

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

**BEIS BRUCHA LIMITED
REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE
YEAR ENDED 30 APRIL 2017**

E Meyer FCA BSc
Sugarwhite Meyer Accountants Ltd
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BEIS BRUCHA LIMITED

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FOR THE YEAR ENDED 30 APRIL 2017**

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BEIS BRUCHA LIMITED

**REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 30 APRIL 2017**

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	E Meyer FCA BSc 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 2017

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 have given due regard to the Charity Commission's guidance on public benefit and fee charging.

FINANCIAL REVIEW

Review of activities and achievements

The charity derives its income from donations, grants and fees charged to mothers attending the home. There was a decrease in income from care fees due current financial situation even though there were more mothers making use of the Home. Due to the efforts of the trustees donations showed an increase on last year and there was a small surplus for the year and the deficit on unrestricted fund was reduced.

Reserves policy

The trustees do not seek to maintain reserves, other than to ensure that they can continue the activities of the charity.

Risk management

The trustees have reviewed the major risks that the charity faces and confirm that they have established systems to mitigate them.

FUTURE PLANS

The charity plans to continue its activities subject to satisfactory income

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Charity constitution

The charity is constituted as 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.

BEIS BRUCHA LIMITED

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 30 APRIL 2017**

STATEMENT OF TRUSTEES RESPONSIBILITIES

The trustees (who are also the directors of Beis Brucha Limited for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

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

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the board of trustees on 27 February 2018 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 2017.

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

27 February 2018

BEIS BRUCHA LIMITED

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30 APRIL 2017**

		Unrestricted fund £	Restricted fund £	2017 Total funds £	2016 Total funds £
	Notes				
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	444,946	9,637	454,583	403,942
Charitable activities	4				
Residential care fees		143,418	-	143,418	149,202
Investment income	3	2	-	2	5
Other income		1,589	-	1,589	1,220
Total		<u>589,955</u>	<u>9,637</u>	<u>599,592</u>	<u>554,369</u>
 EXPENDITURE ON					
Raising funds	5	18,209	-	18,209	6,946
Charitable activities	6				
Cost of residential care		482,501	9,638	492,139	467,140
Premises costs		76,379	357	76,736	83,642
Governance		2,764	-	2,764	-
Total		<u>579,853</u>	<u>9,995</u>	<u>589,848</u>	<u>557,728</u>
 NET INCOME/(EXPENDITURE)		<u>10,102</u>	<u>(358)</u>	<u>9,744</u>	<u>(3,359)</u>
 RECONCILIATION OF FUNDS					
Total funds brought forward		(12,651)	197,949	185,298	188,657
 TOTAL FUNDS CARRIED FORWARD		<u>(2,549)</u>	<u>197,591</u>	<u>195,042</u>	<u>185,298</u>

CONTINUING OPERATIONS

All income and expenditure has arisen from continuing activities.

The notes form part of these financial statements

BEIS BRUCHA LIMITED

**BALANCE SHEET
AT 30 APRIL 2017**

		Unrestricted fund £	Restricted fund £	2017 Total funds £	2016 Total funds £
	Notes				
FIXED ASSETS					
Tangible assets	12	77,411	197,591	275,002	277,243
CURRENT ASSETS					
Debtors	13	6,366	-	6,366	8,235
Cash at bank and in hand		5,518	-	5,518	3,972
		<u>11,884</u>	<u>-</u>	<u>11,884</u>	<u>12,207</u>
CREDITORS					
Amounts falling due within one year	14	(91,844)	-	(91,844)	(104,152)
NET CURRENT ASSETS/(LIABILITIES)		<u>(79,960)</u>	<u>-</u>	<u>(79,960)</u>	<u>(91,945)</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>(2,549)</u>	<u>197,591</u>	<u>195,042</u>	<u>185,298</u>
NET ASSETS/(LIABILITIES)		<u>(2,549)</u>	<u>197,591</u>	<u>195,042</u>	<u>185,298</u>
FUNDS	16				
Unrestricted funds				(2,549)	(12,651)
Restricted funds				<u>197,591</u>	<u>197,949</u>
TOTAL FUNDS				<u>195,042</u>	<u>185,298</u>

The notes form part of these financial statements

BEIS BRUCHA LIMITED

**BALANCE SHEET - CONTINUED
AT 30 APRIL 2017**

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 30 April 2017.

The members have not required the charitable company to obtain an audit of its financial statements for the year ended 30 April 2017 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.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies.

The financial statements were approved by the Board of Trustees on 27 February 2018 and were signed on its behalf by:

A Klein -Trustee

BEIS BRUCHA LIMITED

**CASH FLOW STATEMENT
FOR THE YEAR ENDED 30 APRIL 2017**

	Notes	2017 £	2016 £
Cash flows from operating activities:			
Cash generated from operations	1	(5,326)	2,639
Net cash provided by (used in) operating activities		<u>(5,326)</u>	<u>2,639</u>
Cash flows from investing activities:			
Interest received		<u>2</u>	<u>5</u>
Net cash provided by (used in) investing activities		<u>2</u>	<u>5</u>
Change in cash and cash equivalents in the reporting period		<u>(5,324)</u>	<u>2,644</u>
Cash and cash equivalents at the beginning of the reporting period	2	<u>(15,619)</u>	<u>(18,263)</u>
Cash and cash equivalents at the end of the reporting period	2	<u><u>(20,943)</u></u>	<u><u>(15,619)</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 2017**

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

	2017 £	2016 £
Net income/(expenditure) for the reporting period (as per the statement of financial activities)	9,744	(3,359)
Adjustments for:		
Depreciation charges	2,240	2,635
Interest received	(2)	(5)
Decrease/(increase) in debtors	1,870	(4,500)
(Decrease)/increase in creditors	(19,178)	7,868
Net cash provided by (used in) operating activities	<u>(5,326)</u>	<u>2,639</u>

2. ANALYSIS OF CASH AND CASH EQUIVALENTS

	2017 £	2016 £
Cash in hand	3,198	345
Notice deposits (less than 3 months)	2,320	3,627
Overdrafts included in bank loans and overdrafts falling due within one year	(26,461)	(19,591)
Total cash and cash equivalents	<u>(20,943)</u>	<u>(15,619)</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 APRIL 2017**

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.

Taxation

The charity is exempt from corporation 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.

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.

BEIS BRUCHA LIMITED

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 30 APRIL 2017**

2. DONATIONS AND LEGACIES

	2017 £	2016 £
Donations	386,670	321,886
Local authority grants	2,000	7,250
Other grants	65,913	74,806
	<u>454,583</u>	<u>403,942</u>

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

	2017 £	2016 £
Other grants	<u>2,000</u>	<u>7,250</u>

3. INVESTMENT INCOME

	2017 £	2016 £
Deposit account interest	<u>2</u>	<u>5</u>

4. INCOME FROM CHARITABLE ACTIVITIES

	2017 £	2016 £
Residential care fees	<u>143,418</u>	<u>149,202</u>

5. RAISING FUNDS

Raising donations and legacies

	2017 £	2016 £
Advertising	7,190	2,150
Function	11,019	750
Postage and stationery	-	3,553
Sundries	-	493
	<u>18,209</u>	<u>6,946</u>

6. CHARITABLE ACTIVITIES COSTS

	Direct costs (See note 7) £	Support costs (See note 8) £	Totals £
Cost of residential care	492,139	-	492,139
Premises costs	76,736	-	76,736
Governance	-	2,764	2,764
	<u>568,875</u>	<u>2,764</u>	<u>571,639</u>

BEIS BRUCHA LIMITED

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 30 APRIL 2017**

7. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2017	2016
	£	£
Staff costs	349,143	349,926
Rent and rates	36,179	33,579
Insurance	2,189	2,139
Light and heat	14,798	11,804
Telephone	3,681	2,498
Postage and stationery	1,404	961
Repairs and maintenance	11,006	22,274
Sundries	3,839	4,058
Food & kitchen equipment	124,848	102,003
Nursery and home consumables	18,148	15,211
Computer costs	1,400	819
Depreciation	2,240	2,635
	<u>568,875</u>	<u>547,907</u>

8. SUPPORT COSTS

	Governance costs
	£
Governance	<u>2,764</u>

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

Governance costs

	2017	2016
	Governance	Total activities
	£	£
Independent examiner's fee	960	840
Independent examiner's other fees	1,560	1,500
General expenses	244	535
	<u>2,764</u>	<u>2,875</u>

9. NET INCOME/(EXPENDITURE)

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

	2017	2016
	£	£
Depreciation - owned assets	<u>2,241</u>	<u>2,635</u>

10. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 30 April 2017 nor for the year ended 30 April 2016.

Trustees' expenses

There were no trustees' expenses paid for the year ended 30 April 2017 nor for the year ended 30 April 2016.

BEIS BRUCHA LIMITED

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 30 APRIL 2017**

11. STAFF COSTS

	2017 £	2016 £
Wages and salaries	325,194	327,081
Social security costs	14,471	13,766
Other pension costs	9,478	9,079
	<u>349,143</u>	<u>349,926</u>

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

	2017	2016
Charitable activities	34	35
Management	1	1
	<u>35</u>	<u>36</u>

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

12. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures and fittings £	Totals £
COST			
At 1 May 2016 and 30 April 2017	<u>262,309</u>	<u>33,658</u>	<u>295,967</u>
DEPRECIATION			
At 1 May 2016	-	18,724	18,724
Charge for year	-	2,241	2,241
At 30 April 2017	<u>-</u>	<u>20,965</u>	<u>20,965</u>
NET BOOK VALUE			
At 30 April 2017	<u>262,309</u>	<u>12,693</u>	<u>275,002</u>
At 30 April 2016	<u>262,309</u>	<u>14,934</u>	<u>277,243</u>

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2017 £	2016 £
Trade debtors	-	378
Other debtors	3,986	3,986
Prepayments and accrued income	2,380	3,871
	<u>6,366</u>	<u>8,235</u>

BEIS BRUCHA LIMITED

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 30 APRIL 2017**

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2017 £	2016 £
Bank loans and overdrafts (see note 15)	26,461	19,591
Trade creditors	37,293	52,842
Social security and other taxes	10,533	16,240
Other creditors	4,875	4,000
Loan	10,000	9,000
Pension liability	162	139
Accruals and deferred income	2,520	2,340
	<u>91,844</u>	<u>104,152</u>

15. LOANS

An analysis of the maturity of loans is given below:

	2017 £	2016 £
Amounts falling due within one year on demand:		
Bank overdrafts	<u>26,461</u>	<u>19,591</u>

16. MOVEMENT IN FUNDS

	At 1.5.16 £	Net movement in funds £	At 30.4.17 £
Unrestricted funds			
General fund	(12,651)	10,102	(2,549)
Restricted funds			
Restricted fund	197,949	(358)	197,591
	<u>185,298</u>	<u>9,744</u>	<u>195,042</u>
TOTAL FUNDS			

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	589,955	(579,853)	10,102
Restricted funds			
Restricted fund	9,637	(9,995)	(358)
	<u>599,592</u>	<u>(589,848)</u>	<u>9,744</u>
TOTAL FUNDS			

17. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 30 April 2017.

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 30 APRIL 2017**

18. FIRST YEAR ADOPTION

The charity has adopted FRS 102 for the first time when preparing these financial statements. The transition date to FRS 102 was 1 May 2015 and the last financial statements prepared under the previous financial reporting framework were prepared for the year 31 April 2016. At the date of transition in applying the requirement to recognise liabilities arising from employee entitlement to paid annual leave was reviewed. There was no liability at the date of transition for the holiday entitlement carried forward, nor for the entitlement arising in the year which was due but not taken. No restatements were therefore required.