Charity registration number 210472

FRIENDS OF THE SICK

(CHEVRAT BIKKUR CHOLIM)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

FRIENDS OF THE SICK (CHEVRAT BIKKUR CHOLIM)

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Simon Sackman (President) Richard Limburg Joy Goldberg
Charity number	210472
Principal address	Suite 69 Churchill House 137-139 Brent Street London NW4 4DJ
Independent Examiner	Kalman Deutsch ACA Goldwins Chartered Accountants 75 Maygrove Road West Hampstead London NW6 2EG
Principal bankers	CAF Bank Limited 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ

FRIENDS OF THE SICK (CHEVRAT BIKKUR CHOLIM)

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FRIENDS OF THE SICK (CHEVRAT BIKKUR CHOLIM)

PRESIDENT'S STATEMENT

It was announced earlier this week that the Trustees of Friends of the Sick had determined that the Charity should wind down its operations by the end of January 2027 and then transfer its remaining assets to Jewish Care. After almost 80 years serving the Jewish community in London this was a very difficult decision to take, but the Trustees reluctantly concluded that Friends of the Sick no longer has the critical mass to continue operating independently and that to do so would not be the best way to further its charitable purposes.

Friends of the Sick operates in a sector that has become subject to ever increasing regulation and in the last few years, particularly since the COVID pandemic, has faced a number of significant challenges. Because Friends of the Sick is not registered with the Care Quality Commission - and it would be uneconomic to do so -, it is unable to provide its clients with personal care involving physical contact such as assistance with washing or dressing. This is a material constraint on the type of services it can provide to clients and has resulted in a very significant decrease both in the number of clients supported and the hours of support provided. In 2019 (the last full year before COVID) Friends of the Sick provided over 4,250 hours of support to 38 clients. In contrast, in 2025 it provided just over 1,700 hours of support to 18 clients and in the first 9 months of 2026 both the number of clients supported and the hours of support provided have seen further material decreases. In addition, with the decline in the number of clients it has become increasingly difficult to attract support workers prepared to commit to what has become irregular and uncertain work.

The Trustees gave careful consideration to various options for the future of the Charity but ultimately concluded that winding up its operations as an independent standalone organisation and transferring its assets to Jewish Care was the best solution. The Trustees chose Jewish Care because of the longstanding relationship between the two charities and their shared values. Friends of the Sick has for many years worked closely with Jewish Care's Social Work and Community Support Team, from whom the majority of client referrals came. Jewish Care is the leading health and social care charity for the Jewish community in London and the South-East and as such has compatible charitable purposes with those of Friends of the Sick. Jewish Care has a large and well-established operational infrastructure and although it does not provide, and will not be providing, one on one home visits in the way that Friends of the Sick does, the Trustees believe that its professional expertise and compassionate approach will better serve the interests of the vulnerable in the community.

In the period leading up to the Charity's closure clients of Friends of the Sick will be offered assistance from Jewish Care's Social Work and Community Support Team, which will carry out an assessment to identify potential options for ongoing support. The assets of Friends of the Sick that are transferred to Jewish Care on closure of the Charity will be ringfenced within Jewish Care to support its social work team, helping to ensure that people have somewhere to turn when they need it most. Each year the team supports close to 3,000 clients, many at a point of crisis. With no government funding, this vital service depends entirely on voluntary income, making gifts such as that from Friends of the Sick essential to ensuring that such support can continue.

It is always sad when the life of an organisation that has existed for almost 80 years comes to an end. Friends of the Sick or Bikkur Cholim, as it is affectionately known, was founded in 1947 (predating the NHS) and for many years was led by Dr. Arnold Oppenheimer z'l. During the last eight decades Bikkur Cholim has provided many different kinds of services to the Jewish community in London, initially supporting women before and after childbirth and offering succour to patients in hospital and nursing care on their discharge home and more recently visiting the sick, elderly and lonely in their own homes providing companionship, emotional support and practical assistance.

The decision to close Friends of the Sick has been very difficult for me personally. My first involvement with Bikkur Cholim was in the late 1990s when it helped my late mother and I became a trustee soon thereafter and President in 2004. Since then it has been an important part of my life, which I shall miss very much.

I am pleased to say that despite the operational challenges that the Charity has faced in recent years it is in a strong financial position thanks to the support of our donors, both individuals and charitable trusts. I thank them for their generosity and loyalty over many years.

FRIENDS OF THE SICK (CHEVRAT BIKKUR CHOLIM)

PRESIDENT'S STATEMENT

Finally, I must place on record the Trustees' heartfelt thanks to all those who have worked for Friends of the Sick, whether in the office or as support workers in the field. Their dedication and hard work over many years and above all their caring, compassionate nature has contributed so much to the success of Friends of the Sick. A particular debt of gratitude is owed to Nelly Brotzen, our General Secretary since 2008, who has managed the day-to-day operations of the Charity so efficiently, and to our current cohort of support workers.

S. L. Sackman.

Simon Sackman

President, Friends of the Sick (Chevrat Bikkur Cholim)

28 October 2026

FRIENDS OF THE SICK (CHEVRAT BIKKUR CHOLIM)

TRUSTEES' ANNUAL REPORT

The Trustees are pleased to present their report and the Charity's financial statements for the year ended 31 December 2025.

The financial statements, which are prepared in pounds sterling being the functional currency of the Charity, have been prepared in accordance with the accounting policies set out in the notes to the financial statements and comply with the Charity's Rules which are its governing document, the Charities Act 2011 and "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)" (the **Charities SORP**).

Structure, governance and management

Friends of the Sick (Chevrat Bikkur Cholim) is an unincorporated association that was established in 1947. It was registered with the Charity Commission as a charity on 30 January 1961. The Charity's website is www.ukfos.org.

Trustees

The following trustees held office throughout the year:

Simon Sackman (President)
Richard Limburg
Joy Goldberg

The Trustees have read, and are cognisant of, the guidance relating to public benefit issued by the Charity Commission.

Objective

The objective of Friends of the Sick (Chevrat Bikkur Cholim) is to provide companionship, emotional support and practical assistance for vulnerable members of the Jewish community in London. We aim to help individuals living alone or struggling with old age or physical or mental illness. We do this primarily through home visits to clients by one of our trained support workers; we also provide telephone support. Visits by our support workers provide the human interaction and mental stimulation that in this increasingly remote, AI driven age can make a meaningful positive difference to a vulnerable person.

Activity

In 2025 Friends of the Sick employed six female Jewish support workers, the majority of whom have worked for us for many years, in some cases decades.

During the year we provided some 1,720 hours of support to 18 different clients living in Bushey, Edgware, Finchley, Golders Green, Hampstead, Hendon, Mill Hill and Swiss Cottage. Our services are tailored to the specific needs of the client, be it help with shopping once a week, several visits to prepare meals or one-off assistance in getting to a GP or hospital appointment. As in previous years, the majority of client referrals came from Jewish Care's Social Work and Community Support Team with whom we have a close working relationship.

The welfare of our clients is our paramount concern. During 2025 we maintained the operational protocols that were introduced during COVID, with all support workers being provided with appropriate personal protective equipment for every visit they made.

Financial review

In 2025 total income was £130,140 (2024: £160,528). Total income in 2024 was boosted by an exceptional single donation of £76,084. In 2025 donations from individuals and charitable trusts were £32,961, which, after adjusting for the exceptional donation received in 2024, was some 15 per cent. less than the previous year. Given the Charity's strong overall financial position, the downturn in activity and the uncertainty as to its long-term future there was no Rosh Hashanah appeal in 2025. In 2025 the Charity also received legacies totalling £53,425 (2024 £Nil).

The next largest source of income was contributions from clients for our services (shown in the Statement of financial activities as income from 'Charitable activities') at £24,000 (2024: £27,980). This covered just under 60 per cent. of the salaries and travel expenses of support workers and supply of PPE. As a charity, we deliberately set our charges to clients at a level which is significantly lower than the cost of equivalent services available from commercial agencies.

The Trustees remain conscious of the need to control costs. In 2025 the Charity continued to operate remotely through a virtual office and did not incur any property rental costs. Despite paying support workers an hourly rate above the London Living Wage plus their travel expenses for each visit and the costs of providing support workers with PPE, total expenditure in 2025 at £89,041 was 5.4 per cent. lower than in the previous year (2024: £94,088).

As a result of the legacies referred to above, the Charity had a net surplus for the year before unrealised surplus on its listed investments (see Investments below) of £41,099 (2024: £66,440).

Investments

In accordance with good governance, the Trustees regularly review the Charity's investment policy seeking to balance the need to maintain sufficient cash in immediate access accounts to meet operating expenses against higher yielding listed investments and bank deposits. The Trustees select investments based on research and taking into account the Charity's medium and long-term requirements. As at 31 December 2025 approximately 45 per cent. of Charity's net assets were represented by listed investments and approximately 34 per cent. by term deposits with various banks.

Throughout 2025 the Charity maintained its holding of 12,534.57 Income units in M&G Equities Investment Fund for Charities (Charifund) that the Charity has owned for many years. Charifund is a unit trust managed by M&G Securities Limited, that, as its name implies, is specifically aimed at charities. Charifund aims to provide an annual yield above that available from the FTSE All-Share Index; an income stream that increases every year; and a level of capital growth, net of ongoing charges, that is higher than inflation over any ten-year period, as measured by the UK Retail Prices Index. At least 70 per cent. of Charifund's assets are invested in equity securities and equity-related securities across any sectors and market capitalisations of companies that are incorporated, domiciled, listed or do most of their business in the United Kingdom.

Charifund makes distributions four times a year, which produces a regular and relatively stable source of income for the Charity. In 2025 income from Charifund units was £11,845, an increase of 5.2 per cent. on the previous year (2024: £11,258). This income represented9.1 per cent. of the Charity's total income for the year, including the legacies referred to above.

Investments (continued)

As at 31 December 2025 the market value of the Charifund units held by the Charity was £216,539 (2024: £184,558). As a result of this increase in market value during the course of the financial year, the Statement of financial activities shows a surplus on investments for the year of £31,981 (2024: £4,688). As at 16 October 2026 (the latest practicable date before the finalisation of these accounts) the market value of the Charifund units was £240,089.

Funds not invested in Charifund units and not required for short-term operational purposes are placed on deposit with various UK banks. As at the year-end the Charity had approximately £165,416 (2024: £158,000) on either 1-year term or call deposits earning interest of between 3.5 per cent. and 5.0 per cent. Those deposits matured during 2026 and were re-invested in various notice accounts.

Risk management

The Trustees are responsible for the management of risks faced by the Charity and all the Trustees are involved in considering and assessing those risks, both financial and non-financial.

The controls in place include:

- regular trustee meetings;
- a formal agenda for trustee meetings;
- planning and budgeting for financial commitments, including investments held;
- vetting procedures as required by law for the protection of the vulnerable; and
- regular risk assessments.

The Trustees consider that they have identified the major risks faced by the Charity and are satisfied that appropriate steps have been taken, and continue to be taken, to mitigate such risks. Reserves are maintained at such a level as to enable the Charity to carry on meeting its charitable objectives for a minimum of a year should its income reduce substantially.

Recruitment of trustees and training

The composition of the Charity's board of trustees is reviewed regularly with a view to achieving a spread of expertise, age and gender designed to facilitate the achievement of the Charity's objects. The Trustees seek to recruit members of the Jewish community living or working in areas in which the Charity operates who have an interest in the Charity's aims and the requisite skills.

The Trustees keep up to date on their responsibilities by various means, such as reviewing the websites of the Charity Commission and The Office of the Third Sector, attending relevant seminars and webinars and reading relevant periodicals.

Key management personnel remuneration

The Trustees consider the board of trustees as comprising the key management personnel of the Charity in charge of directing and controlling the Charity and running and operating the Charity on a day to day basis. All the Trustees give of their time freely and no remuneration was paid to any of the Trustees in the year. None of the Trustees received reimbursement of any expenses and there were no related party transactions with any of the Trustees.

FRIENDS OF THE SICK (CHEVRAT BIKKUR CHOLIM)

TRUSTEES' ANNUAL REPORT

Statement of Trustees' responsibilities

The Trustees are responsible for preparing the Trustees' annual report and the financial statements of the Charity in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law requires the Trustees to prepare accounts for each financial year which give a true and fair view of the state of the Charity and of the incoming resources and application of resources of the Charity for that year.

In preparing these accounts the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts; and
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the Charity will continue in operation.

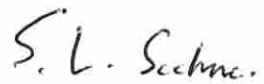
The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the accounts comply with the Charities (Accounts and Reports) Regulations 2011 and the provisions of the Rules constituting the Charity. 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.

So far as each of the Trustees is aware:

a) there is no relevant information of which the independent examiner is unaware; and

b) the Trustees have taken all relevant steps that they ought to have taken to make themselves aware of any relevant information and to establish that the independent examiner is aware of that information.

On behalf of the Trustees



Simon Sackman

President and Trustee

28 October 2026

FRIENDS OF THE SICK (CHEVRAT BIKKUR CHOLIM)

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF FRIENDS OF THE SICK (CHEVRAT BIKKUR CHOLIM)

I report to the Trustees on my examination of the accounts of Friends of the Sick (Chevrat Bikkur Cholim) (the **Charity**) for the year ended 31 December 2025.

Responsibilities and basis of report

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

I report in respect of my examination of the Charity's accounts carried out under section 145 of the Act. In carrying out my examination I have followed all the 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 Charity 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.

Kalman Deutsch

Kalman Deutsch ACA
Goldwins
Chartered accountants
75 Maygrove Road
West Hampstead
London NW6 2EG

28 October 2026

FRIENDS OF THE SICK (CHEVRAT BIKKUR CHOLIM)
Statement of financial activities
for the year ended 31 December 2025

	Note	Total funds 2025	Total funds 2024
		All unrestricted	
		£	£
Income			
Donations and legacies	2	86,386	114,949
Charitable activities	3	24,000	27,980
Investment income	4	19,754	17,599
Total income		130,140	160,528
Expenditure			
Raising funds	5	(3,024)	(4,704)
Charitable activities	6	(86,017)	(89,384)
Total expenditure		(89,041)	(94,088)
Net surplus		41,099	66,440
Net surplus on investments	9	31,981	4,688
Net movements in funds		73,080	71,128
Total funds brought forward		404,846	333,718
Total funds carried forward		477,926	404,846

FRIENDS OF THE SICK (CHEVRAT BIKKUR CHOLIM)
Balance sheet
as at 31 December 2025

	Note	2025	2024
		All unrestricted	
		£	£
Fixed assets			
Investments	9	216,539	184,558
Total fixed assets		**216,539**	**184,558**
Current assets			
Debtors	10	7,627	5,976
Cash at bank and in hand		258,932	219,125
Total current assets		266,559	225,101
Liabilities			
Creditors: Amounts falling due within one year	11	(5,172)	(4,813)
Net current assets		**261,387**	**220,288**
Total net assets		**477,926**	**404,846**
The funds of the Charity			
Unrestricted funds		477,926	404,846
Total funds of the Charity		**477,926**	**404,846**

The Board of Trustees approved the accounts on 28 October 2026

S. L. Sackman

Simon Sackman - President and Trustee

Richard Limburg - Trustee

FRIENDS OF THE SICK (CHEVRAT BIKKUR CHOLIM)
Statement of cash flows
for the year ended 31 December 2025

	2025	2024
	£	£
Cash flows from operating activities:		
Net cash generated by operating activities	20,053	48,002
Cash flows from investing activities:		
Dividends and interest from investments	19,754	17,599
Net cash provided by investing activities	19,754	17,599
Net cash generated by financing activities	39,807	65,601
Change in cash and cash equivalents in the reporting period	39,807	65,601
Cash and cash equivalents at start of the reporting period	219,125	153,524
Cash and cash equivalents at end of the reporting period	258,932	219,125
Analysis of cash and cash equivalents		
Cash at bank - current and deposit accounts	258,932	219,125

	£	£
Net surplus for the reporting period (as per the Statement of financial activities)	73,080	71,128
Adjustments:		
Unrealised (profit) on investments	(31,981)	(4,688)
Dividends and interest on investments	(19,754)	(17,599)
(Increase) in debtors	(1,651)	(1,415)
Increase in creditors	359	576
Net cash generated in operating activities	20,053	48,002

1 Accounting policies

Basis of preparation of accounts

The financial statements have been prepared in accordance with the Charity's governing document, the Charities Act 2011 and "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)".

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the Charity. Monetary amounts in the financial statements are rounded to the nearest £.

As explained in the President's Statement, the Charity intends to cease its operations by the end of January 2027. As this is a period of less than one year from the date of approval of these accounts, the accounts have not been prepared on the going concern basis. The Trustees have reviewed the values at which assets and liabilities are stated and consider them to be appropriate. No adjustments were required to the amounts recognised in the accounts as a result of adopting this basis of preparation.

The principal accounting policies adopted are set out below.

Public benefit entity

The Charity constitutes a public benefit entity as defined by FRS 102. The Charity is an unincorporated association that is domiciled in England and Wales.

Income and endowments

All items of income are accounted for when the Charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Voluntary income received by way of donations and grants is included in full when receivable and credited to either unrestricted or restricted income as appropriate.

Contributions from clients are accounted for on a receivable basis, after making provision for bad or doubtful debts.

Investment income is included when receivable.

Legacies are accounted for as incoming resources, either on receipt or where the receipt of the legacy is virtually certain. The latter will be once confirmation has been received from the representatives of the estate that payment of the legacy will be made or property transferred once all conditions attached to the legacy have been fulfilled.

1 Accounting policies

Grants

Grants, whether from Government, Local Authorities or others, are recognised as an incoming resource when the Charity becomes entitled to them, which is when a formal offer of funding is communicated in writing to the Charity.

Expenditure

Expenditure includes irrecoverable VAT where applicable and is included on an accruals basis.

Charitable expenditure comprises those costs incurred by the Charity in the delivery of its activities and services for its beneficiaries. It includes costs that can be allocated directly to such activities as well as those costs of an indirect nature to support them.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the Charity and include independent examination fees and costs linked to the strategic management of the Charity.

Fixed asset investments

Fixed asset investments are primarily held to generate income and are included initially at cost price and subsequently at fair value (market value) at the balance sheet date. The Statement of financial activities includes the net gains and losses on revaluation and (if applicable) disposal during the year.

Financial instruments

The financial instruments of the Charity comprise bank balances, including monies on deposit, and debtors and creditors. Bank balances are accounted for based on cash held. Debtors and creditors are included at amounts settled after any discounts.

Fund accounting

Funds held by the Charity are either:

Unrestricted funds, which may be used in accordance with the charitable objects of the Charity at the Trustees' discretion; or

Restricted funds, which may only be used in accordance with the wishes of the relevant donors.

Critical accounting estimates and judgements

In the application of the Charity's accounting policies the Trustees are required to make judgements and assumptions about the carrying amount 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 where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

2 Donations and legacies

	Total 2025 £	Total 2024 £
Donations	32,961	114,949
Legacies	53,425	-
	86,386	114,949

3 Income from charitable activities

	2025 £	2024 £
Contributions from clients	24,000	27,980

4 Investment income

	2025 £	2024 £
Income from listed investments	11,845	11,258
Bank and other interest	7,909	6,331
	19,754	17,599

5 Raising funds

	2025 £	2024 £
Appeal expenses	3,024	4,704
	3,024	4,704

6 Charitable activities

	2025 £	2024 £
Support workers' salaries	36,358	40,204
Support workers' travel expenses and personal protective equipment	3,826	3,545
Administration and IT costs	41,398	40,953
Bank and credit card charges	115	182
Independent examiner's fee (see Note 7)	4,320	4,500
	86,017	89,384

7 Governance costs

Governance costs, inclusive of VAT, included in charitable activities are:

	2025	2024
	£	£
Independent examiner's fee	4,500	4,500
Adjustment in respect of 2024 fee	(180)	-
	4,320	4,500

8 Salaries

	2025	2024
	£	£
Support workers' salaries	36,358	40,204
Office and administration salaries	32,500	32,500
Pension contributions	3,500	3,500
	72,358	76,204

The number of employees during most of the year was 7 (2024:10), which included 6 (2024: 9) support workers. No employee earned over £60,000.

The Trustees are the key management of the Charity and no remuneration was paid, or expenses reimbursed, to any of them.

9 Fixed asset investments

	Listed investments
	£
At 1 January 2025	184,558
Revaluation	31,981
At 31 December 2025	216,539

The listed investments comprise 12,534.57 Sterling Income units in M&G Equities Investment Fund for Charities (Charifund), which is managed by M&G Securities Limited.

10 Debtors

	2025	2024
	£	£
Other debtors	1,247	2,016
Accrued income	6,380	3,645
Gift Aid recoverable	-	315
	7,627	5,976

11 Creditors: Amounts due within one year

	2025	2024
	£	£
Taxation and social security costs	272	313
Other creditors and accruals	4,900	4,500
	5,172	4,813

13 Post Balance Sheet event

As stated in the President's Statement it was announced earlier this week that the Trustees of Friends of the Sick had determined that the Charity should wind down its operations by the end of January 2027 and then transfer its remaining assets to Jewish Care (charity number 802559 registered in England and Wales).

14 Going concern

For the reason stated in Note 1 (Accounting policies - Basis of preparation of accounts), the accounts have not been prepared on the going concern basis. Notwithstanding this, the Charity will be able to pay all its debts and meet all its liabilities in full as and when they fall due.

15 Related party transactions including trustee expenses

There were no transactions with any of the Trustees, and no Trustee received any emoluments or expenses. The Charity has put in place trustee indemnity insurance, the annual premium for which was £269 (2024: £257).

16 Taxation

The Charity is a registered charity and not liable to tax on its charitable activities other than value added tax paid, which is not recoverable.