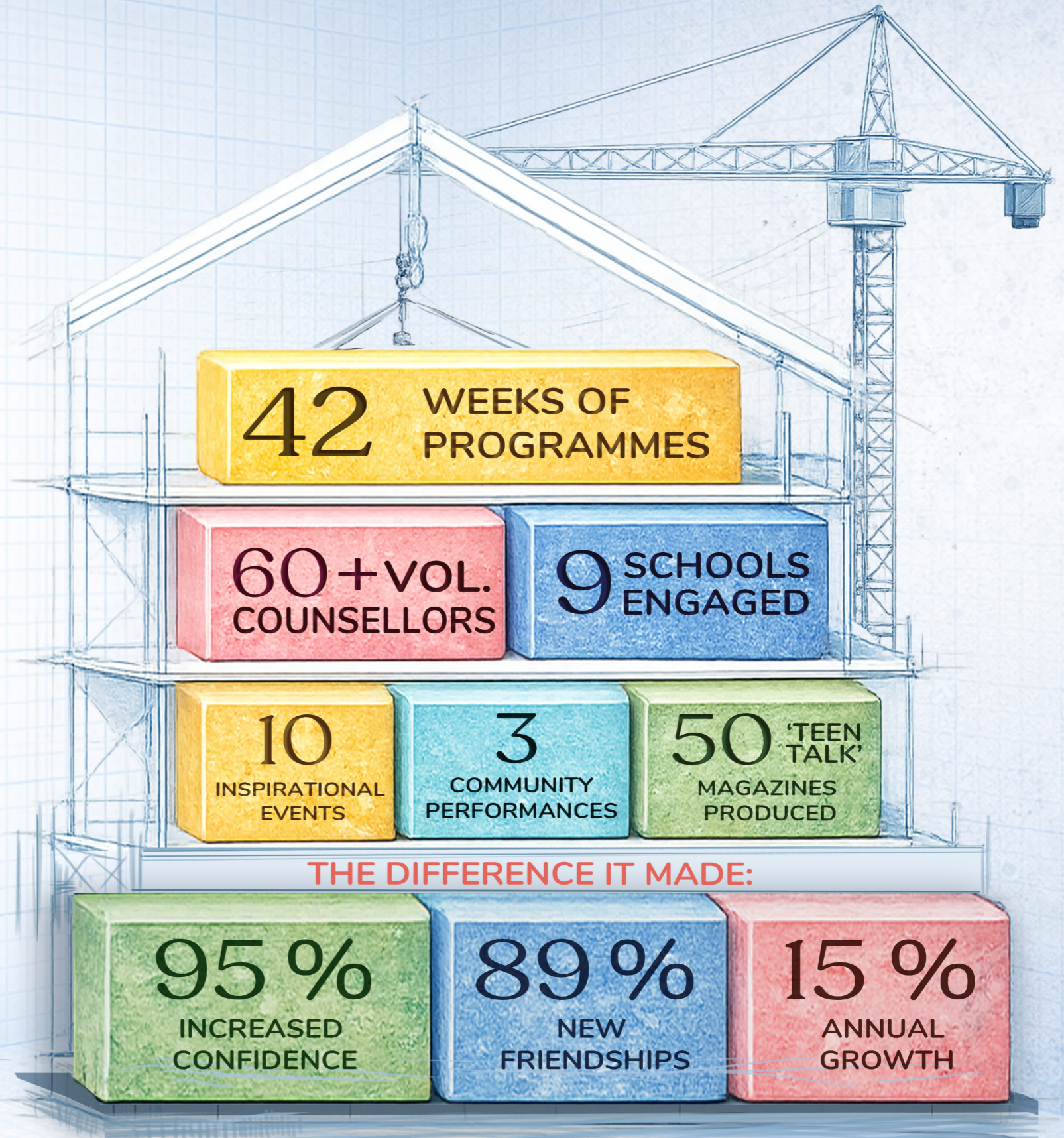
Nurture

Positive role models and support.



Wellness

Confidence and emotional wellbeing



“ The best part is knowing there are girls here who are happy to see me. — Participant, Teen Weekend

Voices from the House

In their own words



“

This is the place where I feel **happy, confident** and part of something.

— Ayala H.
Participant,
Teen

“

The camp atmosphere was wholesome, joyful and incredibly nurturing. The girls were **noticed and valued.**

— Mrs L.
Parent,
Summer Camp

“

Thank you for making me realise how much **I have inside.**

— Tehila S.
Dance Club
Participant

Finding Her Place

Naomi's Story (Age 13)

When Naomi joined BJNW, school felt challenging both academically and socially. She often struggled to feel comfortable among her peers and found it hard to engage in traditional classroom settings.

At BJNW, Naomi was able to settle into a small, consistent Friendship Circle where sessions were predictable, supportive and pressure-free. This regularity helped her build trust and begin forming friendships at her own pace.

Through the Fit Futures programme, Naomi discovered that physical activity gave her confidence without academic pressure. Over time, she chose to take part in Stars in the Spotlight, rehearsing and performing as part of a large group production.

Today, BJNW is a steady part of Naomi's week — a place where she feels supported, capable and included.



Safety, People & Trust

Keeping the House Safe

A Safe Space for Girls

Safeguarding is central to everything we do. All staff and volunteers are DBS-checked and trained, with robust safeguarding policies fully in place.



DBS CHECKED



SAFEGUARDING TRAINING



CLEAR PROCEDURES

Our Team

Mrs. Lindy Finiasz

Treasurer & Senior Activities Coordinator

Mr. Eli Krausz

Trustee

Mr Robert Vorhand

Trustee

Mr. Moshe Duvid Berkowitz

Trustee

Mrs Chani Hager

Trustee

Mrs. Sarah Simmonds

Safeguarding Trustee

Mrs. Henna Kaufman

Trustee

Thank You

For Helping Girls Feel At Home

We are grateful for the support of schools, community partners and funders who make our work possible, including:



HE GERALD RONSON FAMILY FOUNDATION

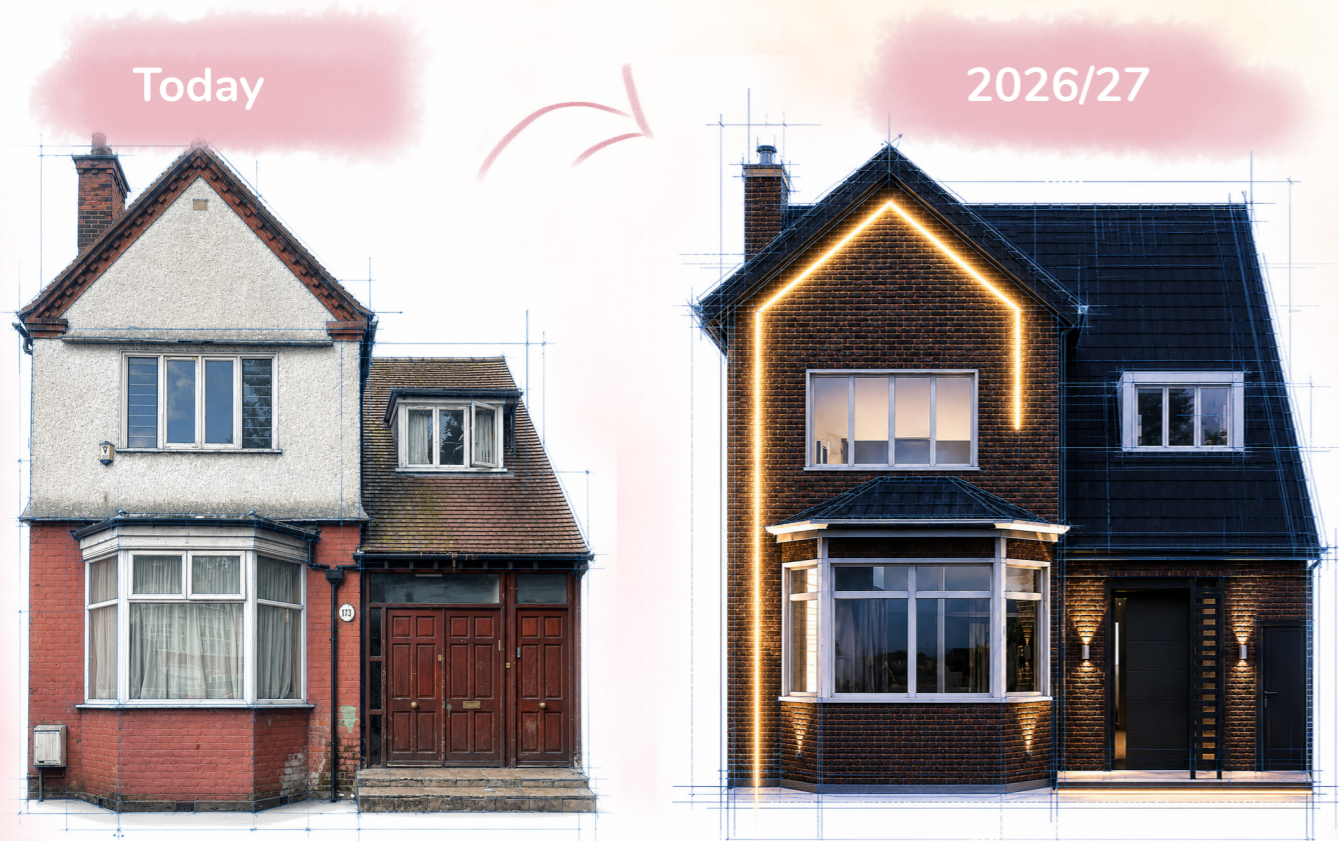


“You’re not funding walls.
You’re backing what happens within them.”

Make Room for More

The coming year marks a pivotal moment for BJNW.

Our priority is the refurbishment and expansion of our home at 173 Golders Green, enabling us to welcome more girls into safe, high-quality programmes.



Our Priorities

Secure our Future

Complete the transfer to the CIO and secure refurbishment funding

Grow our Home

Renovate and extend the premises to increase capacity

Keep Going

Continue programmes without interruption

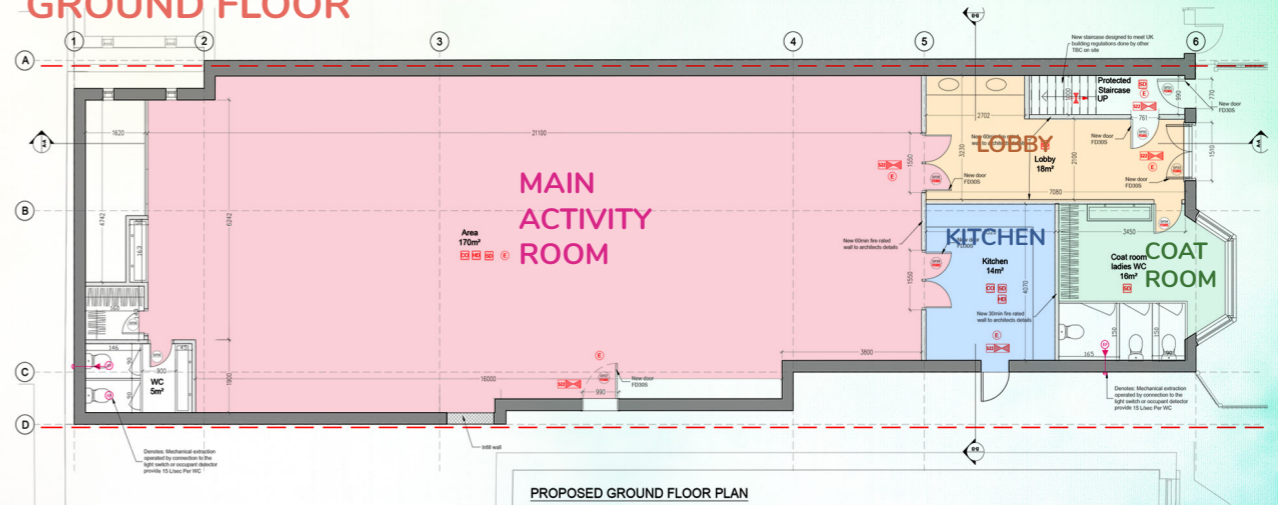
Welcome More Girls

Expand access so more girls can benefit

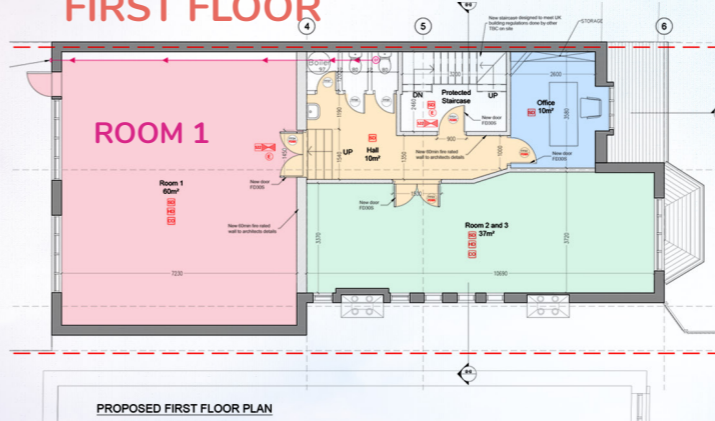
Proposed Layout

Improved facilities will increase capacity, strengthen safeguarding and create room for learning, creativity, fitness and wellbeing.

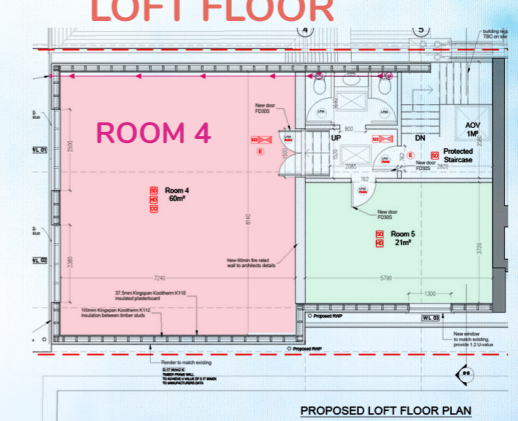
GROUND FLOOR



FIRST FLOOR



LOFT FLOOR



“ This investment in our building is an investment in girls’ futures.”

Trustees' Review

OBJECTIVES AND ACTIVITIES

Objectives & Aims

The charity's objects ("objects") are specifically restricted to the following:

- The advancement of the Jewish religion amongst Jewish girls in accordance with the orthodox tenets thereof.
- The advancement of education among Jewish girls including through the provision of classes, seminars and after-school and holiday activities.
- The provision of recreational and leisure time activities for Jewish girls with the object of improving their conditions of life and enabling them to participate in society as mature and responsible individuals

Public benefit

The Trustees confirm their compliance with the duty to have due regard to the Public Benefit guidance published by the Charity Commission when reviewing the charity's aims and objectives and in planning future activities.

ACHIEVEMENTS AND PERFORMANCE

Achievements to Date:

1. Membership Growth: We have increased our membership by 10%, now proudly serving over 850 members.
2. Expanded Activities: Our expanded activity roster now includes weekly meetings, drama productions, a summer residential camp, sleepaway weekends, Zumba, art, gym, swimming, and hairdressing. All activities were well attended and covered costs.
3. Residential Camp, Sleepaway Weekends, Zumba, art, gym, swimming, and hairdressing. All activities were well attended and covered costs.
4. Pantomimes Participation: We provided over 600 girls the opportunity to participate in our pantomimes, tailored for different age groups.
5. Holiday Playschemes: We successfully offered two engaging holiday playschemes

Our Goals for This Fiscal Year:

1. Grow our membership base
2. Increase and enhance the activities provided for our members
3. Improve efficiency in communication with our membership base
4. Conduct preliminary research to effectively raise additional funds needed for our main asset's refurbishment
5. Draw up plans for future building project.

FINANCIAL REVIEW

Reserves Policy

The Trustees are working towards building free reserves of at least 3 months' operating costs in order to protect services and to ensure adequate cash flow for the organisation's needs. The charity does not have any major overheads, no mortgage or rent as it owns the premises, and no staff costs as all activities are run by volunteers. The funds are raised for each activity as and when necessary and income from charitable

activities has thus far covered the respective costs. However, there has been an explosion in demand for the services of the charity and in order to continue to meet demand, as well as expand the reach of the charity, the trustees are striving to build reserves and improve cash flow.

FUTURE PLANS

1. BJ Foundation are planning to enter into capital refurbishment costs and will only undertake this if adequate funds are secured including a mortgage with a plan of payment.
2. Additionally, any activity undertaken will only be carried out if there are adequate funds.
3. We are volunteer led and have minimal overheads.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

BJ Foundation has now been registered as a CIO - Charity Number 1213252 and will commence being active from 1st October 2026 and all assets and liabilities will be transferred as per the asset transfer agreement. All areas that had to be undertaken including the Land Registry have been dealt with and approved.

Risk management

The trustees have identified and reviewed the major risks to which the charity is exposed. Both manual and automated checks are regularly invoked, particularly those relating to the operations and finance of the charity. The trustees are satisfied that these systems and procedures mitigate any perceived risks.

ADMINISTRATIVE DETAILS

Trustees

Mrs C Hager
Mrs L Finiasz
Mrs H Kaufman
E Kraus
R Vorhand

Independent Examiner

A Heller FCA
London Accounting Group Ltd
5 North End Road
London
NW11 7RJ

Approved by order of the board of trustees on 8th June 2026 and signed on its behalf by:

LM Finiasz
Mrs L Finiasz
Trustee

Examiner's Report

Independent examiner's report to the trustees of Beth Jacob Foundation

I report to the charity trustees on my examination of the accounts of Beth Jacob Foundation (the Trust) for the yearended 30 September 2025.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

A. Heller

A Heller FCA
London Accounting Group Ltd
5 North End Road
London
NW11 7RJ

Date: 8th June 2026

Statement of Financial Activities

for the Year Ended 30 September 2025

	Unrestricted Funds	Restricted Funds	30.9.25 Total Funds	30.09.24 Total Funds
Notes	£	£	£	£
INCOME AND ENDOWMENTS FROM				
Donations and legacies	248,549	-	248,549	311,302
Charitable activities				
Youth activities	90,551	36,000	126,551	70,415
Other income	18,378	-	18,378	10,601
Total	357,478	36,000	393,478	392,318
EXPENDITURE ON				
Raising funds	76,325	-	76,325	39,512
Charitable activities				
Youth activities	236,844	22,727	259,571	227,093
Other	31,884	-	31,884	36,683
Total	345,053	22,727	367,780	303,288
NET INCOME	12,425	13,273	25,698	89,030
RECONCILIATION OF FUNDS				
Total funds brought forward	1,348,083	61,692	1,409,775	1,320,745
TOTAL FUNDS CARRIED FORWARD	1,360,508	74,965	1,435,473	1,409,775

The notes form part of these financial statements

Balance Sheet

for the Year Ended 30 September 2025

	Notes	Unrestricted Funds £	Restricted Funds £	30.9.25 Total Funds £	30.09.24 Total Funds £
FIXED ASSETS					
Tangible assets	4	1,301,198	-	1,301,198	1,301,198
CURRENT ASSETS					
Cash at bank		67,170	74,965	142,135	116,137
CREDITORS					
Amounts falling due within one year	5	(7,860)	-	(7,860)	(7,560)
NET CURRENT ASSETS		<u>59,310</u>	<u>74,965</u>	<u>134,275</u>	<u>108,577</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>1,360,508</u>	<u>74,965</u>	<u>1,435,473</u>	<u>1,409,775</u>
NET ASSETS		<u>1,360,508</u>	<u>74,965</u>	<u>1,435,473</u>	<u>1,409,775</u>
FUNDS					
	6				
Unrestricted funds				1,360,508	1,348,083
Restricted funds				74,965	61,692
TOTAL FUNDS				<u>1,435,473</u>	<u>1,409,775</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 8th June 2026 and were signed on its behalf by:

LM Finiasz
Mrs L Finiasz
Trustee

The notes form part of these financial statements

Notes to the Financial Statements

for the Year Ended 30 September 2025

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: 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) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 30 September 2025 nor for the year ended 30 September 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 30 September 2025 nor for the year ended 30 September 2024.

Notes to the Financial Statements

for the Year Ended 30 September 2025 (CONTINUED)

3. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	203,876	107,426	311,302
Charitable activities			
Youth activities	70,415	-	70,415
Other income	10,601	-	10,601
Total	284,892	107,426	392,318
EXPENDITURE ON			
Raising funds	-	39,512	39,512
Charitable activities			
Youth activities	227,093	-	227,093
Other	28,212	8,471	36,683
Total	255,305	47,983	303,288
NET INCOME	29,587	59,443	89,030
RECONCILIATION OF FUND			
Total funds brought forward	1,318,496	2,249	1,320,745
TOTAL FUNDS CARRIED FORWARD	1,348,083	61,692	1,409,775

Notes to the Financial Statements

for the Year Ended 30 September 2025 (CONTINUED)

4. TANGIBLE FIXED ASSETS

	Freehold Property
	£
COST	
At 1 October 2024 and 30 September 2025	<u>1,301,198</u>
NET BOOK VALUE	
At 30 September 2025	<u>1,301,198</u>
At 30 September 2024	<u>1,301,198</u>

Tangible fixed assets comprises the property at 173 Golders Green Road, known as BJ House, where the activities of the charity take place. This property is very dilapidated and in urgent need of repair and expansion in order to fully comply with current legislation, as well as to cope with the huge increase in need as the charity continues to grow exponentially. The trustees are working on raising much-needed funds for the refurbishment of BJ House.

5. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	30.9.25	30.9.24
	£	£
Other creditors	<u>7,860</u>	<u>7,560</u>

Notes to the Financial Statements

for the Year Ended 30 September 2025 (CONTINUED)

6. MOVEMENT IN FUNDS

	At 1/10/24	Net movement in funds	At 30/9/25
	£	£	£
Unrestricted funds			
General fund	1,348,083	12,425	1,360,508
Restricted funds			
Restricted fund	61,692	13,273	74,965
TOTAL FUNDS	<u>1,409,775</u>	<u>25,698</u>	<u>1,435,473</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	357,478	(345,053)	12,425
Restricted funds			
Restricted fund	36,000	(22,727)	13,273
TOTAL FUNDS	<u>393,478</u>	<u>(367,780)</u>	<u>25,698</u>

Comparatives for movement in funds:

	At 1/10/23	Net movement in funds	At 30/9/24
	£	£	£
Unrestricted funds			
General fund	1,318,496	29,587	1,348,083
Restricted funds			
Restricted fund	2,249	59,443	61,692
TOTAL FUNDS	<u>1,320,745</u>	<u>89,030</u>	<u>1,409,775</u>

Notes to the Financial Statements

for the Year Ended 30 September 2025 (CONTINUED)

6. MOVEMENT IN FUNDS (continued)

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	284,892	(255,305)	29,587
Restricted funds			
Restricted fund	107,426	(47,983)	59,443
TOTAL FUNDS	<u>392,318</u>	<u>(303,288)</u>	<u>89,030</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/10/23	Net movement in funds	At 30/9/24
	£	£	£
Unrestricted funds			
General fund	1,318,496	42,012	1,360,508
Restricted funds			
Restricted fund	2,249	72,716	74,965
TOTAL FUNDS	<u>1,320,745</u>	<u>114,728</u>	<u>1,435,473</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above areas follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	642,370	(600,358)	42,012
Restricted funds			
Restricted fund	143,426	(70,710)	72,716
TOTAL FUNDS	<u>785,796</u>	<u>(671,068)</u>	<u>114,728</u>

Notes to the Financial Statements

for the Year Ended 30 September 2025 (CONTINUED)

7. UNRESTRICTED FUNDS

Included in unrestricted funds is a donated property held at its full value of £1.3m. While classified as unrestricted, the asset is not liquid and therefore not readily available to fund the charity's activities.

8. RELATED PARTY DISCLOSURES

During the year the charity reimbursed expenses totalling £397 to one of the trustees.

Detailed Statement of Financial Activities

for the Year Ended 30 September 2025 (CONTINUED)

	30.9.25 £	30.9.24 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	248,549	311,302
Charitable activities		
Youth activities	126,551	70,415
Other income		
Hall rent	18,378	10,601
Total incoming resources	<u>393,478</u>	<u>392,318</u>
EXPENDITURE		
Raising donations and legacies		
Fundraising costs	76,325	39,512
Charitable activities		
Camp Yashar	128,386	122,933
Teen Talk	6,654	14,381
Pantomimes	47,994	35,996
Convention costs	16,268	13,428
Friendship Circles	15,018	29,914
Youth activities cost	42,040	10,441
	<u>256,360</u>	<u>227,093</u>
Support costs		
Finance		
Bank charges	262	318
Other		
Rates and water	3,356	2,102
Insurance	2,141	2,181
Light and heat	4,497	6,848
Repairs	3,211	4,018
Telephone, PPS & sundry	11,920	11,545
Advertising	8,208	8,471
	<u>33,333</u>	<u>35,165</u>
Governance costs		
Accountancy	1,500	1,200
Total resources expended	<u>367,780</u>	<u>303,288</u>
Net income	<u>25,698</u>	<u>89,030</u>

This page does not form part of the statutory financial statements

More girls are waiting. Help build the space for them.



Beth Jacob Foundation
Charity Number: 293460



bjnw.co.uk



office@bjnw.co.uk



40 Ravenscroft Avenue,
London NW11 8AU

THE BETH JACOB FOUNDATION

England & Wales - Charity number 293460

Accounts

Tami's Diary
A YEAR AT BETH
JACOB FOUNDATION



ANNUAL ACCOUNTS AND FINANCIAL STATEMENT 2024

Year ended 30 September 2024



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CHAIR STATEMENT

The end of this year marks the completion of another period full of nurturing and inspiration at Beth Jacob Foundation. Over 800 girls participated in our programs this year; 180 in our afterschool clubs, 600 in special drama productions, 110 in our getaway camp, and many more in volunteering drives, weekly gatherings and our internal magazine.

Here is where it is appropriate to express gratitude to our dedicated volunteers, who give selflessly of their time to provide opportunities for girls in the community. It is with this in mind, that we seek to enhance, enlarge and develop our activities to further impact change on our users.

This year, we identified increased need for our services and have enacted much needed improvements to our delivery. In response to users' feedback, we are seeking to expand our capacity, enhance our procedures, and include more girls in our programmes.

As demand is growing, we are delighted and grateful for BJ's incredible progress. At the same time, we are aware of the great responsibility that lies on us. We are excited with every new development, and are eager to help each and every girl shine.

In order to manage growth, we have reviewed our internal strategy. We set up a marketing and fundraising plan, and are looking forward to be fully compliant. In the coming months, we will have an online presence with an up-date website. Moreover, we are in the process of planning and developing an extensive makeover to the Beth Jacob House at 173 Golders Green Road.

This will be a project of renovation, expansion and repair, where the Beth Jacob House will be made attractive, user-friendly, more up-to-date, and more accommodating of our activities. As the heart of our work, this will enhance our programmes immensely.

Lastly, I can only thank those who will make this possible. We look forward to continue sharing our progress with you, and are eternally grateful for your support.

Together we can continue making a difference to the community, one girl at a time.

Kind regards,
Lindy Finiasz
Trustee





"Thank you for joining me.

My name is Tami, I am 10 year old. I attend almost all programs offered by Beth Jacob, and look forward to sharing my experiences with you!"



OUR MISSION

Our Mission is to provide a safe space where girls can unlock talent, develop friendships, and build their confidence through creative opportunities, outside the school setting.

OUR VISION

Our vision is for every girl to shine in her unique way. We believe in the capabilities, power and inner beauty of each girl, and aim to provide each and every one of them with all the resources required to express herself, develop her abilities, and unravel her rich self.



SOME OF WHAT BJNW OFFERS

PATHWAYS TO POSSIBILITIES

Pathways to Possibilities is the most fun and exciting program after school. With no pressure and lots of friendship and creativity, we get the opportunity to participate in cake decorating, exercise, art or singing lessons.



FRIENDSHIP CIRCLES



Meeting Shabbos afternoon with more than 400 other girls from the community. Always looking forward to this hour of gathering and inspiration.

STARS IN SPOTLIGHT

Where we all shine like the biggest stars. Three different shows of music and acting, presented to our parents and community members.

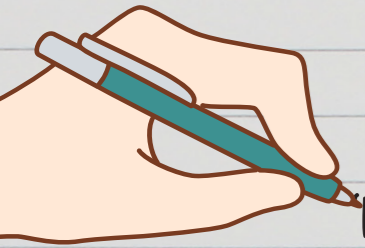
Following 8 weeks of rehearsals, we experience the thrill and accomplishment of performing on stage. Definitely the most exciting part of the year!



SUMMER SCHEMES

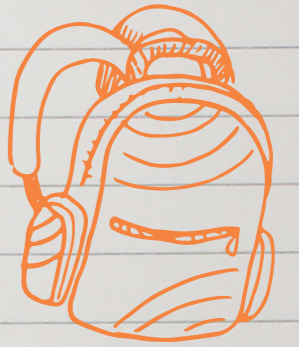
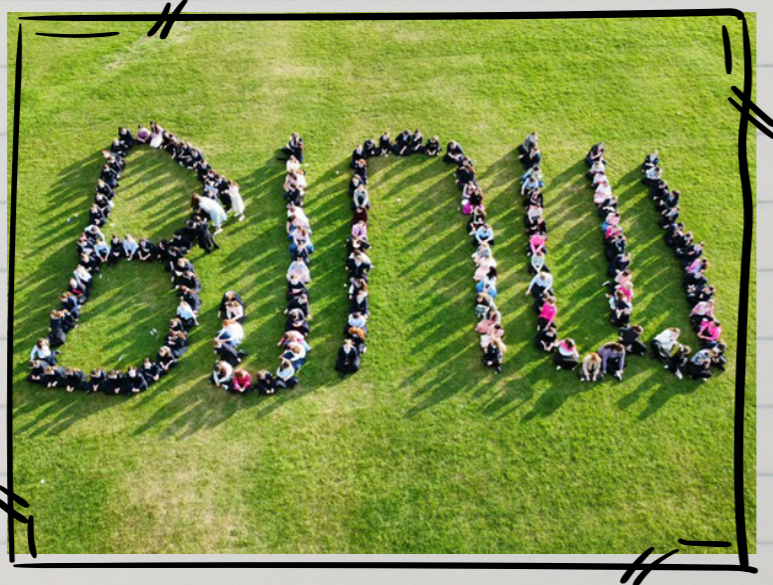


Going away with Beth Jacob in nature brings you home happy, refreshed, and ready for another year of learning and fun!



IN FIGURES

I can't believe I'm part of 850 members. I'm being cared for so individually....



89%

reported boosted social opportunities

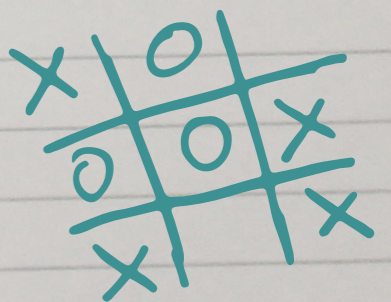
15%

new participants yearly



96%

reported increased self-worth



JOTS OF JOY

Thank you for a really fun evening for Gemina today. And for Metzze shabbas group, that she's loving! Really appreciate the time and effort you all put into this. It's huge.

"It was such an incredible camp. A huge thank you to everyone who made camp so much fun, and of course for all the effort and time put into making it so amazing. Batsheva loved it. Thank you, thank you!"

Mrs C.



06 November

Dear Diary

Today was my first day at the cakes course. Meeting about 20 girls from all over the community was an experience on its own. This week we painted biscuits using a special icing, each decorating letters of our names etc. I wrote my mother an 'I love you' card and know she was so happy and proud. Thank you, Beth Jacob, for this fun experience.

Good Night

Tami

20 February

Dear Diary,

We practiced the show for the last time today. Mrs Lea said we're doing great. Watching each other perform was really rewarding, and I can't wait for the big day tomorrow!!

I'm not sure what is the best part; the weeks of rehearsals with friends and music and fun or the excitement on stage. Will tell you tomorrow how it was!

Good night Diary

Tami

FFL+11.20

FFL+9.00

FFL+8.00

FFL+6.90

FFL+5.00

FFL+4.00

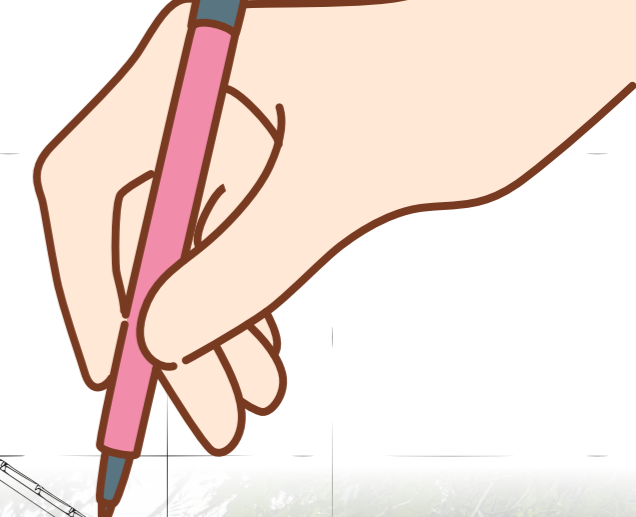
FFL+3.35

FFL+2.75

FFL±0.00

FFL-0.60

FFL-1.23

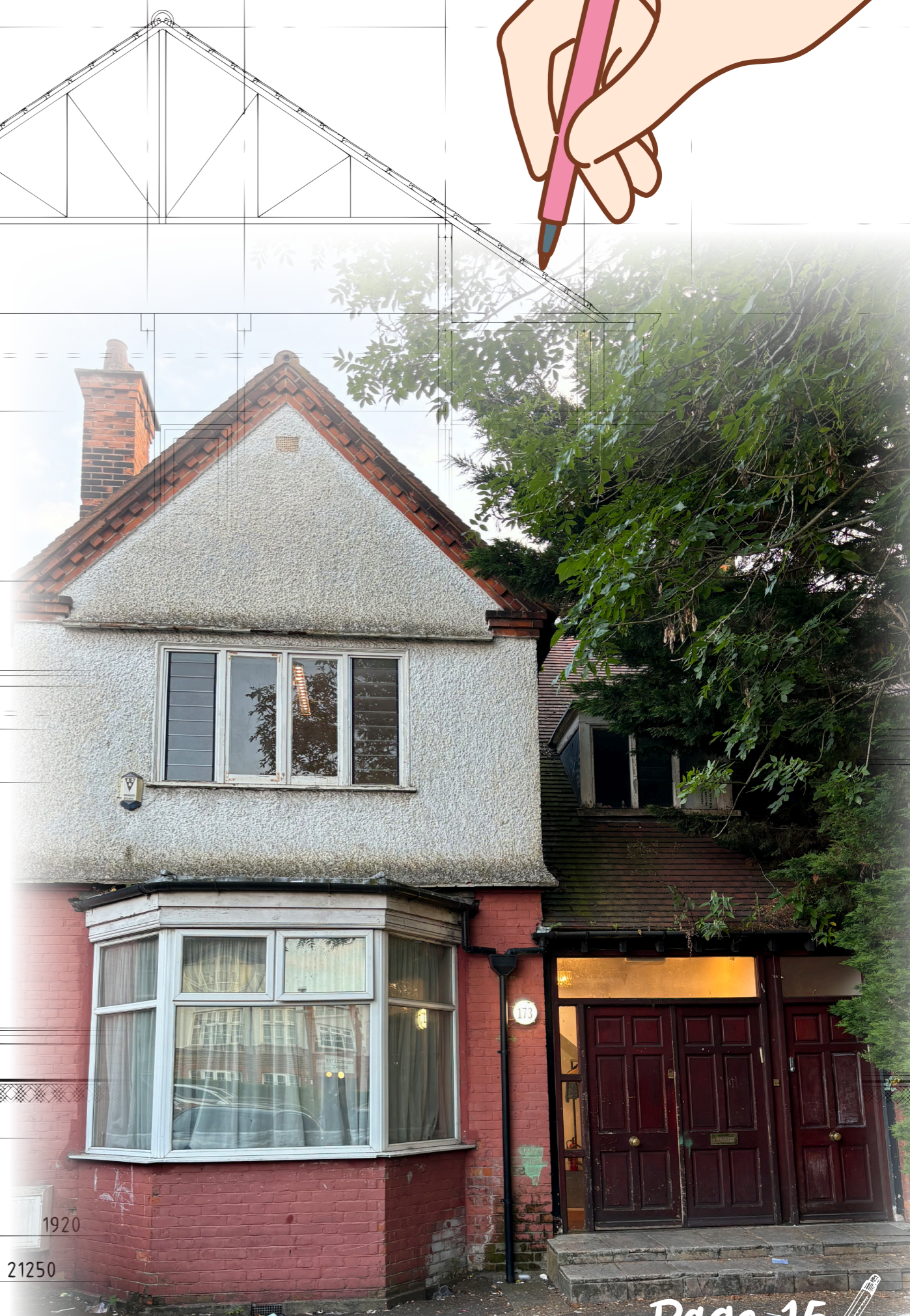
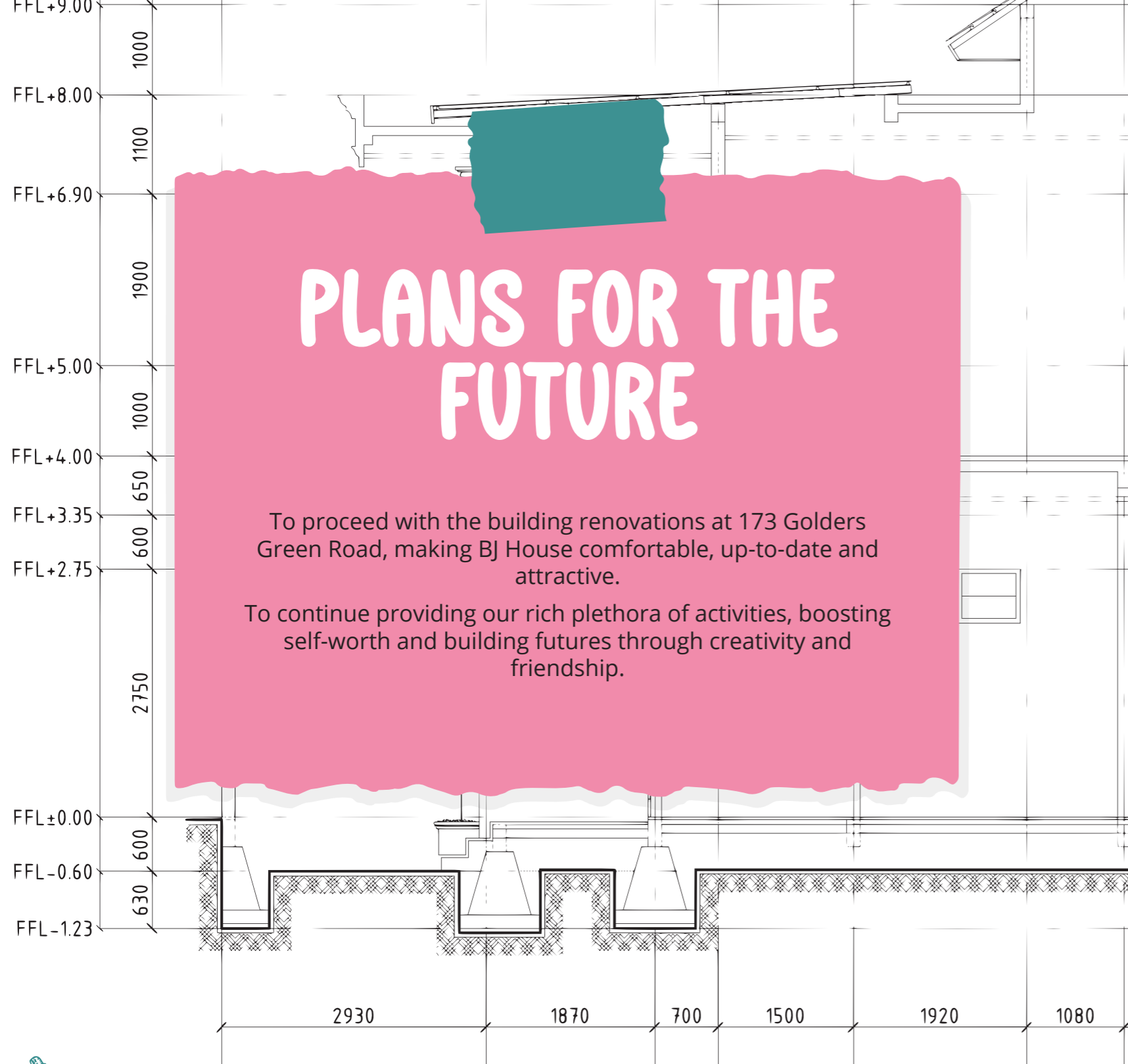


I would love to be part of making this happen....

PLANS FOR THE FUTURE

To proceed with the building renovations at 173 Golders Green Road, making BJ House comfortable, up-to-date and attractive.

To continue providing our rich plethora of activities, boosting self-worth and building futures through creativity and friendship.



HIGHLIGHTS

2024



JANUARY

SUN	MON	TUE	WED	THU	FRI	SAT
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

FEBRUARY

SUN	MON	TUE	WED	THU	FRI	SAT
					2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29		

Junior production of song and drama

MARCH

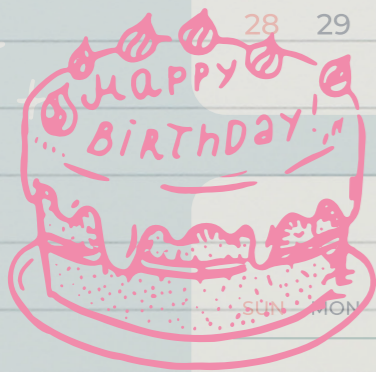
SUN	MON	TUE	WED	THU	FRI	SAT
						2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

Senior production of singing, drama and dance

APRIL

SUN	MON	TUE	WED	THU	FRI	SAT
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

Pre-Pesach convention



MAY

SUN	MON	TUE	WED	THU	FRI	SAT
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

JUNE

SUN	MON	TUE	WED	THU	FRI	SAT
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

JULY

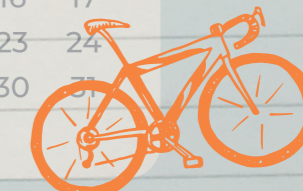
SUN	MON	TUE	WED	THU	FRI	SAT
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

Public fundraising campaign

AUGUST

SUN	MON	TUE	WED	THU	FRI	SAT
						3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

Getaway camp and local day camp



SEPTEMBER

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

Preparing for another year of activities and support

OCTOBER

SUN	MON	TUE	WED	THU	FRI	SAT
						5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

Pre-holiday Convention



NOVEMBER

SUN	MON	TUE	WED	THU	FRI	SAT
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

Two new courses

DECEMBER

SUN	MON	TUE	WED	THU	FRI	SAT
						7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

Rehearsals for show



FINANCIAL REVIEW

The trustees present their report with the financial statements of the charity for the year ended 30 September 2024. The trustees have adopted the provisions of Accounting and Reporting by Charities: 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) (effective 1 January 2019).

STRUCTURE, GOVERNANCE AND MANAGEMENT

The trustees are involved in the day to day running of the charity and are responsible for the income whether by way of donations and grants.

GOVERNING DOCUMENT

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity. This is in the process of being reviewed with full consent of the Trustees' board.

RISK MANAGEMENT

The trustees have identified and reviewed the major risks to which the charity is exposed. Both manual and automated checks are regularly invoked, particularly those relating to the operations and finance of the charity. The trustees are satisfied that these systems and procedures mitigate any perceived risks.

FINANCIAL REVIEW

The charity was able to continue its activities to the satisfaction of the trustees and is discussed in more detail elsewhere in this report.

GOVERNANCE AND INTERNAL CONTROL

The power of appointing new or additional Trustees hereof or removing Trustees is vested in the persons who are for the time being the trustees.

PUBLIC BENEFIT

The Trustees confirm their compliance with the duty to have due regard to the Public Benefit guidance published by the Charity Commission when reviewing the charity's aims and objectives and in planning future activities.

RESERVES POLICY

The Trustees are working towards building free reserves of at least 3 months' operating costs in order to protect services and to ensure adequate cash flow for the organisation's needs. The charity does not have any major overheads, no mortgage or rent as it owns the premises, and no staff costs as all activities are run by volunteers. The funds are raised for each activity as and when necessary and income from charitable activities has thus far covered the respective costs. However, there has been an explosion in demand for the services of the charity and in order to continue to meet demand, as well as expand the reach of the charity, the trustees are striving to build reserves and improve cash flow.

OUR FUTURE GOALS:

Expanding Fundraising Efforts: Broadening our fundraising reach to cope with the increasing demand for our services.

- Responsive Programming: Continually responding to the feedback and needs of our users.
- IT Systems Development: Building robust IT systems, including the development of an interactive website.
- Updating Governance: Continue the process of updating the Governance status of Beth Jacob Foundation.

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF BETH JACOB FOUNDATION

I report to the charity trustees on my examination of the accounts of Beth Jacob Foundation (the Trust) for the year ended 30 September 2024.

RESPONSIBILITIES AND BASIS OF REPORT

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

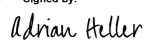
INDEPENDENT EXAMINER'S STATEMENT

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed by:

 Adrian Heller FCA
 London Accounting Group Ltd 5 North End Road
 London NW11 7RJ

Date: 29/07/25

Beth Jacob Foundation STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 30 SEPTEMBER 2024

Notes	Unrestricted fund £	Restricted fund £	30.9.24 Total funds £	30.9.23 Total funds £
INCOME AND ENDOWMENTS FROM				
Donations and legacies	203,876	107,426	311,302	21,647
Charitable activities				
Youth activities	70,415	-	70,415	149,012
Other income	10,601	-	10,601	36,451
Total	284,892	107,426	392,318	207,110
EXPENDITURE ON				
Raising funds	-	39,512	39,512	-
Charitable activities				
Youth activities	227,093	-	227,093	174,708
Other	28,212	8,471	36,683	19,858
Total	255,305	47,983	303,288	194,566
NET INCOME	29,587	59,443	89,030	12,544
RECONCILIATION OF FUNDS				
Total funds brought forward	1,318,496	2,249	1,320,745	1,308,201
TOTAL FUNDS CARRIED FORWARD	1,348,083	61,692	1,409,775	1,320,745

Beth Jacob Foundation
BALANCE SHEET
30 SEPTEMBER 2024

	Notes	Unrestricted fund £	Restricted fund £	30.9.24 Total funds £	30.9.23 Total funds £
FIXED ASSETS					
Tangible assets	4	1,301,198	-	1,301,198	1,301,198
CURRENT ASSETS					
Cash at bank		54,445	61,692	116,137	22,237
CREDITORS					
Amounts falling due within one year	5	(7,560)	-	(7,560)	(2,690)
NET CURRENT ASSETS		46,885	61,692	108,577	19,547
TOTAL ASSETS LESS CURRENT LIABILITIES		1,348,083	61,692	1,409,775	1,320,745
NET ASSETS		1,348,083	61,692	1,409,775	1,320,745
FUNDS					
Unrestricted funds	6			1,348,083	1,318,496
Restricted funds				61,692	2,249
TOTAL FUNDS				1,409,775	1,320,745

The financial statements were approved by the Board of Trustees and authorised for issue on 29/7/25 and were signed on its behalf by:

Signed by:

00FEDC8BD12E479...
 L Finiasz - Trustee

Beth Jacob Foundation
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 SEPTEMBER 2024

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: 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) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources. Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 30 September 2024 nor for the year ended 30 September 2023.

Trustees' expenses

There were no trustees' expenses paid for the year ended 30 September 2024 nor for the year ended 30 September 2023.

Beth Jacob Foundation
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 SEPTEMBER 2024

3. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted Funds £	Total Funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	-	21,647	21,647
Charitable activities			
Youth activities	34,492	114,520	149,012
Other income	36,451	-	36,451
Total	70,943	136,167	207,110
EXPENDITURE ON			
Charitable activities			
Youth activities	40,552	134,156	174,708
Other	19,858	-	19,858
Total	60,410	134,156	194,566
NET INCOME	10,533	2,011	12,544
RECONCILIATION OF FUNDS			
Total funds brought forward	1,307,963	238	1,308,201
TOTAL FUNDS CARRIED FORWARD	1,318,496	2,249	1,320,745

Beth Jacob Foundation
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 SEPTEMBER 2024

4. TANGIBLE FIXED ASSETS

	Freehold property £
COST	
At 1 October 2023 and 30 September 2024	<u>1,301,198</u>
NET BOOK VALUE	
At 30 September 2024	<u>1,301,198</u>
At 30 September 2023	<u>1,301,198</u>

Tangible fixed assets comprises the property at 173 Golders Green Road, known as BJ House, where the activities of the charity take place. This property is very dilapidated and in urgent need of repair and expansion in order to fully comply with current legislation, as well as to cope with the huge increase in need as the charity continues to grow exponentially. The trustees are working on raising much-needed funds for the refurbishment of BJ House.

5. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	30.9.24 £	30.9.23 £
Other creditors	<u>7,560</u>	<u>2,690</u>

6. MOVEMENT IN FUNDS

	At 1/10/23 £	Net movement in funds £	At 30/9/24 £
Unrestricted funds			
General fund	1,318,496	29,587	1,348,083
Restricted funds			
Restricted fund	2,249	59,443	61,692
TOTAL FUNDS	<u>1,320,745</u>	<u>89,030</u>	<u>1,409,775</u>

Beth Jacob Foundation

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 SEPTEMBER 2024**

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	284,892	(255,305)	29,587
Restricted funds			
Restricted fund	107,426	(47,983)	59,443
TOTAL FUNDS	<u>392,318</u>	<u>(303,288)</u>	<u>89,030</u>

Comparatives for movement in funds

	At 1/10/22 £	Net movement in funds £	At 30/9/23 £
Unrestricted funds			
General fund	1,307,963	10,533	1,318,496
Restricted funds			
Restricted fund	238	2,011	2,249
TOTAL FUNDS	<u>1,308,201</u>	<u>12,544</u>	<u>1,320,745</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	70,943	(60,410)	10,533
Restricted funds			
Restricted fund	136,167	(134,156)	2,011
TOTAL FUNDS	<u>207,110</u>	<u>(194,566)</u>	<u>12,544</u>

Beth Jacob Foundation

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 SEPTEMBER 2024**

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/10/22 £	Net movement in funds £	At 30/9/24 £
Unrestricted funds			
General fund	1,307,963	40,120	1,348,083
Restricted funds			
Restricted fund	238	61,454	61,692
TOTAL FUNDS	<u>1,308,201</u>	<u>101,574</u>	<u>1,409,775</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	355,835	(315,715)	40,120
Restricted funds			
Restricted fund	243,593	(182,139)	61,454
TOTAL FUNDS	<u>599,428</u>	<u>(497,854)</u>	<u>101,574</u>

7. UNRESTRICTED FUNDS

Included in unrestricted funds is a donated property held at its full value of £1.3m. While classified as unrestricted, the asset is not liquid and therefore not readily available to fund the charity's activities.

8. RELATED PARTY DISCLOSURES

Included in other creditors is £Nil (2023: £1,835) owing to one of the trustees. During the year the charity reimbursed expenses totalling £12,000 to one of the trustees.

Beth Jacob Foundation

DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 30 SEPTEMBER 2024

	30.9.24 £	30.9.23 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	311,302	21,647
Charitable activities		
Youth activities	70,415	149,012
Other income		
Hall rent	10,601	36,451
Total incoming resources	392,318	207,110
EXPENDITURE		
Raising donations and legacies		
Fundraising costs	39,512	-
Charitable activities		
Camp Yashar	122,933	93,777
Teen Talk	14,381	9,815
Pantomines	35,996	29,954
Convention costs	13,428	5,829
Friendship Circles	29,914	16,011
Youth activities cost	10,441	19,322
	227,093	174,708
Support costs		
Finance		
Bank charges	318	-
Other		
Rates and water	2,102	2,312
Insurance	2,181	2,473
Light and heat	6,848	7,801
Repairs	4,018	-
Telephone, PPS & sundry	11,545	4,916
Advertising	8,471	2,356
	35,165	19,858
Governance costs		
Accountancy	1,200	-
Total resources expended	303,288	194,566
Net income	89,030	12,544

REGISTERED CHARITY NUMBER

293460

PRINCIPAL ADDRESS

40 Ravenscroft Avenue
London
NW11 8AU

TRUSTEES

Mrs C Hager
Mrs L Finiasz
Mrs H Kaufman
E Kraus
R Vorhand



THE BETH JACOB FOUNDATION

England & Wales - Charity number 293460

Accounts

**Report of the Trustees and
Unaudited Financial Statements for the Year Ended 30 September 2023
for
Beth Jacob Foundation**

Martin+Heller
5 North End Road
London
NW11 7RJ

Beth Jacob Foundation

**Contents of the Financial Statements
for the Year Ended 30 September 2023**

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Statement of Financial Activities	5
Balance Sheet	6
Notes to the Financial Statements	7 to 11
Detailed Statement of Financial Activities	12

Beth Jacob Foundation

Report of the Trustees for the Year Ended 30 September 2023

The trustees present their report with the financial statements of the charity for the year ended 30 September 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: 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) (effective 1 January 2019).

Dear Supporters and Community Members,

As trustees of BJNW, we are pleased to present this year's report detailing our accomplishments and future plans. Our mission to support Jewish girls with a variety of enriching youth activities continues to thrive, impacting the lives of over 850 girls aged 6 to 16.

These activities take place primarily at BJ House, located at 173 Golders Green Road, a cherished but aging facility in urgent need of repair. Our goal for the upcoming fiscal year is to secure the necessary funds for its refurbishment.

Despite our net assets showing £1.3 million, this amount is tied up in the building and does not provide the liquidity needed to support our ongoing development, expansion, compliance, and refurbishment projects required to meet growing demand.

We extend our heartfelt thanks to our funders, trustees, ambassadors, and youth leaders who make Beth Jacob a beloved place where girls choose to spend their leisure time. The opportunities we offer help girls discover hidden talents, build confidence, and form excellent social networks, all within a culturally appropriate framework.

Your support enables us to continue providing these vital programs and to aspire toward a bright future for BJNW and the community we serve.

Sincerely,

The Trustees

Beth Jacob Foundation

OBJECTIVES AND ACTIVITIES

Objectives and aims

The charity's objects ("objects") are specifically restricted to the following:

The advancement and promotion of the Jewish religion amongst Jewish girls in accordance with the orthodox tenets thereof.

The charity provides opportunities for learning and fun beyond family and formal education, enabling young people to discover themselves, build trusted relationships and gain confidence and valuable life skills in an environment that upholds the ethos and values of authentic Jewish tradition.

The charity provides extra curricular activities and a youth club for girls ages 6-16.

Public benefit

The Trustees confirm their compliance with the duty to have due regard to the Public Benefit guidance published by the Charity Commission when reviewing the charity's aims and objectives and in planning future activities.

ACHIEVEMENT AND PERFORMANCE

Achievements to Date:

1. **Membership Growth:** We have increased our membership by 10%, now proudly serving over 850 members.
2. **Expanded Activities:** Our expanded activity roster now includes weekly meetings, drama productions, a summer residential camp, sleepaway weekends, Zumba, art, gym, swimming, and hairdressing. All activities were well attended and covered costs.
3. **Pantomimes Participation:** We provided over 500 girls the opportunity to participate in our pantomimes, tailored for different age groups.
4. **Holiday Playschemes:** We successfully offered two engaging holiday playschemes.

Our Goals for This Fiscal Year:

1. Grow our membership base
2. Increase and enhance the activities provided for our members
3. Improve efficiency in communication with our membership base
4. Conduct preliminary research to effectively raise additional funds needed for our main asset's refurbishment
5. Draw up plans for future building project.

FINANCIAL REVIEW

Reserves policy

The Trustees are working towards building free reserves of at least 3 months' operating costs in order to protect services and to ensure adequate cash flow for the organisation's needs. The charity does not have any major overheads, no mortgage or rent as it owns the premises, and no staff costs as all activities are run by volunteers. The funds are raised for each activity as and when necessary and income from charitable activities has thus far covered the respective costs. However, there has been an explosion in demand for the services of the charity and in order to continue to meet demand, as well as expand the reach of the charity, the trustees are striving to build reserves and improve cash flow.

FUTURE PLANS

1. **Fundraising for Refurbishment:** Raising the much-needed funds for the refurbishment of BJ House.
2. **Expanding Fundraising Efforts:** Broadening our fundraising reach to cope with the increasing demand for our services.
3. **Responsive Programming:** Continually responding to the feedback and needs of our users.
4. **IT Systems Development:** Building robust IT systems, including the development of an interactive website.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Risk management

The trustees have identified and reviewed the major risks to which the charity is exposed. Both manual and automated checks are regularly invoked, particularly those relating to the operations and finance of the charity. The trustees are satisfied that these systems and procedures mitigate any perceived risks.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

293460

Principal address

40 Ravenscroft Avenue
London
NW11 8AU

Beth Jacob Foundation

**Report of the Trustees
for the Year Ended 30 September 2023**

Trustees

Mrs C Hager

Mrs L Finiasz

Mrs H Kaufman

E Kraus

R Vorhand

Independent Examiner

A Heller FCA

Martin+Heller

5 North End Road

London

NW11 7RJ

Approved by order of the board of trustees on and signed on its behalf by:

.....
Mrs L Finiasz - Trustee

**Independent Examiner's Report to the Trustees of
Beth Jacob Foundation**

Independent examiner's report to the trustees of Beth Jacob Foundation

I report to the charity trustees on my examination of the accounts of Beth Jacob Foundation (the Trust) for the year ended 30 September 2023.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

A Heller FCA

Martin+Heller
5 North End Road
London
NW11 7RJ

Date:

Beth Jacob Foundation**Statement of Financial Activities
for the Year Ended 30 September 2023**

	Notes	Unrestricted fund £	Restricted fund £	30.9.23 Total funds £	30.9.22 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		-	21,647	21,647	39,086
Charitable activities					
Youth activities		34,492	114,520	149,012	163,648
Other income		36,451	-	36,451	2,770
Total		<u>70,943</u>	<u>136,167</u>	<u>207,110</u>	<u>205,504</u>
EXPENDITURE ON					
Charitable activities					
Youth activities		40,552	134,156	174,708	187,783
Other		19,858	-	19,858	24,327
Total		<u>60,410</u>	<u>134,156</u>	<u>194,566</u>	<u>212,110</u>
NET INCOME/(EXPENDITURE)		10,533	2,011	12,544	(6,606)
RECONCILIATION OF FUNDS					
Total funds brought forward		1,307,963	238	1,308,201	1,314,807
TOTAL FUNDS CARRIED FORWARD		<u><u>1,318,496</u></u>	<u><u>2,249</u></u>	<u><u>1,320,745</u></u>	<u><u>1,308,201</u></u>

The notes form part of these financial statements

Beth Jacob Foundation

**Balance Sheet
30 September 2023**

	Notes	Unrestricted fund £	Restricted fund £	30.9.23 Total funds £	30.9.22 Total funds £
FIXED ASSETS					
Tangible assets	4	1,301,198	-	1,301,198	1,300,000
CURRENT ASSETS					
Cash at bank		19,988	2,249	22,237	9,056
CREDITORS					
Amounts falling due within one year	5	(2,690)	-	(2,690)	(855)
NET CURRENT ASSETS		<u>17,298</u>	<u>2,249</u>	<u>19,547</u>	<u>8,201</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>1,318,496</u>	<u>2,249</u>	<u>1,320,745</u>	<u>1,308,201</u>
NET ASSETS		<u>1,318,496</u>	<u>2,249</u>	<u>1,320,745</u>	<u>1,308,201</u>
FUNDS					
Unrestricted funds	6			1,318,496	1,307,963
Restricted funds				2,249	238
TOTAL FUNDS				<u>1,320,745</u>	<u>1,308,201</u>

The financial statements were approved by the Board of Trustees and authorised for issue on
and were signed on its behalf by:

.....
L Finiasz - Trustee

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: 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) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 30 September 2023 nor for the year ended 30 September 2022.

Trustees' expenses

There were no trustees' expenses paid for the year ended 30 September 2023 nor for the year ended 30 September 2022.

3. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	-	39,086	39,086
Charitable activities			
Youth activities	14,713	148,935	163,648
Other income	2,770	-	2,770
Total	<u>17,483</u>	<u>188,021</u>	<u>205,504</u>
EXPENDITURE ON			
Charitable activities			
Youth activities	-	187,783	187,783
Other	24,327	-	24,327
Total	<u>24,327</u>	<u>187,783</u>	<u>212,110</u>
NET INCOME/(EXPENDITURE)	(6,844)	238	(6,606)
RECONCILIATION OF FUNDS			
Total funds brought forward	1,314,807	-	1,314,807
TOTAL FUNDS CARRIED FORWARD	<u><u>1,307,963</u></u>	<u><u>238</u></u>	<u><u>1,308,201</u></u>

4. TANGIBLE FIXED ASSETS

	Freehold property £
COST	
At 1 October 2022	1,300,000
Additions	1,198
At 30 September 2023	<u>1,301,198</u>
NET BOOK VALUE	
At 30 September 2023	<u><u>1,301,198</u></u>
At 30 September 2022	<u><u>1,300,000</u></u>

4. TANGIBLE FIXED ASSETS - continued

Tangible fixed assets comprises the property at 173 Golders Green Road, known as BJ House, where the activities of the charity take place. This property is very dilapidated and in urgent need of repair and expansion in order to fully comply with current legislation, as well as to cope with the huge increase in need as the charity continues to grow exponentially. The trustees are working on raising much-needed funds for the refurbishment of BJ House.

5. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	30.9.23	30.9.22
	£	£
Other creditors	2,690	855
	<u> </u>	<u> </u>

6. MOVEMENT IN FUNDS

	At 1/10/22	Net movement in funds	At 30/9/23
	£	£	£
Unrestricted funds			
General fund	1,307,963	10,533	1,318,496
Restricted funds			
Restricted fund	238	2,011	2,249
TOTAL FUNDS	<u>1,308,201</u>	<u>12,544</u>	<u>1,320,745</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	70,943	(60,410)	10,533
Restricted funds			
Restricted fund	136,167	(134,156)	2,011
TOTAL FUNDS	<u>207,110</u>	<u>(194,566)</u>	<u>12,544</u>

Notes to the Financial Statements - continued
for the Year Ended 30 September 2023

6. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1/10/21 £	Net movement in funds £	At 30/9/22 £
Unrestricted funds			
General fund	1,314,807	(6,844)	1,307,963
Restricted funds			
Restricted fund	-	238	238
TOTAL FUNDS	<u>1,314,807</u>	<u>(6,606)</u>	<u>1,308,201</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	17,483	(24,327)	(6,844)
Restricted funds			
Restricted fund	188,021	(187,783)	238
TOTAL FUNDS	<u>205,504</u>	<u>(212,110)</u>	<u>(6,606)</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/10/21 £	Net movement in funds £	At 30/9/23 £
Unrestricted funds			
General fund	1,314,807	3,689	1,318,496
Restricted funds			
Restricted fund	-	2,249	2,249
TOTAL FUNDS	<u>1,314,807</u>	<u>5,938</u>	<u>1,320,745</u>

6. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	88,426	(84,737)	3,689
Restricted funds			
Restricted fund	324,188	(321,939)	2,249
TOTAL FUNDS	<u>412,614</u>	<u>(406,676)</u>	<u>5,938</u>

7. RELATED PARTY DISCLOSURES

Included in other creditors is £1,835 (2022: £Nil) owing to one of the trustees.

Beth Jacob Foundation**Detailed Statement of Financial Activities
for the Year Ended 30 September 2023**

	30.9.23 £	30.9.22 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	21,647	39,086
Charitable activities		
Youth activities	149,012	163,648
Other income		
Hall rent	36,451	2,770
Total incoming resources	<u>207,110</u>	<u>205,504</u>
EXPENDITURE		
Charitable activities		
Youth activities cost	174,708	187,783
Support costs		
Other		
Rates and water	2,312	1,620
Insurance	2,473	2,049
Light and heat	7,801	3,352
Telephone, PPS & sundry	4,916	5,906
Advertising	2,356	11,400
	<u>19,858</u>	<u>24,327</u>
Total resources expended	<u>194,566</u>	<u>212,110</u>
Net income/(expenditure)	<u><u>12,544</u></u>	<u><u>(6,606)</u></u>

This page does not form part of the statutory financial statements

THE BETH JACOB FOUNDATION

England & Wales - Charity number 293460

Accounts

**Report of the Trustees and
Unaudited Financial Statements for the Year Ended 30 September 2022
for
Beth Jacob Foundation**

Martin+Heller
5 North End Road
London
NW11 7RJ

Beth Jacob Foundation

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for the Year Ended 30 September 2022**

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Beth Jacob Foundation

Report of the Trustees for the Year Ended 30 September 2022

The trustees present their report with the financial statements of the charity for the year ended 30 September 2022. The trustees have adopted the provisions of Accounting and Reporting by Charities: 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) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The charity's objects ("objects") are specifically restricted to the following:

The advancement and promotion of the Jewish religion amongst Jewish girls in accordance with the orthodox tenets thereof.

The charity provides opportunities for learning and fun beyond family and formal education, enabling young people to discover themselves, build trusted relationships and gain confidence and valuable life skills in an environment that upholds the ethos and values of authentic Jewish tradition.

Public benefit

The Trustees confirm their compliance with the duty to have due regard to the Public Benefit guidance published by the Charity Commission when reviewing the charity's aims and objectives and in planning future activities.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Risk management

The trustees have identified and reviewed the major risks to which the charity is exposed. Both manual and automated checks are regularly invoked, particularly those relating to the operations and finance of the charity. The trustees are satisfied that these systems and procedures mitigate any perceived risks.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

293460

Principal address

40 Ravenscroft Avenue
London
NW11 8AU

Trustees

Mrs C Hager
Mrs L Finiasz
Mrs H Kaufman
E Kraus
R Vorhand

Independent Examiner

A Heller FCA
Martin+Heller
5 North End Road
London
NW11 7RJ

Beth Jacob Foundation

**Report of the Trustees
for the Year Ended 30 September 2022**

Approved by order of the board of trustees on and signed on its behalf by:

.....
Mrs L Finiasz - Trustee

**Independent Examiner's Report to the Trustees of
Beth Jacob Foundation**

Independent examiner's report to the trustees of Beth Jacob Foundation

I report to the charity trustees on my examination of the accounts of Beth Jacob Foundation (the Trust) for the year ended 30 September 2022.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

A Heller FCA

Martin+Heller
5 North End Road
London
NW11 7RJ

Date:

Beth Jacob Foundation

**Statement of Financial Activities
for the Year Ended 30 September 2022**

	30.9.22	30.9.21
	Unrestricted	Total funds
	fund	£
	£	£
INCOME AND ENDOWMENTS FROM		
Donations and legacies	205,504	105,534
	<hr/>	<hr/>
EXPENDITURE ON		
Charitable activities		
Youth activities	199,183	106,979
Other	12,927	7,941
	<hr/>	<hr/>
Total	212,110	114,920
	<hr/>	<hr/>
NET INCOME/(EXPENDITURE)	(6,606)	(9,386)
RECONCILIATION OF FUNDS		
Total funds brought forward	1,314,807	1,324,193
	<hr/>	<hr/>
TOTAL FUNDS CARRIED FORWARD	1,308,201	1,314,807
	<hr/> <hr/>	<hr/> <hr/>

The notes form part of these financial statements

Beth Jacob Foundation**Balance Sheet
30 September 2022**

		30.9.22 Unrestricted fund £	30.9.21 Total funds £
FIXED ASSETS	Notes		
Tangible assets	4	1,300,000	1,300,000
CURRENT ASSETS			
Cash at bank		9,056	14,807
CREDITORS			
Amounts falling due within one year	5	(855)	-
NET CURRENT ASSETS		<u>8,201</u>	<u>14,807</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>1,308,201</u>	<u>1,314,807</u>
NET ASSETS		<u>1,308,201</u>	<u>1,314,807</u>
FUNDS	6		
Unrestricted funds		<u>1,308,201</u>	<u>1,314,807</u>
TOTAL FUNDS		<u>1,308,201</u>	<u>1,314,807</u>

The financial statements were approved by the Board of Trustees and authorised for issue on
and were signed on its behalf by:

.....
L Finiasz - Trustee

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: 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) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 30 September 2022 nor for the year ended 30 September 2021.

Trustees' expenses

There were no trustees' expenses paid for the year ended 30 September 2022 nor for the year ended 30 September 2021.

3. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

Unrestricted
fund
£

INCOME AND ENDOWMENTS FROM

Donations and legacies

105,534

EXPENDITURE ON

Charitable activities

Youth activities

106,979

Other

7,941

Total

114,920

NET INCOME/(EXPENDITURE)

(9,386)

RECONCILIATION OF FUNDS

Total funds brought forward

1,324,193

TOTAL FUNDS CARRIED FORWARD

1,314,807

4. TANGIBLE FIXED ASSETS

Freehold
property
£

COST

At 1 October 2021 and 30 September 2022

1,300,000

NET BOOK VALUE

At 30 September 2022

1,300,000

At 30 September 2021

1,300,000

Notes to the Financial Statements - continued
for the Year Ended 30 September 2022

5. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	30.9.22	30.9.21
	£	£
Other creditors	855	-
	<u> </u>	<u> </u>

6. MOVEMENT IN FUNDS

	At 1/10/21	Net movement in funds	At 30/9/22
	£	£	£
Unrestricted funds			
General fund	1,314,807	(6,606)	1,308,201
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>1,314,807</u>	<u>(6,606)</u>	<u>1,308,201</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	205,504	(212,110)	(6,606)
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>205,504</u>	<u>(212,110)</u>	<u>(6,606)</u>

Comparatives for movement in funds

	At 1/10/20	Net movement in funds	At 30/9/21
	£	£	£
Unrestricted funds			
General fund	1,324,193	(9,386)	1,314,807
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>1,324,193</u>	<u>(9,386)</u>	<u>1,314,807</u>

Notes to the Financial Statements - continued
for the Year Ended 30 September 2022

6. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	105,534	(114,920)	(9,386)
TOTAL FUNDS	<u>105,534</u>	<u>(114,920)</u>	<u>(9,386)</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/10/20 £	Net movement in funds £	At 30/9/22 £
Unrestricted funds			
General fund	1,324,193	(15,992)	1,308,201
TOTAL FUNDS	<u>1,324,193</u>	<u>(15,992)</u>	<u>1,308,201</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	311,038	(327,030)	(15,992)
TOTAL FUNDS	<u>311,038</u>	<u>(327,030)</u>	<u>(15,992)</u>

7. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 30 September 2022.

Beth Jacob Foundation**Detailed Statement of Financial Activities
for the Year Ended 30 September 2022**

	30.9.22	30.9.21
	£	£
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	205,504	105,534
Total incoming resources	<u>205,504</u>	<u>105,534</u>
EXPENDITURE		
Charitable activities		
Youth activities cost	199,183	106,979
Support costs		
Other		
Rates and water	1,620	937
Insurance	2,049	2,011
Light and heat	3,352	1,844
Telephone, PPS & sundry	5,906	3,149
	<u>12,927</u>	<u>7,941</u>
Total resources expended	<u>212,110</u>	<u>114,920</u>
Net expenditure	<u><u>(6,606)</u></u>	<u><u>(9,386)</u></u>

This page does not form part of the statutory financial statements

THE BETH JACOB FOUNDATION

England & Wales - Charity number 293460

Accounts

**Report of the Trustees and
Unaudited Financial Statements for the Year Ended 30 September 2021
for
Beth Jacob Foundation**

Martin+Heller
5 North End Road
London
NW11 7RJ

Beth Jacob Foundation

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for the Year Ended 30 September 2021**

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Beth Jacob Foundation

Report of the Trustees for the Year Ended 30 September 2021

The trustees present their report with the financial statements of the charity for the year ended 30 September 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities: 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) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The charity's objects ("objects") are specifically restricted to the following:

The advancement and promotion of the Jewish religion amongst Jewish girls in accordance with the orthodox tenets thereof.

The charity provides opportunities for learning and fun beyond family and formal education, enabling young people to discover themselves, build trusted relationships and gain confidence and valuable life skills in an environment that upholds the ethos and values of authentic Jewish tradition.

Public benefit

The Trustees confirm their compliance with the duty to have due regard to the Public Benefit guidance published by the Charity Commission when reviewing the charity's aims and objectives and in planning future activities.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Risk management

The trustees have identified and reviewed the major risks to which the charity is exposed. Both manual and automated checks are regularly invoked, particularly those relating to the operations and finance of the charity. The trustees are satisfied that these systems and procedures mitigate any perceived risks.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

293460

Principal address

40 Ravenscroft Avenue
London
NW11 8AU

Trustees

Mrs C Hager
Mrs L Finiasz
Mrs H Kaufman
E Kraus
R Vorhand

Independent Examiner

A Heller FCA
Martin+Heller
5 North End Road
London
NW11 7RJ

Beth Jacob Foundation

**Report of the Trustees
for the Year Ended 30 September 2021**

Approved by order of the board of trustees on and signed on its behalf by:

.....
Mrs L Finiasz - Trustee

**Independent Examiner's Report to the Trustees of
Beth Jacob Foundation**

Independent examiner's report to the trustees of Beth Jacob Foundation

I report to the charity trustees on my examination of the accounts of Beth Jacob Foundation (the Trust) for the year ended 30 September 2021.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

A Heller FCA
Martin+Heller
5 North End Road
London
NW11 7RJ

Date:

Beth Jacob Foundation**Statement of Financial Activities
for the Year Ended 30 September 2021**

	Notes	30.9.21 Unrestricted fund £	30.9.20 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		105,534	104,702
EXPENDITURE ON			
Charitable activities			
Youth activities		106,979	83,559
Other		7,941	14,533
Total		114,920	98,092
NET INCOME/(EXPENDITURE)		(9,386)	6,610
RECONCILIATION OF FUNDS			
Total funds brought forward		1,324,193	1,317,583
TOTAL FUNDS CARRIED FORWARD		1,314,807	1,324,193

The notes form part of these financial statements

Beth Jacob Foundation

**Balance Sheet
30 September 2021**

		30.9.21 Unrestricted fund £	30.9.20 Total funds £
FIXED ASSETS	Notes		
Tangible assets	4	1,300,000	1,300,000
CURRENT ASSETS			
Cash at bank		14,807	24,193
NET CURRENT ASSETS		<u>14,807</u>	<u>24,193</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>1,314,807</u>	<u>1,324,193</u>
NET ASSETS		<u>1,314,807</u>	<u>1,324,193</u>
FUNDS	5		
Unrestricted funds		<u>1,314,807</u>	<u>1,324,193</u>
TOTAL FUNDS		<u>1,314,807</u>	<u>1,324,193</u>

The financial statements were approved by the Board of Trustees and authorised for issue on and were signed on its behalf by:

.....
L Finiasz - Trustee

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: 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) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 30 September 2021 nor for the year ended 30 September 2020.

Trustees' expenses

There were no trustees' expenses paid for the year ended 30 September 2021 nor for the year ended 30 September 2020.

3. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £
INCOME AND ENDOWMENTS FROM	
Donations and legacies	104,702
EXPENDITURE ON	
Charitable activities	
Youth activities	83,559
Other	14,533
Total	<u>98,092</u>
NET INCOME	<u>6,610</u>
RECONCILIATION OF FUNDS	
Total funds brought forward	<u>1,317,583</u>
TOTAL FUNDS CARRIED FORWARD	<u><u>1,324,193</u></u>

4. TANGIBLE FIXED ASSETS

	Freehold property £
COST	
At 1 October 2020 and 30 September 2021	<u>1,300,000</u>
NET BOOK VALUE	
At 30 September 2021	<u><u>1,300,000</u></u>
At 30 September 2020	<u><u>1,300,000</u></u>

5. MOVEMENT IN FUNDS

	At 1/10/20 £	Net movement in funds £	At 30/9/21 £
Unrestricted funds			
General fund	1,324,193	(9,386)	1,314,807
TOTAL FUNDS	<u><u>1,324,193</u></u>	<u><u>(9,386)</u></u>	<u><u>1,314,807</u></u>

Notes to the Financial Statements - continued
for the Year Ended 30 September 2021

5. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	105,534	(114,920)	(9,386)
TOTAL FUNDS	<u>105,534</u>	<u>(114,920)</u>	<u>(9,386)</u>

Comparatives for movement in funds

	At 1/10/19 £	Net movement in funds £	At 30/9/20 £
Unrestricted funds			
General fund	1,317,583	6,610	1,324,193
TOTAL FUNDS	<u>1,317,583</u>	<u>6,610</u>	<u>1,324,193</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	104,702	(98,092)	6,610
TOTAL FUNDS	<u>104,702</u>	<u>(98,092)</u>	<u>6,610</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/10/19 £	Net movement in funds £	At 30/9/21 £
Unrestricted funds			
General fund	1,317,583	(2,776)	1,314,807
TOTAL FUNDS	<u>1,317,583</u>	<u>(2,776)</u>	<u>1,314,807</u>

5. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	210,236	(213,012)	(2,776)
TOTAL FUNDS	<u>210,236</u>	<u>(213,012)</u>	<u>(2,776)</u>

6. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 30 September 2021.

Beth Jacob Foundation**Detailed Statement of Financial Activities
for the Year Ended 30 September 2021**

	30.9.21 £	30.9.20 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	105,534	104,702
Total incoming resources	105,534	104,702
EXPENDITURE		
Charitable activities		
Youth activities cost	106,979	83,559
Support costs		
Other		
Rates and water	937	1,414
Insurance	2,011	1,893
Light and heat	1,844	4,156
Repairs	-	4,674
Telephone, PPS & sundry	3,149	2,396
	<u>7,941</u>	<u>14,533</u>
Total resources expended	114,920	98,092
Net (expenditure)/income	<u>(9,386)</u>	<u>6,610</u>

This page does not form part of the statutory financial statements

THE BETH JACOB FOUNDATION

England & Wales - Charity number 293460

Accounts

**Report of the Trustees and
Unaudited Financial Statements for the Year Ended 30 September 2020
for
Beth Jacob Foundation**

Martin+Heller
5 North End Road
London
NW11 7RJ

Beth Jacob Foundation

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for the Year Ended 30 September 2020**

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Beth Jacob Foundation

Report of the Trustees for the Year Ended 30 September 2020

The trustees present their report with the financial statements of the charity for the year ended 30 September 2020. The trustees have adopted the provisions of Accounting and Reporting by Charities: 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) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The charity's objects ("objects") are specifically restricted to the following:

The advancement and promotion of the Jewish religion amongst Jewish girls in accordance with the orthodox tenets thereof.

The charity provides opportunities for learning and fun beyond family and formal education, enabling young people to discover themselves, build trusted relationships and gain confidence and valuable life skills in an environment that upholds the ethos and values of authentic Jewish tradition.

Public benefit

The Trustees confirm their compliance with the duty to have due regard to the Public Benefit guidance published by the Charity Commission when reviewing the charity's aims and objectives and in planning future activities.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Risk management

The trustees have identified and reviewed the major risks to which the charity is exposed. Both manual and automated checks are regularly invoked, particularly those relating to the operations and finance of the charity. The trustees are satisfied that these systems and procedures mitigate any perceived risks.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

293460

Principal address

40 Ravenscroft Avenue
London
NW11 8AU

Trustees

Mrs C Hager
Mrs L Finiasz
Mrs H Kaufman
E Kraus
R Vorhand

Independent Examiner

A Heller FCA
5 North End Road
London
NW11 7RJ

Beth Jacob Foundation

**Report of the Trustees
for the Year Ended 30 September 2020**

Approved by order of the board of trustees on and signed on its behalf by:

.....
Mrs L Finiasz - Trustee

**Independent Examiner's Report to the Trustees of
Beth Jacob Foundation**

Independent examiner's report to the trustees of Beth Jacob Foundation

I report to the charity trustees on my examination of the accounts of Beth Jacob Foundation (the Trust) for the year ended 30 September 2020.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

A Heller FCA
5 North End Road
London
NW11 7RJ

Date:

Beth Jacob Foundation

**Statement of Financial Activities
for the Year Ended 30 September 2020**

	Notes	30.9.20 Unrestricted fund £	30.9.19 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		104,702	129,860
EXPENDITURE ON			
Charitable activities			
Youth activities		83,559	115,874
Other		<u>14,533</u>	<u>13,315</u>
Total		<u>98,092</u>	<u>129,189</u>
NET INCOME		6,610	671
RECONCILIATION OF FUNDS			
Total funds brought forward		<u>1,317,583</u>	<u>1,316,912</u>
TOTAL FUNDS CARRIED FORWARD		<u><u>1,324,193</u></u>	<u><u>1,317,583</u></u>

The notes form part of these financial statements

Beth Jacob Foundation

**Balance Sheet
30 September 2020**

		30.9.20 Unrestricted fund £	30.9.19 Total funds £
FIXED ASSETS	Notes		
Tangible assets	4	1,300,000	1,300,000
CURRENT ASSETS			
Cash at bank		24,193	17,583
NET CURRENT ASSETS		<u>24,193</u>	<u>17,583</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>1,324,193</u>	<u>1,317,583</u>
NET ASSETS		<u>1,324,193</u>	<u>1,317,583</u>
FUNDS	5		
Unrestricted funds		<u>1,324,193</u>	<u>1,317,583</u>
TOTAL FUNDS		<u>1,324,193</u>	<u>1,317,583</u>

The financial statements were approved by the Board of Trustees and authorised for issue on and were signed on its behalf by:

.....
L Finiasz - Trustee

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: 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) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 30 September 2020 nor for the year ended 30 September 2019.

Trustees' expenses

There were no trustees' expenses paid for the year ended 30 September 2020 nor for the year ended 30 September 2019.

3. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £
INCOME AND ENDOWMENTS FROM Donations and legacies	129,860
EXPENDITURE ON Charitable activities Youth activities	115,874
Other	<u>13,315</u>
Total	129,189
NET INCOME	671
RECONCILIATION OF FUNDS	
Total funds brought forward	1,316,912
TOTAL FUNDS CARRIED FORWARD	<u><u>1,317,583</u></u>

4. TANGIBLE FIXED ASSETS

	Freehold property £
COST At 1 October 2019 and 30 September 2020	<u>1,300,000</u>
NET BOOK VALUE At 30 September 2020	<u><u>1,300,000</u></u>
At 30 September 2019	<u><u>1,300,000</u></u>

5. MOVEMENT IN FUNDS

	At 1/10/19 £	Net movement in funds £	At 30/9/20 £
Unrestricted funds General fund	1,317,583	6,610	1,324,193
TOTAL FUNDS	<u><u>1,317,583</u></u>	<u><u>6,610</u></u>	<u><u>1,324,193</u></u>

Notes to the Financial Statements - continued
for the Year Ended 30 September 2020

5. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	104,702	(98,092)	6,610
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>104,702</u>	<u>(98,092)</u>	<u>6,610</u>

Comparatives for movement in funds

	At 1/10/18 £	Net movement in funds £	At 30/9/19 £
Unrestricted funds			
General fund	1,316,912	671	1,317,583
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>1,316,912</u>	<u>671</u>	<u>1,317,583</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	129,860	(129,189)	671
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>129,860</u>	<u>(129,189)</u>	<u>671</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/10/18 £	Net movement in funds £	At 30/9/20 £
Unrestricted funds			
General fund	1,316,912	7,281	1,324,193
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>1,316,912</u>	<u>7,281</u>	<u>1,324,193</u>

5. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	234,562	(227,281)	7,281
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>234,562</u>	<u>(227,281)</u>	<u>7,281</u>

6. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 30 September 2020.

Beth Jacob Foundation

**Detailed Statement of Financial Activities
for the Year Ended 30 September 2020**

	30.9.20 £	30.9.19 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	<u>104,702</u>	<u>129,860</u>
Total incoming resources	104,702	129,860
EXPENDITURE		
Charitable activities		
Youth activities cost	83,559	115,874
Support costs		
Other		
Rates and water	1,414	1,897
Insurance	1,893	1,803
Light and heat	4,156	3,083
Repairs	4,674	2,879
Telephone, PPS & sundry	<u>2,396</u>	<u>3,653</u>
	<u>14,533</u>	<u>13,315</u>
Total resources expended	<u>98,092</u>	<u>129,189</u>
Net income	<u><u>6,610</u></u>	<u><u>671</u></u>