Connecting Hearts, Impacting Lives

Building a Place Where Girls Belong

BJNW Annual Report 2025

Charity No. 293460



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The Front Door

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Trustees' Foreword

Dear Supporters & Community Members

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

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

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

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

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

LM Finiasz

- Mrs L. Finiasz
Trustee,
Beth Jacob Foundation

> "Open the door wider.
> Make room for more girls.

> *A place to arrive just as you are and feel you belong*



Who We Serve & Why It Matters

The Entrance Hall

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

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

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

Belonging
Feeling seen, included and connected.

Joyfulness
Creating memories through shared experiences.

Nurture
Care, kindness and positive role models.

Wellness
Supporting physical and emotional wellbeing.

What We Do

The Rooms of the House

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

Stars in the Spotlight

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



Convention (Yrs 10 & 11)

European weekend-away experience for older teens.



Summer Camps

Residential and local camps reaching 110+ girls annually.



Friendship Circles

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



Pathways to Possibilities

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



Fit Futures

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



Kindness Clubs

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



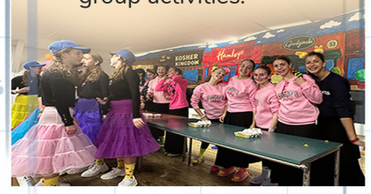
Teen Talk Magazine

Monthly publication written and produced by participants.



Teen Programmes

Themed evenings and group activities.



Inspiration Events

Including seasonal programmes and pre-holiday carnivals.



> *“My daughter felt inspired by her leaders, who were such positive role models.”*
>
> — Mrs S., Parent, Summer Camp

Impact at a Glance

The Strong Walls

friendships formed

877

girls supported

safe space

connections strengthened

confidence built

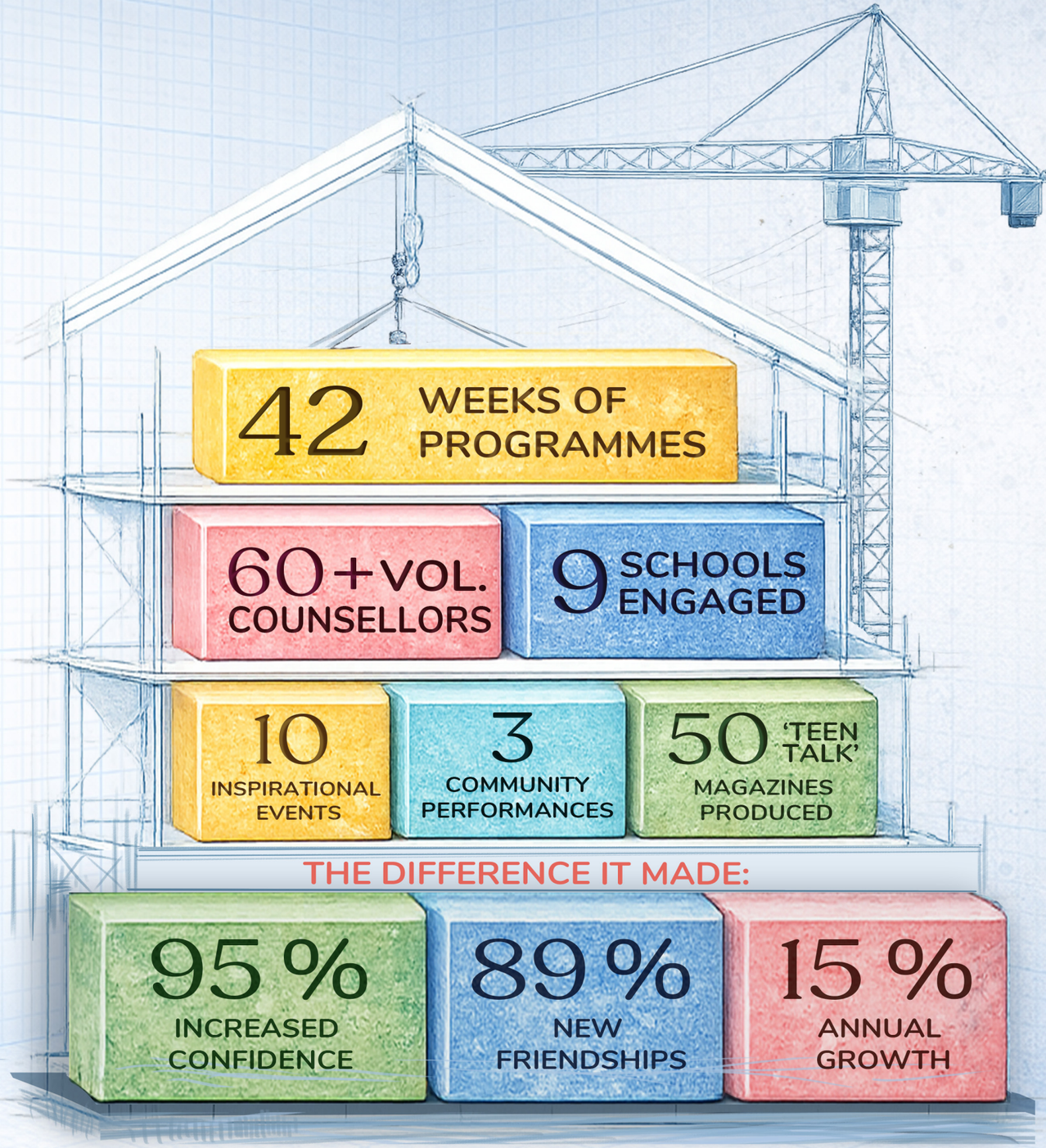
What Girls Gain

Belonging
Friendships and social confidence

Joyfulness
Creativity, teamwork and self expression

Nurture
Positive role models and support.

Wellness
Confidence and emotional wellbeing



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

Voices from the House

In their own words



> *This is the place where I feel* ***happy, confident*** *and part of something.*
>
> *— Ayala H. Participant, Teen*

> *The camp atmosphere was wholesome, joyful and incredibly nurturing. The girls were* ***noticed and valued.***
>
> *— Mrs L. Parent, Summer Camp*

> *Thank you for making me realise how much* ***I have inside.***
>
> *— Tehila S. Dance Club Participant*

Finding Her Place

Naomi's Story (Age 13)

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

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

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

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



Safety, People & Trust

Keeping the House Safe

A Safe Space for Girls

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



Our Team

Mrs. Lindy Finiasz
Treasurer & Senior Activities Coordinator

Mr. Eli Krausz
Trustee

Mr Robert Vorhand
Trustee

Mr. Moshe Duvid Berkowitz
Trustee

Mrs Chani Hager
Trustee

Mrs. Sarah Simmonds
Safeguarding Trustee

Mrs. Henna Kaufman
Trustee

Thank You

For Helping Girls Feel At Home

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

COMMUNITY FUND
The Casey Trust
impact LONDON COLLECTIVE
JackPetchey Foundation — Inspire • Motivate • Achieve
Jewish Children's Holiday Fund — Founded 1888 Registered Charity No. 295361
SPORT ENGLAND
HE GERALD RONSON FAMILY FOUNDATION
The Stafford Trust
PEOPLE'S POSTCODE LOTTERY
POSTCODE SOCIETY TRUST

"You're not funding walls.
You're backing what happens within them.

Make Room for More

The coming year marks a pivotal moment for BJNW.

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

Today



2026/27



Our Priorities

Secure our Future

Complete the transfer to the CIO and secure refurbishment funding

Grow our Home

Renovate and extend the premises to increase capacity

Keep Going

Continue programmes without interruption

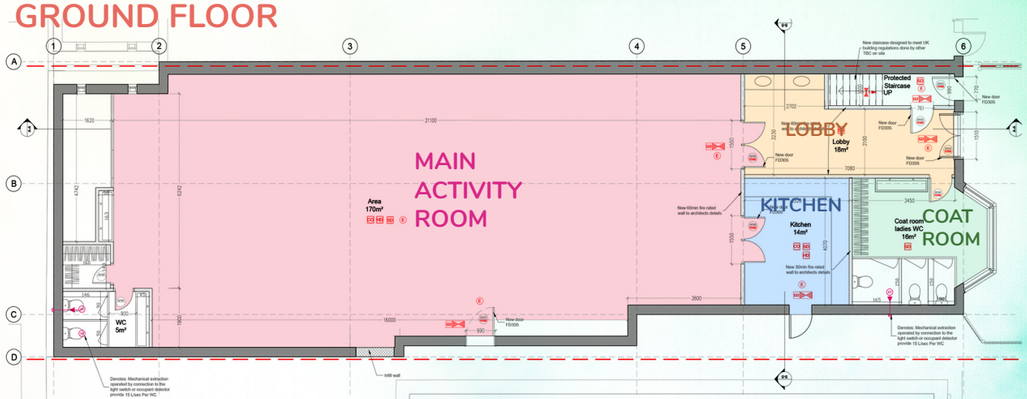
Welcome More Girls

Expand access so more girls can benefit

Proposed Layout

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

GROUND FLOOR



PROPOSED GROUND FLOOR PLAN

ICT ROOM



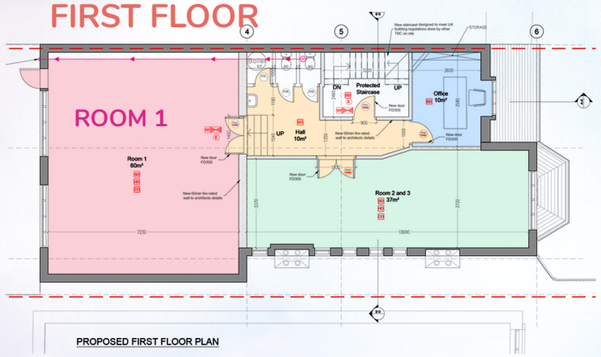
FITNESS ROOM



KITCHEN

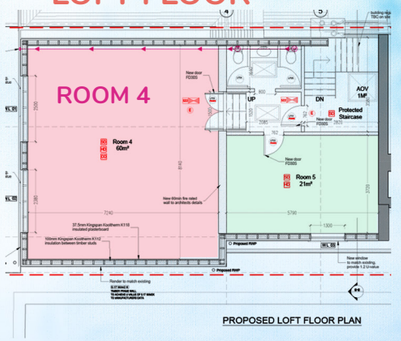


FIRST FLOOR



PROPOSED FIRST FLOOR PLAN

LOFT FLOOR



PROPOSED LOFT FLOOR PLAN

> *This investment in our building is an investment in girls' futures.*

Trustees' Review

OBJECTIVES AND ACTIVITIES

Objectives & Aims

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

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

Public benefit

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

ACHIEVEMENTS AND PERFORMANCE

Achievements to Date:

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

Our Goals for This Fiscal Year:

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

FINANCIAL REVIEW

Reserves Policy

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

FUTURE PLANS

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

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

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

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

Risk management

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

ADMINISTRATIVE DETAILS

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

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

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

LM Finiasz
Mrs L Finiasz
Trustee

Examiner's Report

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

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

Responsibilities and basis of report

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

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) ofthe 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 confirmthat I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give atrue 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 shouldbe drawn in this report in order to enable a proper understanding of the accounts to be reached.

A.Heller

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

Date: 8th June 2026

Statement of Financial Activities

for the Year Ended 30 September 2025

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

The notes form part of these financial statements

Balance Sheet

for the Year Ended 30 September 2025

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

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

LM Finiasz
Mrs L Finiasz
Trustee

The notes form part of these financial statements

Notes to the Financial Statements

for the Year Ended 30 September 2025

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

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

Income

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

Expenditure

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

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

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

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

2. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' expenses

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

Notes to the Financial Statements

for the Year Ended 30 September 2025 (CONTINUED)

3. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

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

Notes to the Financial Statements

for the Year Ended 30 September 2025 (CONTINUED)

4. TANGIBLE FIXED ASSETS

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

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

5. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	30.9.25	30.9.24
	£	£
Other creditors	7,860	7,560

Notes to the Financial Statements

for the Year Ended 30 September 2025 (CONTINUED)

6. MOVEMENT IN FUNDS

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

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

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

Comparatives for movement in funds:

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

Notes to the Financial Statements

for the Year Ended 30 September 2025 (CONTINUED)

6. MOVEMENT IN FUNDS (continued)

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

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

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

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

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

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

Notes to the Financial Statements

for the Year Ended 30 September 2025 (CONTINUED)

7. UNRESTRICTED FUNDS

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

8. RELATED PARTY DISCLOSURES

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

Detailed Statement of Financial Activities

for the Year Ended 30 September 2025 (CONTINUED)

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

This page does not form part of the statutory financial statements

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



Connecting Hearts, Impacting Lives

Beth Jacob Foundation
Charity Number: 293460

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