

**COMPANY REGISTRATION NUMBER: 03733589**  
**CHARITY REGISTRATION NUMBER: 1081176**

**EZRA UMARPEH LIMITED**  
**Company Limited by Guarantee**  
**FINANCIAL STATEMENTS**  
**31 MARCH 2021**

**COHEN ARNOLD**  
Chartered Accountants & statutory auditor  
New Burlington House  
1075 Finchley Road  
London  
NW11 0PU

**EZRA UMARPEH LIMITED**  
**COMPANY LIMITED BY GUARANTEE**  
**FINANCIAL STATEMENTS**  
**YEAR ENDED 31 MARCH 2021**

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**EZRA UMARPEH LIMITED**  
**COMPANY LIMITED BY GUARANTEE**  
**TRUSTEES' ANNUAL REPORT (INCORPORATING THE DIRECTOR'S REPORT)**  
**YEAR ENDED 31 MARCH 2021**

The trustees, who are also the directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 March 2021.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered charity name** Ezra Umarpeh Limited

**Charity registration number** 1081176

**Company registration number** 03733589

**Principal office and registered office** 16 Manor Road  
London  
N16 5SA

**THE TRUSTEES** Mr M Lobenstein  
Rabbi N B Eckstein  
Mr J M Grosskopf  
Mr J Ostreicher  
Mr I Sanders

**Company secretary** I Sanders

**Auditor** Cohen Arnold  
Chartered Accountants & statutory auditor  
New Burlington House  
1075 Finchley Road  
London  
NW11 0PU

**EZRA UMARPEH LIMITED**  
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**TRUSTEES' ANNUAL REPORT (INCORPORATING THE DIRECTOR'S REPORT)**  
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**YEAR ENDED 31 MARCH 2021**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

Ezra Umarpeh Limited was incorporated on 16 March 1999 in England under Company Registration number 03733589, and was registered with the Charity Commission on 19 June 2000, governed by its Memorandum and Articles of Association, Charity Number 1081176.

In June 2012, a Branch Constitution pursuant to the Memorandum and Articles of Association was drawn up. This outlines the structure, governance and management of our branches who establish their own management committee and elects one member to represent their branch on the Board of Trustees.

Since April 2017, our operations in Manchester have been delivered by an independent local charity that currently holds Ezra Umarpeh's medical inventory on loan. The accounts presented below therefore reflects the services delivered by Ezra Umarpeh from our Head Office and North West London branch.

The Trustees in office in the year 2020 - 21 were as follows:

Rabbi Nathan B Eckstein  
Mr Jacob M Grosskopf  
Mr Jacob Ostreicher  
Mr Israel Sanders  
Mr Morris Lobenstein

Branch Representative  
Mr Robert Steinberg - NW London Branch

**Risk management**

The trustees regularly undertake a review of the major risks to which the charity is exposed, and systems designed to mitigate those risks are considered on an on-going basis. As in the past year, the trustees have placed particular attention to capacity building by reviewing and strengthening the governance and management of Ezra Umarpeh and ensuring its infrastructure can support the charity's continuous growth.

**Grant making policy**

All applications to the charity for grants are considered carefully by the Trustees at regular meetings and all grants must be approved by the majority of the Trustees. It is not however the policy of the charity to make grants except in exceptional circumstances.

**OBJECTIVES AND ACTIVITIES FOR THE PUBLIC BENEFIT**

The Trustees stand possessed of the Trust Fund upon trust to pay or apply the whole of the income and the capital of the Trust Fund (1) to relieve poverty, sickness and distress in particular; (2) providing medical equipment; (3) providing facilities in hospitals; and (4) providing patient transport to and from hospitals.

The Charity is involved in the provision of benefit and assistance to the sick and infirm. The Charity also provides free use of medical equipment to those who qualify as Charitable Beneficiaries under English Law.

The Trustees have continued to comply with their duty to have due regard to the guidance on public benefit as published by the Charity Commission when exercising their powers or duties.

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**YEAR ENDED 31 MARCH 2021**

**Mission statement**

Ezra Umarpeh's mission is to provide patient support services for those challenged by illness and disability whether in hospital or at home, with a particular emphasis on easing and reducing the hospital experience. The charity provides culturally appropriate services aimed particularly at, but not exclusively to, members of the Jewish community.

**OUTPUTS AND OUTCOMES FOR 2020 - 21**

2020-21 despite being a difficult year due to the Covid pandemic has witnessed steady continuity in the demand for Ezra Umarpeh's core services, and the trustees are proud that notwithstanding the enormous difficulties these have been delivered with consistency and excellence.

8 hospital respite rooms and were stocked and cleaned weekly, visited by over 46,000 people.

558 nights of accommodation provided near Royal Free, Barts and Central London Hospitals.

17 Shabbos packages.

2674 medical or mobility items were loaned out to 1,670 service users.

732 journeys were made with our wheelchair accessible transportation fleet.

1269 Shabbos Car Service journeys made on Ezra Umarpeh's account.

152 volunteers delivered 22,451 volunteering hours through a range of projects throughout the year.

**CORE SERVICES**

Established in response to the voice of need from within the community, the charity delivers the following core services:

**Free Loan of Medical Equipment**

Whether for prevention or recovery, the free loan of a large and varied stock of medical equipment and mobility aids improves health and well-being and promotes independence. With warehouses conveniently located in the heart of the communities in Stamford Hill and Golders Green in London, we offer a comprehensive range of medical equipment; from small aids such as crutches and humidifiers to larger items such as hoists and electric beds.

Ezra Umarpeh runs an efficient drop-in service where users can borrow any item from the thousands of medical and mobility articles professionally maintained and stored on site. When our offices close at the end of the day, trained volunteers are available in emergency situations to offer an 'out of hours service' and will open the warehouse for a user at any time of the day or night!

In a climate where the NHS and Social Services struggle to meet their patients' needs, facilitating a speedy hospital discharge, particularly before Shabbos and Yom Tov enables patients to be cared for in the comfort of their own homes, reducing the length of hospital stays and the risk of hospital bugs.

2,674 medical or mobility items were loaned out to 1,670 service users.

**Hospital Respite Rooms**

Our Hospital Respite Rooms are conveniently located within 8 hospitals and are well stocked with fresh kosher food and snacks, reading material and Judaica. All our rooms are comfortably furnished to accommodate family members and patients so that they can experience a Shabbos atmosphere despite being in a hospital environment.

## **EZRA UMARPEH LIMITED**

### **COMPANY LIMITED BY GUARANTEE**

#### **TRUSTEES' ANNUAL REPORT (INCORPORATING THE DIRECTOR'S REPORT)**

*(continued)*

#### **YEAR ENDED 31 MARCH 2021**

The preparations for Shabbos start early, and volunteers visit throughout each week to ensure the rooms are thoroughly cleaned and tidied. We also stock the fridges and store cupboards with fresh foods and provide hotplates with cooked Shabbos meals every Friday. Judaica and Jewish periodicals allow Jewish patients and their families to take a break from their stress and gather the strength to move on. The rooms are used regularly during the week too as a convenient space to pray, eat and relax. They are a source of support, comfort and calm to almost 1000 visitors a week, creating a haven for patients and allowing them to maintain religious or cultural practices whilst at the hospital.

Ezra Umarpeh manages respite rooms in the following hospitals:

- Homerton Hospital
- Royal Free Hospital
- Royal London Hospital
- Whittington Hospital
- University College London Hospital
- Barnet General Hospital
- St Bartholomew's Hospital
- Great Ormond Street Hospital

#### **Overnight Hospital Accommodation**

Three flats in very close proximity to the Royal Free Hospital and a block of studio apartments in Central London are available to families when pre-booked. These are beautifully furnished and stocked with linens, towels, Kosher food, Shabbos urns and hotplates and Judaica. Relatives' accommodation rooms within the Barts hospital complex are also now available. Providing comfortable sleeping accommodations so close to the Royal Free, Barts, UCLH and Great Ormond Street Hospitals means carers can have respite whilst staying close to a loved one during critical times.

Overnight hospital accommodations allow family and carers to juggle daily life with carer duties in the knowledge that after a tiring day on the ward, they can enjoy a good night's sleep within 3-4 minutes from the hospital.

558 nights of accommodation provided near Royal Free and Central London Hospitals.

#### **Accessible Transportation Services**

Disability can sometimes cause social exclusion. Ezra Umarpeh believes that nobody deserves to be alone and that accessible transportation can make all the difference. Our fleet of free to use vehicles allow users to be out and about, socialise with friends and families and attend appointments and functions.

Where family and carers are unable to self-drive the special wheelchair accessible vehicles, trained volunteer drivers are available.

732 journeys were made with our accessible transportation vehicle

**EZRA UMARPEH LIMITED**  
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**TRUSTEES' ANNUAL REPORT (INCORPORATING THE DIRECTOR'S REPORT)**  
*(continued)*  
**YEAR ENDED 31 MARCH 2021**

**CULTURAL SERVICES**

Throughout the year, Ezra Umarpeh works closely with hospital chaplaincy teams to help patients celebrate Shabbos and Jewish festivals:

**Annual Highlights:**

- Rosh Hashanah Simonim and Shofars in all hospitals
- 6 Sukkas set up at hospital sites and flats
- 14 Sets of Arbah Minim in hospitals and flats
- 25 Chanukah Menorahs in hospitals and flats
- 15 Megillah readings organised across hospitals
- 120 Seder plates and 275 Pesach meals distributed in hospitals and flats

**Shabbos Car Service**

Medical crises are always overwhelming and these situations are exacerbated when one requires emergency Shabbos travel, often to and from hospitals. Our special arrangement with car services offers a practical solution for emergency Shabbos travel.

Ezra Umarpeh has set up special account facilities with a local car service in London. Drivers are trained to carry belongings and not request payment (which the user makes to Ezra Umarpeh after Shabbos.)

1269 Shabbos Car Service journeys made on Ezra Umarpeh's account.

**VOLUNTEERING:**

Volunteering remains at the heart of Ezra Umarpeh's work, and the trustees would like to acknowledge the outstanding dedication of the volunteers who make the charity's activities possible. The following was carried out by volunteers in 2020 - 21:

- Stocking of hospital respite rooms with fresh kosher food, non-perishables, literature and Judaica
- Maintenance and cleaning of hospital respite rooms and flats near Royal Free
- Loaning medical equipment 'out of hours' to service users in urgent need
- Delivering medical equipment to users who are homebound
- Driving Ezra Umarpeh's accessible vehicle on behalf of service users
- Campaigning and helping raise vital funds for Ezra Umarpeh

In total, 157 volunteers delivered 18,369 volunteering hours throughout the year. Based on the minimum wage, this provided a saving to the charity of over £150,000.

Ezra Umarpeh is a volunteer led organisation retaining only a small team of trained staff, thus providing excellent value for every pound donated.

**EZRA UMARPEH LIMITED**  
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**TRUSTEES' ANNUAL REPORT (INCORPORATING THE DIRECTOR'S REPORT)**  
*(continued)*  
**YEAR ENDED 31 MARCH 2021**

**NEWS AND DEVELOPMENTS 2021 -2021**

**Equipment Delivery Service**

An exciting new project which has now been launched is the equipment delivery service. We received delivery of a new Transit van in March 2021 and have since recruited a Home Equipment Delivery Technician to deliver larger items of equipment and to set these up at the patients' home. Historically, we have kept our costs down by passing on to our service users the responsibility of collecting or delivering our equipment to or from our warehouses. However, many of our users are isolated, frail and home-bound and living in poverty; circumstances which disadvantage and exclude them from benefiting from our service. Although we try calling upon our volunteers to deliver equipment locally, they do not have vehicles for transporting bulky equipment, are often not available until evening hours and are not trained in the professional installation of specialist items. By launching this new project, we have increased the beneficiary numbers for our home equipment loan service.

**Equipment Delivery Service**

An exciting new project on the horizon is the proposed equipment delivery service. We are planning to purchase a new Transit van and recruit a Home Equipment Delivery Technician to deliver larger items of equipment and to set these up at the patients' home. Currently, we keep our costs down by passing on to our service users the responsibility of collecting or delivering our equipment to or from our warehouses. However, many of our users are isolated, frail and home-bound and living in poverty; circumstances which disadvantage and exclude them from benefiting from our service. Although we try calling upon our volunteers to deliver equipment locally, they do not have vehicles for transporting bulky equipment, are often not available until evening hours and are not trained in the professional installation of specialist items. By implementing our proposed project, we will be increasing the beneficiary numbers for our home equipment loan service.

**Fundraising Campaign**

Due to the Covid restrictions, our usual biennial fundraising gala event that was due to have been held this year could not take place. In place of this, an online fundraising campaign was held with great success, and the support shown by the public was testimony to their approval of our services and was a great source of encouragement to our staff and volunteers.

**FUTURE PLANS**

A new and exciting project which is currently still in its early planning stages is the setting up of a Hyperbaric Oxygen Chamber in London to serve the wider community in London. Trustees and staff have visited existing facilities in Manchester in addition to meeting with patients who have actually benefitted from such treatment and meeting with medical professionals to advise on this. Serious negotiations are currently underway with manufacturers and potential sites are being identified for this project which is hoped will come to fruition over the next 12 months.

**EZRA UMARPEH LIMITED**  
**COMPANY LIMITED BY GUARANTEE**  
**TRUSTEES' ANNUAL REPORT (INCORPORATING THE DIRECTOR'S REPORT)**  
*(continued)*  
**YEAR ENDED 31 MARCH 2021**

**ACKNOWLEDGEMENTS**

The trustees wish to acknowledge the following grant making bodies for their financial contributions this year.

Awards for All  
Delapage  
East End Community Foundation  
JE Joseph Charitable Fund  
Jewish Child's Day  
Jewish Leadership Council  
London Community Response Fund  
Maurice Wohl Charitable Trust  
Shoresh Charitable Trust

In addition, we wish to thank the many smaller corporate foundations and family trusts, some who wish to stay anonymous, for the financial contributions made throughout the year. Their partnership in our work is highly appreciated and it is the support received through all these funds that enables Ezra Umarpeh to deliver vital services to the sick and disabled.

**FINANCIAL REVIEW**

**Reserves policy**

The Trustees are of the opinion that the level of available reserves held by the charity should be able to cover 3 to 6 months of running costs. As at 31 March 2021 the available reserves held by the charity were £608,477.

The charity's main fundraising event is held on a biennial basis, the last one being in June 2020. As a result, as at 31 March 2021 the available reserves were greater than the reserves policy. This will go down to the normal reserves policy level by 31 March 2022.

As at 31 March 2021, the charity had £1,257,193 Unrestricted Funds of which £655,370 was fixed assets and £6,654 Restricted Funds which is held in fixed assets.

**TRUSTEES' RESPONSIBILITIES STATEMENT**

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

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

**EZRA UMARPEH LIMITED**  
**COMPANY LIMITED BY GUARANTEE**  
**TRUSTEES' ANNUAL REPORT (INCORPORATING THE DIRECTOR'S REPORT)**  
*(continued)*  
**YEAR ENDED 31 MARCH 2021**

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

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

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

**AUDITOR**

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

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

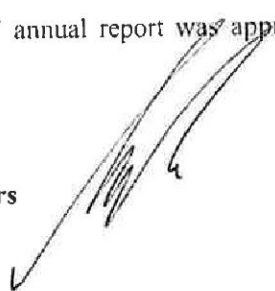
A resolution to reappoint Cohen Arnold as auditors will be proposed at the forthcoming Annual General Meeting.

**SMALL COMPANY PROVISIONS**

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

The trustees' annual report was approved on 1 March 2022 and signed on behalf of the board of trustees by:

**Mr I Sanders**  
Trustee



**EZRA UMARPEH LIMITED**  
**COMPANY LIMITED BY GUARANTEE**  
**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF EZRA UMARPEH**  
**LIMITED**  
**YEAR ENDED 31 MARCH 2021**

**OPINION**

We have audited the financial statements of Ezra Umarpeh Limited (the 'charity') for the year ended 31 March 2021 which comprise the statement of financial activities (including income and expenditure account), statement of financial position, statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2021 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2006.

**BASIS FOR OPINION**

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

**CONCLUSIONS RELATING TO GOING CONCERN**

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

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

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

**EZRA UMARPEH LIMITED**  
**COMPANY LIMITED BY GUARANTEE**  
**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF EZRA UMARPEH**  
**LIMITED** *(continued)*  
**YEAR ENDED 31 MARCH 2021**

**OTHER INFORMATION**

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

**OPINIONS ON OTHER MATTERS PRESCRIBED BY THE COMPANIES ACT 2006**

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report has been prepared in accordance with applicable legal requirements.

**MATTERS ON WHICH WE ARE REQUIRED TO REPORT BY EXCEPTION**

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the directors' report and from the requirement to prepare a strategic report.

**EZRA UMARPEH LIMITED**  
**COMPANY LIMITED BY GUARANTEE**

**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF EZRA UMARPEH LIMITED** *(continued)*

**YEAR ENDED 31 MARCH 2021**

**RESPONSIBILITIES OF TRUSTEES**

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

**AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF THE FINANCIAL STATEMENTS**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.

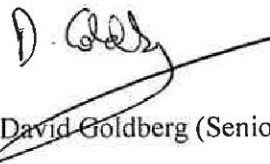
**EZRA UMARPEH LIMITED**  
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**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF EZRA UMARPEH**  
**LIMITED** *(continued)*  
**YEAR ENDED 31 MARCH 2021**

- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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

**USE OF OUR REPORT**

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



David Goldberg (Senior Statutory Auditor)  
For and on behalf of  
Cohen Arnold  
Chartered Accountants & statutory auditor

New Burlington House  
1075 Finchley Road  
London  
NW11 0PU

1 March 2022

**EZRA UMARPEH LIMITED**  
**COMPANY LIMITED BY GUARANTEE**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**(INCLUDING INCOME AND EXPENDITURE ACCOUNT)**  
**YEAR ENDED 31 MARCH 2021**

		2021	2020		
	Note	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
<b>Income and endowments</b>					
Donations and legacies	5	751,920	299,410	<b>1,051,330</b>	580,139
<b>Total income</b>		<u>751,920</u>	<u>299,410</u>	<u><b>1,051,330</b></u>	<u>580,139</u>
<b>Expenditure</b>					
Expenditure on raising funds:					
Costs of raising donations and legacies	6	(117,336)	–	<b>(117,336)</b>	(31,342)
Expenditure on charitable activities	7,8	(223,831)	(248,052)	<b>(471,883)</b>	(524,509)
Other expenditure	9	–	–	–	(6,500)
<b>Total expenditure</b>		<u>(341,167)</u>	<u>(248,052)</u>	<u><b>(589,219)</b></u>	<u>(562,351)</u>
<b>Net income</b>		<u>410,753</u>	<u>51,358</u>	<u><b>462,111</b></u>	<u>17,788</u>
Transfers between funds		85,776	(85,776)	–	–
<b>Net movement in funds</b>		<u>496,529</u>	<u>(34,418)</u>	<u><b>462,111</b></u>	<u>17,788</u>
<b>Reconciliation of funds</b>					
Total funds brought forward		760,664	41,072	<b>801,736</b>	783,948
<b>Total funds carried forward</b>		<u>1,257,193</u>	<u>6,654</u>	<u><b>1,263,847</b></u>	<u>801,736</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 16 to 23 form part of these financial statements.

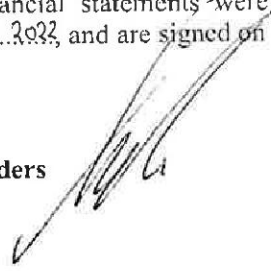
**EZRA UMARPEH LIMITED**  
**COMPANY LIMITED BY GUARANTEE**  
**STATEMENT OF FINANCIAL POSITION**  
**31 MARCH 2021**

	Note	2021 £	£	2020 £
<b>Fixed assets</b>				
Tangible fixed assets	16		655,370	642,497
<b>Current assets</b>				
Debtors	17	5,717		61,357
Cash at bank and in hand		697,415		184,226
		<u>703,132</u>		<u>245,583</u>
<b>Creditors: amounts falling due within one year</b>	18	<u>(94,655)</u>		<u>(86,344)</u>
<b>Net current assets</b>			<u>608,477</u>	<u>159,239</u>
<b>Total assets less current liabilities</b>			<u>1,263,847</u>	<u>801,736</u>
<b>Funds of the charity</b>				
Restricted funds			6,654	41,072
Unrestricted funds			<u>1,257,193</u>	<u>760,664</u>
<b>Total charity funds</b>	19		<u>1,263,847</u>	<u>801,736</u>

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

These financial statements were approved by the board of trustees and authorised for issue on 1 March 2021, and are signed on behalf of the board by:

Mr I Sanders  
Trustee



The notes on pages 16 to 23 form part of these financial statements.

**EZRA UMARPEH LIMITED**  
**COMPANY LIMITED BY GUARANTEE**  
**STATEMENT OF CASH FLOWS**  
**YEAR ENDED 31 MARCH 2021**

	2021	2020
	£	£
<b>Cash flows from operating activities</b>		
Net income	462,111	17,788
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	80,567	74,244
Accrued expenses/(income)	56,000	(56,000)
<i>Changes in:</i>		
Trade and other debtors	(360)	7,970
Trade and other creditors	8,311	(1,862)
Cash generated from operations	<u>606,629</u>	<u>42,140</u>
Net cash from operating activities	<u>606,629</u>	<u>42,140</u>
<b>Cash flows from investing activities</b>		
Purchase of tangible assets	(100,656)	(95,911)
Proceeds from sale of tangible assets	7,216	6,505
Net cash used in investing activities	<u>(93,440)</u>	<u>(89,406)</u>
<b>Net increase/(decrease) in cash and cash equivalents</b>	<b>513,189</b>	<b>(47,266)</b>
<b>Cash and cash equivalents at beginning of year</b>	<b>184,226</b>	<b>231,492</b>
<b>Cash and cash equivalents at end of year</b>	<b><u>697,415</u></b>	<b><u>184,226</u></b>

The notes on pages 16 to 23 form part of these financial statements.

**EZRA UMARPEH LIMITED**  
**COMPANY LIMITED BY GUARANTEE**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**YEAR ENDED 31 MARCH 2021**

**1. GENERAL INFORMATION**

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is 16 Manor Road, London, N16 5SA.

**2. STATEMENT OF COMPLIANCE**

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

**3. ACCOUNTING POLICIES**

**Basis of preparation**

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

The financial statements are prepared in Sterling which is the functional currency of the charity.

The charity meets the definition of a public benefit entity under FRS 102.

**Going concern**

The outbreak of the Covid-19 during 2020 has presented the charity with some challenges regarding fundraising largely due to the cancellation of its annual dinner, of which the trustees believe will continue for the foreseeable future.

The charity's main source of income is derived from voluntary donations received from Charitable Trusts and individuals. The charity received grants to support its charitable activities performed during lockdown and thereafter. The charity has continued to receive funding post lockdown through receipt of continued voluntary donations and expects this to continue for the foreseeable future.

As such the financial statements have been prepared in accordance with the accounting principles appropriate to a going concern, as the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future by meeting its liabilities as they fall due, based on the net current asset position of the charity and its continual funding.

**Judgements and key sources of estimation uncertainty**

In the application of the charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amounts of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

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

**EZRA UMARPEH LIMITED**  
**COMPANY LIMITED BY GUARANTEE**  
**NOTES TO THE FINANCIAL STATEMENTS** *(continued)*  
**YEAR ENDED 31 MARCH 2021**

**3. ACCOUNTING POLICIES** *(continued)*

**Fund accounting**

**Unrestricted funds**

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

**Restricted funds**

Restricted funds are funds subject to the restrictions imposed by the donor or funds raised for particular restricted purposes. The restrictions are binding upon the trustees of the charity.

**Incoming resources**

These are included in the Statement of Financial Activities ("the SOFA") when:

- the charity becomes entitled to the resources;
- it is probable the charity will receive the resources;
- the monetary value can be measured with sufficient reliability

**Voluntary income**

Voluntary income comprises donations and gifts in kind which are accounted for in the SOFA when the charity becomes entitled to the donation and any conditions for receipt are met.

**Liability recognition**

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure.

**Charitable activities**

Charitable activities are only recognised in the accounts when paid.

**Support costs**

Support costs include costs relating to the administration and general management of the day-to-day affairs of the charity.

**Governance costs**

Governance costs include costs of the preparation and independent examination of financial statements, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

**Fixed assets**

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

**Depreciation**

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

Fixtures and fittings	- 10% reducing balance
Motor vehicles	- 25% reducing balance
Medical equipment	- 25% reducing balance
Other fixed assets	- 25% reducing balance

**EZRA UMARPEH LIMITED**  
**COMPANY LIMITED BY GUARANTEE**  
**NOTES TO THE FINANCIAL STATEMENTS** *(continued)*  
**YEAR ENDED 31 MARCH 2021**

**3. ACCOUNTING POLICIES** *(continued)*

**Financial instruments**

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

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

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

**4. LIMITED BY GUARANTEE**

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £10.

**5. DONATIONS AND LEGACIES**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
<b>Donations</b>			
Donations	205,539	76,000	281,539
Grants	26,905	223,410	250,315
Gifts in Kind	3,525	–	3,525
Events	496,156	–	496,156
Shabbos Car Service	19,795	–	19,795
<b>Legacies</b>			
Legacies	–	–	–
	<u>751,920</u>	<u>299,410</u>	<u>1,051,330</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
<b>Donations</b>			
Donations	177,290	27,000	204,290
Grants	–	70,498	70,498
Gifts in Kind	135,679	–	135,679
Events	109,429	–	109,429
Shabbos Car Service	25,243	–	25,243
<b>Legacies</b>			
Legacies	35,000	–	35,000
	<u>482,641</u>	<u>97,498</u>	<u>580,139</u>

Included in Grants is £26,905 received as part of the Coronavirus Job Retention Scheme.

**EZRA UMARPEH LIMITED**  
**COMPANY LIMITED BY GUARANTEE**  
**NOTES TO THE FINANCIAL STATEMENTS** *(continued)*  
**YEAR ENDED 31 MARCH 2021**

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

	Unrestricted Funds £	<b>Total Funds 2021 £</b>	Unrestricted Funds £	Total Funds 2020 £
Costs of raising donations and legacies				
- Donations	117,336	<b>117,336</b>	31,342	31,342

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

	Unrestricted Funds £	Restricted Funds £	<b>Total Funds 2021 £</b>
Medical Equipment Loan Service	2,212	245,834	<b>248,046</b>
Respite Service	118,548	-	<b>118,548</b>
Patient Transport Service	93,294	2,218	<b>95,512</b>
Support costs	9,777	-	<b>9,777</b>
	<u>223,831</u>	<u>248,052</u>	<u><b>471,883</b></u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Medical Equipment Loan Service	133,673	6,993	140,666
Respite Service	246,115	-	246,115
Patient Transport Service	85,678	2,957	88,635
Support costs	49,093	-	49,093
	<u>514,559</u>	<u>9,950</u>	<u>524,509</u>

**8. EXPENDITURE ON CHARITABLE ACTIVITIES BY ACTIVITY TYPE**

	Activities undertaken directly £	Grant funding of activities £	Support costs £	<b>Total funds 2021 £</b>	Total fund 2020 £
Medical Equipment Loan Service	168,046	80,000	-	<b>248,046</b>	163,416
Respite Service	118,548	-	-	<b>118,548</b>	260,593
Patient Transport Service	95,512	-	-	<b>95,512</b>	92,772
Governance costs	-	-	9,777	<b>9,777</b>	7,728
	<u>382,106</u>	<u>80,000</u>	<u>9,777</u>	<u><b>471,883</b></u>	<u>524,509</u>

**EZRA UMARPEH LIMITED**  
**COMPANY LIMITED BY GUARANTEE**  
**NOTES TO THE FINANCIAL STATEMENTS** *(continued)*  
**YEAR ENDED 31 MARCH 2021**

**9. OTHER EXPENDITURE**

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Loss on disposal of tangible fixed assets held for charity's own use	<u>—</u>	<u>—</u>	<u>6,500</u>	<u>6,500</u>

**10. NET INCOME**

Net income is stated after charging/(crediting):

	2021 £	2020 £
Depreciation of tangible fixed assets	80,567	74,244
Loss on disposal of tangible fixed assets	<u>—</u>	<u>6,500</u>

**11. AUDITORS REMUNERATION**

	2021 £	2020 £
Fees payable for the audit of the financial statements	<u>7,200</u>	<u>—</u>

**12. INDEPENDENT EXAMINATION FEES**

	2021 £	2020 £
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>—</u>	<u>6,000</u>

**13. STAFF COSTS**

The average head count of employees during the year was 11 (2020: 13).

No employee received employee benefits of more than £60,000 during the year (2020: Nil).

**14. TRUSTEE REMUNERATION AND EXPENSES**

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

**15. TRANSFERS BETWEEN FUNDS**

Transfer between funds relates to capital items funded by restricted donations and restricted funds expenditure which previously were classified as unrestricted.

**EZRA UMARPEH LIMITED**  
**COMPANY LIMITED BY GUARANTEE**  
**NOTES TO THE FINANCIAL STATEMENTS** *(continued)*  
**YEAR ENDED 31 MARCH 2021**

**16. TANGIBLE FIXED ASSETS**

	Freehold property £	Fixtures and fittings £	Motor vehicles £	Medical equipment £	Other assets £	Total £
<b>Cost</b>						
At 1 Apr 2020	375,000	210,127	56,310	412,515	62,622	<b>1,116,574</b>
Additions	–	500	48,959	45,753	5,444	<b>100,656</b>
Disposals	–	–	–	(25,873)	–	<b>(25,873)</b>
<b>At 31 Mar 2021</b>	<u>375,000</u>	<u>210,627</u>	<u>105,269</u>	<u>432,395</u>	<u>68,066</u>	<u><b>1,191,357</b></u>
<b>Depreciation</b>						
At 1 Apr 2020	–	125,487	38,294	261,435	48,861	<b>474,077</b>
Charge for the year	–	8,514	16,744	49,208	6,101	<b>80,567</b>
Disposals	–	–	–	(18,657)	–	<b>(18,657)</b>
<b>At 31 Mar 2021</b>	<u>–</u>	<u>134,001</u>	<u>55,038</u>	<u>291,986</u>	<u>54,962</u>	<u><b>535,987</b></u>
<b>Carrying amount</b>						
<b>At 31 Mar 2021</b>	<u>375,000</u>	<u>76,626</u>	<u>50,231</u>	<u>140,409</u>	<u>13,104</u>	<u><b>655,370</b></u>
At 31 Mar 2020	<u>375,000</u>	<u>84,640</u>	<u>18,016</u>	<u>151,080</u>	<u>13,761</u>	<u>642,497</u>

**17. DEBTORS**

	2021 £	2020 £
Trade debtors	5,717	4,728
Prepayments and accrued income	–	56,000
Other debtors	–	629
	<u>5,717</u>	<u>61,357</u>

**18. CREDITORS: amounts falling due within one year**

	2021 £	2020 £
Trade creditors	8,371	1,942
Social security and other taxes	10,026	–
Other creditors	76,258	84,402
	<u>94,655</u>	<u>86,344</u>

**EZRA UMARPEH LIMITED**  
**COMPANY LIMITED BY GUARANTEE**  
**NOTES TO THE FINANCIAL STATEMENTS** *(continued)*  
**YEAR ENDED 31 MARCH 2021**

**19. ANALYSIS OF CHARITABLE FUNDS**

**Unrestricted funds**

	At 1 April 2020	Income £	Expenditure £	Transfers £	At 31 March 2021 £
General funds	760,664	751,920	(341,167)	85,776	1,257,193

	At 1 April 2019	Income £	Expenditure £	Transfers £	At 31 March 2020 £
General funds	757,536	482,641	(552,401)	72,888	760,664

**Restricted funds**

	At 1 April 2020	Income £	Expenditure £	Transfers £	At 31 March 2021 £
Restricted Fund	41,072	299,410	(248,052)	(85,776)	6,654

	At 1 April 2019	Income £	Expenditure £	Transfers £	At 31 March 2020 £
Restricted Fund	26,412	97,498	(9,950)	(72,888)	41,072

**20. ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Tangible fixed assets	648,716	6,654	655,370
Current assets	703,132	-	703,132
Creditors less than 1 year	(94,655)	-	(94,655)
<b>Net assets</b>	<u>1,257,193</u>	<u>6,654</u>	<u>1,263,847</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Tangible fixed assets	633,625	8,872	642,497
Current assets	213,383	32,200	245,583
Creditors less than 1 year	(86,344)	-	(86,344)
<b>Net assets</b>	<u>760,664</u>	<u>41,072</u>	<u>801,736</u>

**EZRA UMARPEH LIMITED**  
**COMPANY LIMITED BY GUARANTEE**  
**NOTES TO THE FINANCIAL STATEMENTS** *(continued)*  
**YEAR ENDED 31 MARCH 2021**

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

	At 1 Apr 2020	Cash flows	At 31 Mar 2021
	£	£	£
Cash at bank and in hand	<u>184,226</u>	<u>513,189</u>	<u>697,415</u>

**22. OPERATING LEASE COMMITMENTS**

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

	2021	2020
	£	£
Not later than 1 year	<b>36,750</b>	36,750
Later than 1 year and not later than 5 years	<b>147,000</b>	147,000
Later than 5 years	<b>125,000</b>	161,750
	<u><b>308,750</b></u>	<u>345,500</u>

**23. RELATED PARTIES**

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