

REGISTERED COMPANY NUMBER: 06893224 (England and Wales)
REGISTERED CHARITY NUMBER: 1131109

BEIS BRUCHA LIMITED
(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 APRIL 2019

Sugarwhite Meyer Accountants Ltd
First Floor
94 Stamford Hill
London
N16 6XS

BEIS BRUCHA LIMITED

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BEIS BRUCHA LIMITED

REFERENCE AND ADMINISTRATIVE DETAILS FOR THE YEAR ENDED 30 APRIL 2019

TRUSTEES	A Edel A Klein R Spitzer
COMPANY SECRETARY	M Hirschler
REGISTERED OFFICE	First Floor 94 Stamford Hill London N16 6XS
REGISTERED COMPANY NUMBER	06893224 (England and Wales)
REGISTERED CHARITY NUMBER	1131109
INDEPENDENT EXAMINER	Sugarwhite Meyer Accountants Ltd First Floor 94 Stamford Hill London N16 6XS

BEIS BRUCHA LIMITED

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30 APRIL 2019

Reference and administrative information

Reference and administrative information is shown on page 1 of the financial statements and forms part of this report.

OBJECTIVES AND ACTIVITIES

Objectives for public benefit

The objects of the charity are to preserve and protect the good health of women and their children particularly from the Jewish community, from across England, by providing a facility of supported accommodation, offering education, information, and opportunities to socialise. In this respect the charity has opened a Mother and Baby Home. Fees are charged but those in financial hardship are given an allowance or are fully funded, according to circumstances. No one is refused because of an inability to pay.

The trustees confirm that they have given due regard to the Charity Commission's guidance on public benefit.

FINANCIAL REVIEW

Review of activities and achievements

The charity derives its income from donations, grants and fees charged to mothers attending the home. Donations were much reduced, there was an increase in staff costs but a reduction in repairs as there were no renovations carried out in the year. Overall there was a deficit of £20,959.

Reserves policy

The trustees do not seek to maintain reserves, other than to ensure that they can continue the activities of the charity. Unrestricted reserves at the year end were £27,109 and restricted reserves £197,030.

FUTURE PLANS

The trustees anticipate that the charity will continue on a similar basis in the foreseeable future subject to satisfactory income and there are no plans for any major changes.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Charity constitution

The charity is constituted as a limited company and is governed by its Memorandum and Articles of Association dated 30th April 2009.

Organisational structure

The power to appoint new trustees is vested in the continuing board. New trustees are appointed based on personal competence, skills, local availability and are given, in the view of the board, sufficient training to understand the nature of the charity and its working. They are required to read the Charity Commission's 'The Essential Trustee' and are encouraged to read other Charity Commission publications.

The day to day running of the home is delegated to a manager with qualified staff on the nursery side.

Risk management

The charity has identified and assessed the major risks to which it is exposed, in particular those of safety and protection of the vulnerable whilst in the Charity's care as well as the finances of the charity. The charity is satisfied that systems are in place and routinely assessed including procedures for Child Protection, Health and Safety, Vulnerable Adults Policy and Financial Management and Controls.

This report has been prepared in accordance with the special provisions of Part 15 of Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 26 March 2020 and signed on its behalf by:

A Klein - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF BEIS BRUCHA LIMITED

Independent examiner's report to the trustees of Beis Brucha Limited ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 30 April 2019.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 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 registered member of Institute of Chartered Accountants in England & Wales which is one of the listed bodies.

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

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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.

E Meyer FCA BSc
Institute of Chartered Accountants in England & Wales
Sugarwhite Meyer Accountants Ltd
First Floor
94 Stamford Hill
London
N16 6XS

26 March 2020

BEIS BRUCHA LIMITED

**STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 30 APRIL 2019**

	Notes	Unrestricted fund £	Restricted fund £	2019 Total funds £	2018 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	445,436	14,823	460,259	533,401
Charitable activities	4				
Residential care fees		135,224	-	135,224	111,767
Investment income	3	8	-	8	16
Other income		1,233	-	1,233	2,015
Total		<u>581,901</u>	<u>14,823</u>	<u>596,724</u>	<u>647,199</u>
EXPENDITURE ON					
Raising funds	5	4,895	-	4,895	1,792
Charitable activities	6				
Charitable activities		3,000	-	3,000	-
Cost of residential care		516,784	14,823	531,607	468,098
Premises costs		77,598	258	77,856	124,411
Governance		325	-	325	2,842
Total		<u>602,602</u>	<u>15,081</u>	<u>617,683</u>	<u>597,143</u>
NET INCOME/(EXPENDITURE)		<u>(20,701)</u>	<u>(258)</u>	<u>(20,959)</u>	<u>50,056</u>
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>47,810</u>	<u>197,288</u>	<u>245,098</u>	<u>195,042</u>
TOTAL FUNDS CARRIED FORWARD		<u><u>27,109</u></u>	<u><u>197,030</u></u>	<u><u>224,139</u></u>	<u><u>245,098</u></u>

The notes form part of these financial statements

BEIS BRUCHA LIMITED (REGISTERED NUMBER: 06893224)

**BALANCE SHEET
30 APRIL 2019**

	Notes	2019 £	2018 £
FIXED ASSETS			
Tangible assets	12	306,535	273,099
CURRENT ASSETS			
Debtors	13	10,661	24,910
Cash at bank and in hand		19,559	73,597
		<u>30,220</u>	<u>98,507</u>
CREDITORS			
Amounts falling due within one year	14	(112,616)	(126,508)
NET CURRENT ASSETS		<u>(82,396)</u>	<u>(28,001)</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		224,139	245,098
NET ASSETS		<u>224,139</u>	<u>245,098</u>
FUNDS	17		
Unrestricted funds:			
General fund		27,109	47,810
Restricted funds:			
Restricted fund		197,030	197,288
TOTAL FUNDS		<u>224,139</u>	<u>245,098</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 30 April 2019.

The members have not required the company to obtain an audit of its financial statements for the year ended 30 April 2019 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

BALANCE SHEET - continued
30 APRIL 2019

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

The financial statements were approved by the Board of Trustees on 26 March 2020 and were signed on its behalf by:

A Klein - Trustee

BEIS BRUCHA LIMITED

CASH FLOW STATEMENT
FOR THE YEAR ENDED 30 APRIL 2019

	Notes	2019 £	2018 £
Cash flows from operating activities			
Cash generated from operations	1	(15,341)	70,896
Net cash (used in)/provided by operating activities		<u>(15,341)</u>	<u>70,896</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		(35,055)	-
Interest received		8	16
Net cash (used in)/provided by investing activities		<u>(35,047)</u>	<u>16</u>
Change in cash and cash equivalents in the reporting period			
		<u>(50,388)</u>	70,912
Cash and cash equivalents at the beginning of the reporting period	2	49,970	(20,942)
Cash and cash equivalents at the end of the reporting period	2	<u><u>(418)</u></u>	<u><u>49,970</u></u>

The notes form part of these financial statements

BEIS BRUCHA LIMITED

**NOTES TO THE CASH FLOW STATEMENT
FOR THE YEAR ENDED 30 APRIL 2019**

1. RECONCILIATION OF NET (EXPENDITURE)/INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2019	2018
	£	£
Net (expenditure)/income for the reporting period (as per the Statement of Financial Activities)	(20,959)	50,056
Adjustments for:		
Depreciation charges	1,618	1,905
Interest received	(8)	(16)
Decrease/(increase) in debtors	14,250	(18,546)
(Decrease)/increase in creditors	(10,242)	37,497
	<hr/>	<hr/>
Net cash (used in)/provided by operations	(15,341)	70,896
	<hr/> <hr/>	<hr/> <hr/>

2. ANALYSIS OF CASH AND CASH EQUIVALENTS

	2019	2018
	£	£
Cash in hand	(1)	2,527
Notice deposits (less than 3 months)	19,560	71,070
Overdrafts included in bank loans and overdrafts falling due within one year	(19,977)	(23,627)
	<hr/>	<hr/>
Total cash and cash equivalents	(418)	49,970
	<hr/> <hr/>	<hr/> <hr/>

BEIS BRUCHA LIMITED

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 APRIL 2019

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, 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 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. 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.

Income from care fees included in the year in which it is receivable.

Donations are included in full when received.

Grants, including grants for the purchase of fixed assets, are recognised in full in the statement of financial activities in the year in which they are receivable.

The value of services provided by volunteers has not been included.

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. Costs include irrecoverable VAT.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures and fittings - 15% on reducing balance

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.

Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Going concern

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

BEIS BRUCHA LIMITED

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 APRIL 2019**

2. DONATIONS AND LEGACIES

	Unrestricted funds £	Restricted funds £	2019 Total funds £	2018 Total funds £
Donations	360,329	-	360,329	299,554
Local authority grants	-	5,000	5,000	5,000
Other grants	85,107	9,823	94,930	228,847
	<u>445,436</u>	<u>14,823</u>	<u>460,259</u>	<u>533,401</u>

Grants received, included in the above, are as follows:

	2019 £	2018 £
Other grants	<u>5,000</u>	<u>5,000</u>

3. INVESTMENT INCOME

	Unrestricted funds £	Restricted funds £	2019 Total funds £	2018 Total funds £
Deposit account interest	<u>8</u>	<u>-</u>	<u>8</u>	<u>16</u>

4. INCOME FROM CHARITABLE ACTIVITIES

	Activity	2019 £	2018 £
Residential care fees	Residential care fees	<u>135,224</u>	<u>111,767</u>

5. RAISING FUNDS

Raising donations and legacies

	Unrestricted funds £	Restricted funds £	2019 Total funds £	2018 Total funds £
Advertising	<u>4,895</u>	<u>-</u>	<u>4,895</u>	<u>1,792</u>

BEIS BRUCHA LIMITED

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 APRIL 2019**

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 7) £	Support costs (see note 8) £	Totals £
Charitable activities	-	3,000	3,000
Cost of residential care	531,607	-	531,607
Premises costs	77,856	-	77,856
Governance	-	325	325
	<u>609,463</u>	<u>3,325</u>	<u>612,788</u>

7. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2019 £	2018 £
Staff costs	314,145	278,233
Rent and rates	31,790	33,841
Insurance	2,295	2,263
Light and heat	16,638	11,842
Telephone	2,096	3,092
Postage and stationery	2,014	1,899
Repairs and maintenance	11,823	65,156
Sundries	9,311	2,899
Food & kitchen equipment	137,733	120,775
Nursery and home consumables	21,363	18,093
Computer costs	271	1,514
Agency staff	53,783	50,997
Staff training and recruitment	4,583	-
Depreciation	1,618	1,905
	<u>609,463</u>	<u>592,509</u>

8. SUPPORT COSTS

	Governance costs £
Charitable activities	3,000
Governance	325
	<u>3,325</u>

BEIS BRUCHA LIMITED

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 30 APRIL 2019

8. SUPPORT COSTS - continued

Support costs, included in the above, are as follows:

Governance costs

	Charitable activities £	Governance £	2019 Total activities £	2018 Total activities £
Independent examiner's fee	1,140	-	1,140	960
Independent examiner's other fees	1,860	-	1,860	1,560
General expenses	-	325	325	322
	<u>3,000</u>	<u>325</u>	<u>3,325</u>	<u>2,842</u>

9. NET INCOME/(EXPENDITURE)

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

	2019 £	2018 £
Depreciation - owned assets	<u>1,619</u>	<u>1,903</u>

10. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 30 April 2019 nor for the year ended 30 April 2018.

Trustees' expenses

There were no trustees' expenses paid for the year ended 30 April 2019 nor for the year ended 30 April 2018.

11. STAFF COSTS

	2019 £	2018 £
Wages and salaries	285,684	256,142
Social security costs	14,122	11,692
Other pension costs	14,339	10,399
	<u>314,145</u>	<u>278,233</u>

The average monthly number of employees during the year was as follows:

	2019	2018
Charitable activities	32	28
Management	1	1
	<u>33</u>	<u>29</u>

No employees received emoluments in excess of £60,000.

BEIS BRUCHA LIMITED

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 APRIL 2019**

12. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures and fittings £	Totals £
COST			
At 1 May 2018	262,309	33,658	295,967
Additions	35,055	-	35,055
	<hr/>	<hr/>	<hr/>
At 30 April 2019	297,364	33,658	331,022
	<hr/>	<hr/>	<hr/>
DEPRECIATION			
At 1 May 2018	-	22,868	22,868
Charge for year	-	1,619	1,619
	<hr/>	<hr/>	<hr/>
At 30 April 2019	-	24,487	24,487
	<hr/>	<hr/>	<hr/>
NET BOOK VALUE			
At 30 April 2019	297,364	9,171	306,535
	<hr/>	<hr/>	<hr/>
At 30 April 2018	262,309	10,790	273,099
	<hr/>	<hr/>	<hr/>

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2019 £	2018 £
Other debtors	7,079	21,079
Prepayments	3,582	3,831
	<hr/>	<hr/>
	10,661	24,910
	<hr/>	<hr/>

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2019 £	2018 £
Bank loans and overdrafts (see note 15)	19,977	23,627
Trade creditors	86,645	94,367
Social security and other taxes	1,063	1,063
Other creditors	1,931	1,931
Loan	-	3,000
Accruals and deferred income	3,000	2,520
	<hr/>	<hr/>
	112,616	126,508
	<hr/>	<hr/>

BEIS BRUCHA LIMITED

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 APRIL 2019**

15. LOANS

An analysis of the maturity of loans is given below:

	2019 £	2018 £
Amounts falling due within one year on demand:		
Bank overdrafts	<u>19,977</u>	<u>23,627</u>

16. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted fund £	Restricted fund £	Total funds £	Total funds £
Fixed assets	109,505	197,030	306,535	273,099
Current assets	30,220	-	30,220	98,507
Current liabilities	<u>(112,616)</u>	<u>-</u>	<u>(112,616)</u>	<u>(126,508)</u>
	<u>27,109</u>	<u>197,030</u>	<u>224,139</u>	<u>245,098</u>

17. MOVEMENT IN FUNDS

	At 1.5.18 £	Net movement in funds £	At 30.4.19 £
Unrestricted funds			
General fund	47,810	(20,701)	27,109
Restricted funds			
Restricted fund	197,288	(258)	197,030
TOTAL FUNDS	<u>245,098</u>	<u>(20,959)</u>	<u>224,139</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	581,901	(602,602)	(20,701)
Restricted funds			
Restricted fund	14,823	(15,081)	(258)
TOTAL FUNDS	<u>596,724</u>	<u>(617,683)</u>	<u>(20,959)</u>

BEIS BRUCHA LIMITED

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 APRIL 2019**

17. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.5.17 £	Net movement in funds £	At 30.4.18 £
Unrestricted funds			
General fund	(2,549)	50,359	47,810
Restricted funds			
Restricted fund	197,591	(303)	197,288
TOTAL FUNDS	<u>195,042</u>	<u>50,056</u>	<u>245,098</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	633,049	(582,690)	50,359
Restricted funds			
Restricted fund	14,150	(14,453)	(303)
TOTAL FUNDS	<u>647,199</u>	<u>(597,143)</u>	<u>50,056</u>

18. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 30 April 2019.