

# FRIENDS OF BE'ER MIRIAM

England & Wales - Charity number 1000007

## Details

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**Status** Registered

**Legal form** Other

**Registered** 1990-08-01

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** 37 Wargrave Avenue  
London  
N15 6UH

**Phone** 02088029842

## Activities

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**Objects:** THE BENEFIT AND PROMOTION OF THE ORTHODOX JEWISH RELIGION AND ORTHODOX JEWISH RELIGIOUS EDUCATION IN ANY PART OF THE WORLD IN SUCH SHARES AND IN SUCH MANNER AS THE TRUSTEES IN THEIR ABSOLUTE DISCRETION MAY FROM TIME TO TIME DETERMINE.

**Activities:** Grants to educational institutions

## Classification

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- **How:** Makes Grants To Organisations
- **What:** General Charitable Purposes
- **Who:** Other Charities Or Voluntary Bodies

## Geography

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- **Area of benefit:** WORLDWIDE
- Israel

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£52,335	£53,715	-	-
2023-12-31	£86,151	£115,854	-	-
2022-12-31	£171,422	£141,650	-	-
2021-12-31	£145,562	£146,320	-	-
2020-12-31	£93,123	£93,826	-	-

## Trustees

Name	Role	Appointed
YEHUDAH YONAH SILBERSTEIN	Chair	2024-11-01

**FRIENDS OF BE'ER MIRIAM**

England & Wales - Charity number 1000007

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# Accounts

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# **Friends of Beer Miriam**

**Annual Report and  
Financial Statements**

**For year ended  
31 December 2024**

Charity Registration Number 1000007



**Friends of Beer Miriam**  
**FINANCIAL STATEMENTS**  
**FOR YEAR ENDED 31 December 2024**

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**Charity Information**

**Board of Trustees**

Y Silberstein -Trustee

**Registered Office**

37 Wargrave Avenue  
London N15 6UH

**Charity Number**

1000007

**Accountants**

Rothfeld & Co  
Medcar House  
149A Stamford Hill  
London, N16 5LL

**Bankers**

Barclays Bank PLC

**Friends of Beer Miriam**  
FINANCIAL STATEMENTS  
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**Report of the Trustees**

**change date each year**

The Directors/Trustees have pleasure in presenting their Report and Financial Statements of the Company/Charity for the year ended 31 December 2024

The Directors/Trustees have adopted the provisions of the Charities SORP (FRS 102) 2019 in preparing the annual report and financial statements of the Charity.

The Trustees in office throughout the year were Mr M C Elzas, Mr D Lobenstein & Mrs B Dunner. All trustees give of their time freely and no trustee remuneration was paid in the year.

**Reference and Administration**

Reference and Administration details are shown in the schedule of members of the board and professional advisers on page 2 of the financial statements.

**Structure, governance and management**

Friends of Beer Miriam is a charity governed by The Charity Commission of England and Wales

The Trustees are responsible for the governance of the organisation and are active in all operational aspects of strategic management. Major policy decisions are decided at full Trustees' meetings.

**Principal Activity**

The principal activity of the Charity during the year was that of giving grants to charitable institutions.

**Charitable Objects are:**

The charity was established to further both in the United Kingdom and abroad those purposes recognised as charitable by English Law. To achieve these objects, the Charity utilises its income to make grants and donations which are in accordance with the guidance of the Charity Commission relating to Public Benefit.

**Friends of Beer Miriam**  
FINANCIAL STATEMENTS  
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**Report of the Trustees (continued)**

**Achievements**

The Charity received gifts and donations in the year for its operations - £52,335 (2023 - £86,151 )  
During the year, the Company gave £53,715 (2023- £115,854) in grants. The Company receives applications for grants, which are considered by the board.

The Charitable donations made went to further the goals and objectives of the Charity. Donations went to organisations and institutions involved in orthodox Jewish religious education, social welfare etc

Grants are only made upon a unanimous decision by the board.

The results and financial position are shown in the accounts. The Charity's income is sufficient to fund its obligations.

The Trustees have identified the major risks the charitable company is exposed to and systems have been established to mitigate these risks.

**Public benefit**

In setting our objectives and planning our activities the Trustees have given careful consideration to the Charity Commission's general guidance on public benefit and in particular to its supplementary public benefit guidance on fee-charging.

This report has been prepared taking advantage of the special exemptions applicable to small Companies under Part 15 of the Companies Act 2006.

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### **Report of the Trustees (continued)**

The recipients of our services continuously express their appreciation and admiration to all members of the public that assist us in delivering vital services.

#### **Investment policy and returns**

Under the memorandum and articles of association, the charity has the power to make any investment which the trustees see fit.

#### **Reserves Policy**

The trustees retain reserves as necessary and where appropriate, consolidate funds in order to enable the charity to meet future needs or to make more substantial grants which they feel to be appropriate.

#### **Responsibilities of the Directors/Trustees**

Company Law requires the directors to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity as at the Balance sheet date, and of its incoming resources, including income and expenditure for the financial year.

In preparing those financial statements, the Directors/Trustees should follow best practice and

- a. Select suitable accounting policies and apply them consistently.
- b. Make judgments and estimates that are reasonable and prudent.
- c. Follow applicable accounting standards and the Charities SORP, disclosing and explaining any departures in the financial statements.
- d. Prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in operation.

The Directors/Trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them as Directors/Trustees to ensure that the financial statements comply with the Company Law.

The Directors/Trustees are also responsible for safeguarding the charity's assets and hence for taking reasonable steps for the prevention and detection of fraud and other regularities.

**Friends of Beer Miriam**  
FINANCIAL STATEMENTS  
FOR YEAR ENDED 31 December 2024

Approved by The Trustee on 20 October 2025

Y Silberstein- Trustee

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**Independent Examiner's Report to the Trustees / Directors**

**change date each year**

We report on the financial statements of Finegrant Limited for the year ended 31 December 2024.

**Respective Responsibilities of Trustees and Examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and to state whether particular matters have come to my attention

**Basis of Independent Examiner's Report**

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

In connection with my examination, no matter has come to my attention;

1 which gives me reasonable cause to believe that in, any material respect, the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met; or

2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

# Friends of Beer Miriam

## FINANCIAL STATEMENTS FOR YEAR ENDED 31 December 2024

Rothfeld & Co  
Medcar House  
149a Stamford Hill  
London N16 5LL

Date 20/10/2025

### Statement of Financial Activities Income and expenditure account For the Year ended 31 December 2024

	<i>Notes</i>	Unrestricted <u>2024</u> £	Unrestricted <u>2023</u> £
<b>INCOMING RESOURCES</b>			
Income	3	52,335	86,084
Investment Income		73	67
		<u>52,408</u>	<u>86,151</u>
<b>OUTGOING RESOURCES</b>			
<b>Charitable expenditure</b>			
Grants made	4	(53,715)	(115,404)
Administration	5	0	(720)
		<u>(53,715)</u>	<u>(116,124)</u>
<b>Net surplus/(deficit) funds for year</b>		(1,307)	(29,973)
<b>Funds brought forward</b>		<u>1,496</u>	<u>31,469</u>
<b>Funds carried forward</b>		<u>189</u>	<u>1,496</u>

There were no other recognised gains or losses

FINANCIAL STATEMENTS  
FOR YEAR ENDED 31 December 2024

Statement of financial position  
At 31 March 2024

	1 for full acs 0 for abvtd acs	<u>2024</u>	<u>2024</u>	<u>2023</u>	<u>2023</u>
		£	£	£	£
<b>Current Assets</b>					
Cash at Bank and in hand		189		1,496	
		189		1,496	
<b>Creditors</b>					
Amounts due within one year	7	-		(1,350)	
<b>Net Current Assets</b>			189		146
<b>Net Assets</b>			189		146
<b>Accumulated Funds</b>					
Restricted			-		-
Unrestricted			189		1,496
			189		1,496

In approving these financial statements as directors of the company we hereby confirm:

- a. that for the year stated above the company was entitled to the exemption conferred by Section 477 of the Companies Act 2006 ;
- b. that the accounts were prepared and audited in accordance with the requirements of the Companies Act 2006 and that the accounts were deposited at the registered office of the company pursuant to Section 476 of the Companies Act 2006 and that the accounts were audited in accordance with the requirements of the Companies Act 2006 and that the audit was conducted for the year ended 31 December 2024; and
- c. that we acknowledge our responsibilities for:
  1. ensuring that the company keeps accounting records which comply with Section 386 ; and
  2. preparing financial statements which give a true and fair view of the state of affairs of the company as

# Friends of Beer Miriam

## FINANCIAL STATEMENTS FOR YEAR ENDED 31 December 2024

at the end of the financial year and of its profit or loss for the year then ended in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the provisions of the Companies Act relating to financial statements, so far as applicable to the company.

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

Approved by the board on 20 October 2025 and signed on behalf of their behalf by:

Y Silberstein -Trustee

The notes on pages 9 and 10 form part of the balance sheet

### Notes To The Accounts

#### 1) Principal Accounting Policies

##### Basis of Accounting

The Accounts have been prepared under the historical cost convention in accordance with the statement of Recommended Practice: Accounting and reporting by Charities preparing their accounts in accordance with FRS 102 (2019) and the Financial reporting standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

##### Incoming resources

Incoming resources are accounted for upon receipt, except where it is proper to accrue.

##### **Taxation**

The Charitable Company is exempt from taxation on its charitable activities.

#### 2) Investment Income

	<u>2024</u>	<u>2023</u>
<b>Investment Income</b>	<b>£</b>	<b>£</b>
Deposit Account Interest	73	67
	<u>73</u>	<u>67</u>

#### 3) Income

The total turnover of the company for the year has been derived from its principal activity wholly undertaken in the UK.

	<u>2024</u>	<u>2023</u>
<b>Income</b>	<b>£</b>	<b>£</b>

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### FINANCIAL STATEMENTS FOR YEAR ENDED 31 December 2024

Grants and donations received	86,084	86,084	
	86,084	86,084	
	86,084	86,084	
<b>4) Grants</b>	<b>2024</b>	<b>2023</b>	
	<b>£</b>	<b>£</b>	
Grants for Advancement of Education	53,715	115,404	
	53,715	115,404	
	53,715	115,404	

### Notes To The Accounts (continued)

<b>5) Administration</b>	<b>2024</b>	<b>2023</b>	
	<b>£</b>	<b>£</b>	
Accountancy fees	-	450	
Sundry expenses	-	-	
	0	450	
	0	450	

### 6) Trustees Remuneration and Benefits

There were no trustees' remuneration or other benefits for the year ended 31 December 2024

There were no trustees' expenses paid for the year ended 31 December 2024

<b>7) Creditors</b>	<b>2024</b>	<b>2023</b>	
	<b>£</b>	<b>£</b>	
Other creditors	-	1,350	
	-	1,350	
	-	1,350	

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**8) Related Party Disclosures**

There were no related party transactions for the year 31 December 2024

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**FRIENDS OF BE'ER MIRIAM**

England & Wales - Charity number 1000007

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# Accounts

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# **Friends of Beer Miriam**

**Annual Report and  
Financial Statements**

**For year ended  
31 December 2023**

Charity Registration Number 1000007



**Friends of Beer Miriam**  
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**Charity Information**

**Board of Trustees**

M C Elzas-Trustee  
Beatrice Dunner-Trustee  
David Lobenstein-Trustee

**Registered Office**

116 Castlewood Road  
London N15 6BE

**Charity Number**

1000007

**Accountants**

Rothfeld & Co  
Medcar House  
149A Stamford Hill  
London, N16 5LL

**Bankers**

Barclays Bank PLC

**Friends of Beer Miriam**  
**FINANCIAL STATEMENTS**  
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**Report of the Trustees**

change date each year

The Directors/Trustees have pleasure in presenting their Report and Financial Statements of the Company/Charity for the year ended 31 December 2023

The Directors/Trustees have adopted the provisions of the Charities SORP (FRS 102) 2019 in preparing the annual report and financial statements of the Charity.

The Trustees in office throughout the year were Mr M C Elzas, Mr D Lobenstein & Mrs B Dunner. All trustees give of their time freely and no trustee remuneration was paid in the year.

**Reference and Administration**

Reference and Administration details are shown in the schedule of members of the board and professional advisers on page 2 of the financial statements.

**Structure, governance and management**

Friends of Beer Miriam is a charity governed by The Charity Commission of England and Wales

The Trustees are responsible for the governance of the organisation and are active in all operational aspects of strategic management. Major policy decisions are decided at full Trustees' meetings.

**Principal Activity**

The principal activity of the Charity during the year was that of giving grants to charitable institutions.

**Charitable Objects are:**

The charity was established to further both in the United Kingdom and abroad those purposes recognised as charitable by English Law. To achieve these objects, the Charity utilises its income to make grants and donations which are in accordance with the guidance of the Charity Commission relating to Public Benefit.

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**Report of the Trustees (continued)**

**Achievements**

The Charity received gifts and donations in the year for its operations - £86,151 (2022 - £171,409 )  
During the year, the Company gave £115,854 (2022- £141,650) in grants. The Company receives applications for grants, which are considered by the board.

The Charitable donations made went to further the goals and objectives of the Charity. Donations went to organisations and institutions involved in orthodox Jewish religious education, social welfare etc

Grants are only made upon a unanimous decision by the board.

The results and financial position are shown in the accounts. The Charity's income is sufficient to fund its obligations.

The Trustees have identified the major risks the charitable company is exposed to and systems have been established to mitigate these risks.

**Public benefit**

In setting our objectives and planning our activities the Trustees have given careful consideration to the Charity Commission's general guidance on public benefit and in particular to its supplementary public benefit guidance on fee-charging.

This report has been prepared taking advantage of the special exemptions applicable to small Companies under Part 15 of the Companies Act 2006.

**Friends of Beer Miriam**  
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... Continued

**Report of the Trustees (continued)**

The recipients of our services continuously express their appreciation and admiration to all members of the public that assist us in delivering vital services.

**Investment policy and returns**

Under the memorandum and articles of association, the charity has the power to make any investment which the trustees see fit.

**Reserves Policy**

The trustees retain reserves as necessary and where appropriate, consolidate funds in order to enable the charity to meet future needs or to make more substantial grants which they feel to be appropriate.

**Responsibilities of the Directors/Trustees**

Company Law requires the directors to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity as at the Balance sheet date, and of its incoming resources, including income and expenditure for the financial year.

In preparing those financial statements, the Directors/Trustees should follow best practice and

- a. Select suitable accounting policies and apply them consistently.
- b. Make judgments and estimates that are reasonable and prudent.
- c. Follow applicable accounting standards and the Charities SORP, disclosing and explaining any departures in the financial statements.
- d. Prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in operation.

The Directors/Trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them as Directors/Trustees to ensure that the financial statements comply with the Company Law.

The Directors/Trustees are also responsible for safeguarding the charity's assets and hence for taking reasonable steps for the prevention and detection of fraud and other regularities.

**Friends of Beer Miriam**  
**FINANCIAL STATEMENTS**  
**FOR YEAR ENDED 31 December 2023**

Approved by The Trustees on 07 October 2024

M C Elzas- Trustee

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**Independent Examiner's Report to the Trustees / Directors**

change date each year

We report on the financial statements of Finegrant Limited for the year ended 31 December 2023.

**Respective Responsibilities of Trustees and Examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and to state whether particular matters have come to my attention

**Basis of Independent Examiner's Report**

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

In connection with my examination, no matter has come to my attention;

1 which gives me reasonable cause to believe that in, any material respect, the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met; or

2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

# Friends of Beer Miriam

## FINANCIAL STATEMENTS FOR YEAR ENDED 31 December 2023

Rothfeld & Co  
Medcar House  
149a Stamford Hill  
London N16 5LL

Date 07/10/2024

### Statement of Financial Activities Income and expenditure account For the Year ended 31 December 2023

	<i>Notes</i>	Unrestricted <u>2023</u> £	Unrestricted <u>2022</u> £
<b>INCOMING RESOURCES</b>			
Income	3	86,084	171,409
Investment Income		67	13
		<u>86,151</u>	<u>171,422</u>
<b>OUTGOING RESOURCES</b>			
<b>Charitable expenditure</b>			
Grants made	4	(115,404)	(140,750)
Administration	5	(450)	(900)
		<u>(115,854)</u>	<u>(141,650)</u>
<b>Net surplus/(deficit) funds for year</b>		(29,703)	29,772
<b>Funds brought forward</b>		<u>29,849</u>	<u>77</u>
<b>Funds carried forward</b>		<u>146</u>	<u>29,849</u>

There were no other recognised gains or losses

**Friends of Beer Miriam**  
**FINANCIAL STATEMENTS**  
**FOR YEAR ENDED 31 December 2023**

**Statement of financial position**  
**At 31 March 2023**

		<u>2023</u>	<u>2023</u>	<u>2022</u>	<u>2022</u>
		£	£	£	£
	1 for full acs 0 for abvtd acs		<b>Unrestricted</b>		<b>Unrestricted</b>
<b>Current Assets</b>					
Cash at Bank and in hand		1,496		31,469	
		<u>1,496</u>		<u>31,469</u>	
<b>Creditors</b>					
Amounts due within one year	7	<u>(1,350)</u>		<u>(1,620)</u>	
<b>Net Current Assets</b>			146		<u>29,849</u>
<b>Net Assets</b>			<u>146</u>		<u>29,849</u>
<b>Accumulated Funds</b>					
Restricted			-		-
Unrestricted			146		29,849
			<u>146</u>		<u>29,849</u>

In approving these financial statements as directors of the company we hereby confirm:

- a. that for the year stated above the company was entitled to the exemption conferred by Section 477 of the Companies Act 2006 ;
- b. that the accounts were prepared and audited in accordance with the requirements of the Companies Act 2006 and that the audit was conducted for the year ended 31 December 2023; and
- c. that we acknowledge our responsibilities for:
  1. ensuring that the company keeps accounting records which comply with Section 386 ; and
  2. preparing financial statements which give a true and fair view of the state of affairs of the company as

FINANCIAL STATEMENTS  
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at the end of the financial year and of its profit or loss for the year then ended in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the provisions of the Companies Act relating to financial statements, so far as applicable to the company.

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

Approved by the board on 4 June 2024 and signed on behalf of their behalf by:

M C Elzas-Trustee

The notes on pages 9 and 10 form part of the balance sheet

**Notes To The Accounts**

**1) Principal Accounting Policies**

Basis of Accounting

The Accounts have been prepared under the historical cost convention in accordance with the statement of Recommended Practice: Accounting and reporting by Charities preparing their accounts in accordance with FRS 102 (2019) and the Financial reporting standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Incoming resources

Incoming resources are accounted for upon receipt, except where it is proper to accrue.

**Taxation**

The Charitable Company is exempt from taxation on its charitable activities.

**2) Investment Income**

	<b>2023</b>	<b>2022</b>
<b>Investment Income</b>	<b>£</b>	<b>£</b>
Deposit Account Interest	67	13
	67	13

**3) Income**

The total turnover of the company for the year has been derived from its principal activity wholly undertaken in the UK.

	<b>2023</b>	<b>2022</b>
<b>Income</b>	<b>£</b>	<b>£</b>

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Grants and donations received	86,084	171,409
	86,084	171,409

**4) Grants**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Grants for Advancement of Education	115,404	140,750
	115,404	140,750
Chazon Avraham Yitzchak	67,050	
Yeshivas Marbeh Torah	19,700	
Yeshivas Ohavei Torah	9,400	
Other under £10,000	19,254	
	115,404	

**Notes To The Accounts (continued)**

**5) Administration**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Accountancy fees	450	900
Sundry expenses	-	-
	450	900

**6) Trustees Remuneration and Benefits**

There were no trustees' remuneration or other benefits for the year ended 31 December 2022  
There were no trustees' expenses paid for the year ended 31 December 2022

**7) Creditors**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Other creditors	1,350	1,620
	1,350	1,620

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**8) Related Party Disclosures**

There were no related party transactions for the year 31 December 2023

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**Friends of Beer Miriam**

**FINANCIAL STATEMENTS  
FOR YEAR ENDED 31 December 2023**

**Friends of Beer Miriam**

FINANCIAL STATEMENTS  
FOR YEAR ENDED 31 December 2023

**FRIENDS OF BE'ER MIRIAM**

England & Wales - Charity number 1000007

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# Accounts

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**FRIENDS OF BE'ER MIRIAM  
REPORT OF THE TRUSTEES AND  
FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2022**

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

**FRIENDS OF BE'ER MIRIAM**

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FOR THE YEAR ENDED 31 DECEMBER 2022**

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**FRIENDS OF BE'ER MIRIAM**

**REFERENCE AND ADMINISTRATIVE DETAILS  
FOR THE YEAR ENDED 31 DECEMBER 2022**

<b>TRUSTEES</b>	D Lobenstein M C Elzas B Dunner
<b>PRINCIPAL ADDRESS</b>	116 Castlewood Road London N15 6BE
<b>REGISTERED CHARITY NUMBER</b>	1000007
<b>INDEPENDENT EXAMINER</b>	Sugarwhite Meyer HS Ltd First Floor 94 Stamford Hill London N16 6XS

**FRIENDS OF BE'ER MIRIAM**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**

The trustees present their report with the financial statements of the charity for the year ended 31 December 2022. The trustees have adopted the provisions of 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).

**REFERENCE AND ADMINISTRATIVE INFORMATION**

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

**OBJECTIVES AND ACTIVITIES**

**Objectives and aims**

The objects of the charity are the benefit and promotion of the Orthodox Jewish religion and Orthodox Jewish religious education

**Public benefit**

The trustees confirm having referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities.

**ACHIEVEMENT AND PERFORMANCE**

**Charitable activities**

Income for the year increased by about 18% although the trustees reduced grantmaking to leave a surplus for the year.

**FINANCIAL REVIEW**

**Reserves policy**

The trustees do not seek to maintain reserves, other than to ensure that they can continue the activities of the charity. Reserve at the year end were £29,849 (2021 - £77)

**FUTURE PLANS**

The charity plans to continue its activities for the foreseeable future subject to satisfactory income.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

The charity is governed by its Deed of Trust dated 21 December 1989.

**Recruitment and appointment of new trustees**

It is not currently the intention of the trustees of the charity to appoint new trustees. Should this situation change in the future, the trustees will apply suitable recruitment and training procedures.

**Organisational structure**

The charity has three trustees who meet regularly in order to discuss and control its activities. All trustees act on a voluntary basis and receive no remuneration or re-imburement for expenses incurred by them in the execution of their duties.

**Risk management**

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The trustees have put in place systems to identify risks and review the systems regularly.

**STATEMENT OF TRUSTEES' RESPONSIBILITIES**

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

**FRIENDS OF BE'ER MIRIAM**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**

**STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued**

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

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

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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.

Approved by order of the board of trustees on 12 October 2023 and signed on its behalf by:

M C Elzas - Trustee

# INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF FRIENDS OF BE'ER MIRIAM

## Independent examiner's report to the trustees of Friends of Be'er Miriam

I report to the charity trustees on my examination of the accounts of Friends of Be'er Miriam (the Trust) for the year ended 31 December 2022.

## Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements 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) 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 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 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.

E Meyer FCA BSc

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

12 October 2023

**FRIENDS OF BE'ER MIRIAM**

**STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 DECEMBER 2022**

	<b>Notes</b>	<b>2022 Unrestricted fund £</b>	<b>2021 Total funds £</b>
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies		171,409	145,561
Investment income	2	13	1
<b>Total</b>		171,422	145,562
 <b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Grantmaking	3	140,750	145,600
Support		900	720
<b>Total</b>		141,650	146,320
 <b>NET INCOME/(EXPENDITURE)</b>		29,772	(758)
 <b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward		77	835
 <b>TOTAL FUNDS CARRIED FORWARD</b>		29,849	77

The notes form part of these financial statements

**FRIENDS OF BE'ER MIRIAM**

**STATEMENT OF FINANCIAL POSITION  
31 DECEMBER 2022**

	<b>Notes</b>	<b>2022 Total funds £</b>	<b>2021 Total funds £</b>
<b>CURRENT ASSETS</b>			
Cash at bank		31,469	1,048
<b>CREDITORS</b>			
Amounts falling due within one year	7	(1,620)	(971)
		<hr/>	<hr/>
<b>NET CURRENT ASSETS</b>		<b>29,849</b>	<b>77</b>
		<hr/>	<hr/>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<b>29,849</b>	<b>77</b>
		<hr/>	<hr/>
<b>NET ASSETS</b>		<b>29,849</b>	<b>77</b>
		<hr/> <hr/>	<hr/> <hr/>
<b>FUNDS</b>			
Unrestricted funds		29,849	77
		<hr/>	<hr/>
<b>TOTAL FUNDS</b>		<b>29,849</b>	<b>77</b>
		<hr/> <hr/>	<hr/> <hr/>

The financial statements were approved by the Board of Trustees and authorised for issue on 12 October 2023 and were signed on its behalf by:

M C Elzas - Trustee

# FRIENDS OF BE'ER MIRIAM

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022

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

#### **Critical accounting judgements and key sources of estimation uncertainty**

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

#### **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 in the year in which they are incurred and includes irrecoverable VAT which is reported as part of the expenditure to which it relates.

Grants are only recognised in the accounts when paid.

Support costs are those incurred to assist the work of the charity but are not direct charitable activities.

Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

#### **Taxation**

The charity is exempt from tax on its charitable activities.

#### **Going concern**

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

### 2. INVESTMENT INCOME

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Deposit account interest	13	1
	<u>          </u>	<u>          </u>

**FRIENDS OF BE'ER MIRIAM**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 DECEMBER 2022**

**3. CHARITABLE ACTIVITIES COSTS**

	<b>Grant funding of activities (see note 4) £</b>	<b>Support costs (see note 5) £</b>	<b>Totals £</b>
Grantmaking	140,750	-	140,750
Support	-	900	900
	<u>140,750</u>	<u>900</u>	<u>141,650</u>

**4. GRANTS PAYABLE**

	<b>2022 £</b>	<b>2021 £</b>
Grantmaking	140,750	145,600
The total grants paid to institutions during the year was as follows:		
	<b>2022 £</b>	<b>2021 £</b>
Advancement of education	140,750	145,600
Chazon Avraham Yitzchak	66,500	
Yeshivah Marbeh Torah	30,800	
Ohavei Torah	25,500	
Other under £10,000	17,950	
	<u>140,750</u>	

**5. SUPPORT COSTS**

		<b>Governance costs £</b>
Support		900
Support costs, included in the above, are as follows:		
<b>Governance costs</b>		
	<b>2022</b>	<b>2021</b>
	<b>Support £</b>	<b>Total activities £</b>
Independent examiner's fee	300	360
Independent examiner's other fees	600	360
	<u>900</u>	<u>720</u>

## FRIENDS OF BE'ER MIRIAM

### NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2022

#### 6. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2022 nor for the year ended 31 December 2021.

#### Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2022 nor for the year ended 31 December 2021.

#### 7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Bank loans and overdrafts (see note 8)	-	250
Trade creditors	-	1
Other creditors	1,620	720
	<u>1,620</u>	<u>971</u>

#### 8. LOANS

An analysis of the maturity of loans is given below:

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Amounts falling due within one year on demand:		
Bank overdrafts	-	250
	<u>-</u>	<u>250</u>

#### 9. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2022.

**FRIENDS OF BE'ER MIRIAM**

England & Wales - Charity number 1000007

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# Accounts

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**FRIENDS OF BE'ER MIRIAM**  
**REPORT OF THE TRUSTEES AND**  
**FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**

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

**FRIENDS OF BE'ER MIRIAM**

**REFERENCE AND ADMINISTRATIVE DETAILS  
FOR THE YEAR ENDED 31 DECEMBER 2021**

<b>TRUSTEES</b>	D Lobenstein M C Elzas B Dunner
<b>PRINCIPAL ADDRESS</b>	116 Castlewood Road London N15 6BE
<b>REGISTERED CHARITY NUMBER</b>	1000007
<b>INDEPENDENT EXAMINER</b>	Sugarwhite Meyer Accountants Ltd First Floor 94 Stamford Hill London N16 6XS

**FRIENDS OF BE'ER MIRIAM**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**

The trustees present their report with the financial statements of the charity for the year ended 31 December 2021. The trustees have adopted the provisions of 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).

**OBJECTIVES AND ACTIVITIES**

**Objectives and aims**

The objects of the charity is to collect funds to be distributed to Orthodox Jewish religious and educational institutions both in the UK and abroad.

**Public benefit**

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities.

**Grantmaking**

The trustees decide on grants made following requests and recommendations. The institutions and individuals are known to the trustees personally.

**ACHIEVEMENT AND PERFORMANCE**

**Charitable activities**

The charity collected funds and distributed them to educational institutions mainly in Israel.

**FINANCIAL REVIEW**

**Financial position**

The charity continued to receive donations for distribution to educational institutions to the satisfaction of the trustees.

**Reserves policy**

The trustees ensure that the charity has sufficient reserves to cover foreseeable eventualities. No distributions are made before sufficient funds are made available.

**FUTURE PLANS**

The trustees plan to continue the charities activities for the foreseeable future.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

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

The charity is governed by its Deed of Trust dated 21st December 1989.

**Recruitment and appointment of new trustees**

It is not currently the intention of the trustees of the charity to appoint new trustees. Should this situation change in the future, the trustees will apply suitable recruitment and training procedures.

**Organisational structure**

The charity has three trustees who meet regularly in order to discuss and control its activities. All trustees act on a voluntary basis and receive no remuneration or re-imbusement for expenses incurred by them in the execution of their duties.

**Risk management**

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The trustees have put in place systems to identify risks and review the systems regularly.

**FRIENDS OF BE'ER MIRIAM**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**

Approved by order of the board of trustees on 27 October 2022 and signed on its behalf by:

M C Elzas - Trustee

# INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF FRIENDS OF BE'ER MIRIAM

## **Independent examiner's report to the trustees of Friends of Be'er Miriam**

I report to the charity trustees on my examination of the accounts of Friends of Be'er Miriam (the Trust) for the year ended 31 December 2021.

## **Responsibilities and basis of report**

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements 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) 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 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 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.

S. Y. Steinhaus FCA  
Sugarwhite Meyer Accountants Ltd  
First Floor  
94 Stamford Hill  
London  
N16 6XS

27 October 2022

**FRIENDS OF BE'ER MIRIAM**

**STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 DECEMBER 2021**

	Notes	2021 Unrestricted fund £	2020 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies		145,561	93,118
Investment income	2	1	4
<b>Total</b>		145,562	93,122
 <b>EXPENDITURE ON</b>			
Raising funds	3	720	-
<b>Charitable activities</b>			
Grants to educational and religious institutions		145,600	93,825
<b>Total</b>		146,320	93,825
 <b>NET INCOME/(EXPENDITURE)</b>		(758)	(703)
 <b>RECONCILIATION OF FUNDS</b>			
<b>Total funds brought forward</b>		835	1,538
 <b>TOTAL FUNDS CARRIED FORWARD</b>		77	835

The notes form part of these financial statements

**FRIENDS OF BE'ER MIRIAM**  
**STATEMENT OF FINANCIAL POSITION**  
**31 DECEMBER 2021**

	Notes	2021 Total funds £	2020 Total funds £
<b>CURRENT ASSETS</b>			
Debtors	5	-	900
Cash at bank		1,048	656
		<u>1,048</u>	<u>1,556</u>
<b>CREDITORS</b>			
Amounts falling due within one year	6	(971)	(721)
		<u>77</u>	<u>835</u>
<b>NET CURRENT ASSETS</b>			
		<u>77</u>	<u>835</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			
		<u>77</u>	<u>835</u>
<b>NET ASSETS/(LIABILITIES)</b>			
		<u>77</u>	<u>835</u>
<b>FUNDS</b>			
Unrestricted funds	8	77	835
		<u>77</u>	<u>835</u>
<b>TOTAL FUNDS</b>			
		<u>77</u>	<u>835</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 27 October 2022 and were signed on its behalf by:

M C Elzas - Trustee

# FRIENDS OF BE'ER MIRIAM

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

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

#### **Critical accounting judgements and key sources of estimation uncertainty**

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

#### **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 the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

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.

#### **Going concern**

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

**FRIENDS OF BE'ER MIRIAM**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 DECEMBER 2021**

**2. INVESTMENT INCOME**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Deposit account interest	1	4
	<u>          </u>	<u>          </u>

**3. RAISING FUNDS**

**Raising donations and legacies**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Support costs	720	-
	<u>          </u>	<u>          </u>

**4. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 December 2021 nor for the year ended 31 December 2020.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 December 2021 nor for the year ended 31 December 2020.

**5. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Other debtors	-	900
	<u>          </u>	<u>          </u>

**6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Bank loans and overdrafts (see note 7)	250	-
Trade creditors	1	1
Other creditors	720	720
	<u>          </u>	<u>          </u>
	971	721
	<u>          </u>	<u>          </u>

**7. LOANS**

An analysis of the maturity of loans is given below:

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Amounts falling due within one year on demand:		
Bank overdrafts	250	-
	<u>          </u>	<u>          </u>

**FRIENDS OF BE'ER MIRIAM**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 DECEMBER 2021**

**8. MOVEMENT IN FUNDS**

	<b>At 1.1.21 £</b>	<b>Net movement in funds £</b>	<b>At 31.12.21 £</b>
<b>Unrestricted funds</b>			
General fund	835	(758)	77
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>835</u>	<u>(758)</u>	<u>77</u>

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

	<b>Incoming resources £</b>	<b>Resources expended £</b>	<b>Movement in funds £</b>
<b>Unrestricted funds</b>			
General fund	145,562	(146,320)	(758)
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>145,562</u>	<u>(146,320)</u>	<u>(758)</u>

**Comparatives for movement in funds**

	<b>At 1.1.20 £</b>	<b>Net movement in funds £</b>	<b>At 31.12.20 £</b>
<b>Unrestricted funds</b>			
General fund	1,538	(703)	835
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>1,538</u>	<u>(703)</u>	<u>835</u>

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

	<b>Incoming resources £</b>	<b>Resources expended £</b>	<b>Movement in funds £</b>
<b>Unrestricted funds</b>			
General fund	93,122	(93,825)	(703)
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>93,122</u>	<u>(93,825)</u>	<u>(703)</u>

**FRIENDS OF BE'ER MIRIAM**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 DECEMBER 2021**

**8. MOVEMENT IN FUNDS - continued**

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

	<b>At 1.1.20</b>	<b>Net movement in funds</b>	<b>At 31.12.21</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>Unrestricted funds</b>			
General fund	1,538	(1,461)	77
	<u>          </u>	<u>          </u>	<u>          </u>
<b>TOTAL FUNDS</b>	<u>1,538</u>	<u>(1,461)</u>	<u>77</u>

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

	<b>Incoming resources</b>	<b>Resources expended</b>	<b>Movement in funds</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>Unrestricted funds</b>			
General fund	238,684	(240,145)	(1,461)
	<u>          </u>	<u>          </u>	<u>          </u>
<b>TOTAL FUNDS</b>	<u>238,684</u>	<u>(240,145)</u>	<u>(1,461)</u>

**9. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31 December 2021.

**FRIENDS OF BE'ER MIRIAM**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 DECEMBER 2021**

	<b>2021</b>	<b>2020</b>
	£	£
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Gifts	-	(1)
Donations	125,861	85,031
Gift aid	19,700	8,088
	<u>145,561</u>	<u>93,118</u>
<b>Investment income</b>		
Deposit account interest	1	4
	<u>145,562</u>	<u>93,122</u>
<b>Total incoming resources</b>	<b>145,562</b>	<b>93,122</b>
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Grants to institutions	145,600	93,105
<b>Support costs</b>		
<b>Governance costs</b>		
Independent examiner's fee	720	720
	<u>146,320</u>	<u>93,825</u>
<b>Total resources expended</b>	<b>146,320</b>	<b>93,825</b>
<b>Net expenditure</b>	<b><u>(758)</u></b>	<b><u>(703)</u></b>

This page does not form part of the statutory financial statements

**FRIENDS OF BE'ER MIRIAM**

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FOR THE YEAR ENDED 31 DECEMBER 2021**

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**FRIENDS OF BE'ER MIRIAM**

England & Wales - Charity number 1000007

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# Accounts

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CHARITY REGISTRATION NUMBER: 1000007

**Friends of Be'er Miriam**  
**Unaudited Financial Statements**  
**31 December 2020**

**Friends of Be'er Miriam**  
**Financial Statements**  
**Year ended 31 December 2020**

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# **Friends of Be'er Miriam**

## **Trustees' Annual Report**

### **Year ended 31 December 2020**

The trustees present their report and the unaudited financial statements of the charity for the year ended 31 December 2020.

#### **Reference and administrative details**

**Registered charity name** Friends of Be'er Miriam

**Charity registration number** 1000007

**Principal office** 116 Castlewood Road  
London  
N15 6BE

#### **The trustees**

Mr D Lobenstein  
Mr M C Elzas  
Mrs B Dunner

**Independent examiner** S Y Steinhaus FCA  
Sugarwhite Meyer HS Ltd  
First Floor  
94 Stamford Hill  
London  
N16 6XS

#### **Structure, governance and management**

##### **Governing document**

The charity is governed by its Deed of Trust dated 21st December 1989.

##### **Reserves**

The trustees ensure that the charity has sufficient reserves to cover foreseeable eventualities. No distributions are made before sufficient funds are made available.

##### **Risk management**

The trustees have put in place systems to identify risks and review the systems regularly.

##### **Governance and internal control**

The trustees regularly examine any requests and ensure any risks are identified and systems are in place to protect the charity.

##### **Grant making policy**

The trustees decide on grants made following requests and recommendations. The institutions and individuals are known to the trustees personally.

**Friends of Be'er Miriam**  
**Trustees' Annual Report** *(continued)*  
**Year ended 31 December 2020**

**Objectives and activities**

**Public Benefit**

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities.

**Objectives and activities**

The objects of the charity is to collect funds to be distributed to educational institutions both in the UK and abroad.

**Achievements and performance**

The charity collected funds and distributed them to educational institutions mainly in Israel.

**Financial review**

The charity continued to receive donations for distribution to educational institutions to the satisfaction of the trustees.

**Plans for future periods**

The trustees plan to continue the charities activities for the foreseeable future.

The trustees' annual report was approved on 4 October 2021 and signed on behalf of the board of trustees by:

Mr M C Elzas  
Trustee

# **Friends of Be'er Miriam**

## **Independent Examiner's Report to the Trustees of Friends of Be'er Miriam**

### **Year ended 31 December 2020**

I report to the trustees on my examination of the financial statements of Friends of Be'er Miriam ('the charity') for the year ended 31 December 2020.

#### **Responsibilities and basis of report**

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and 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 financial statements do not accord with those records; or
3. the financial statements 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.

S Y Steinhaus FCA  
Independent Examiner

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

4 October 2021

**Friends of Be'er Miriam**  
**Statement of Financial Activities**  
**Year ended 31 December 2020**

		2020		2019
	Note	Unrestricted funds £	Total funds £	Total funds £
<b>Income and endowments</b>				
Donations and legacies	4	85,031	<b>85,031</b>	130,221
Investment income	5	4	<b>4</b>	21
Other income	6	8,088	<b>8,088</b>	1,250
<b>Total income</b>		<u>93,123</u>	<u><b>93,123</b></u>	<u>131,492</u>
<b>Expenditure</b>				
Expenditure on charitable activities		93,826	<b>93,826</b>	139,485
<b>Total expenditure</b>		<u>93,826</u>	<u><b>93,826</b></u>	<u>139,485</u>
<b>Net expenditure and net movement in funds</b>		<u>(703)</u>	<u><b>(703)</b></u>	<u>(7,993)</u>
<b>Reconciliation of funds</b>				
Total funds brought forward		1,538	<b>1,538</b>	9,531
<b>Total funds carried forward</b>		<u>835</u>	<u><b>835</b></u>	<u>1,538</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 6 to 10 form part of these financial statements.

**Friends of Be'er Miriam**  
**Statement of Financial Position**  
**31 December 2020**

	Note	2020 £	£	2019 £
<b>Current assets</b>				
Debtors	10	900		–
Cash at bank and in hand		<u>655</u>		<u>2,258</u>
		1,555		2,258
<b>Creditors: amounts falling due within one year</b>	11	<u>720</u>		<u>720</u>
<b>Net current assets</b>			<u>835</u>	<u>1,538</u>
<b>Total assets less current liabilities</b>			<u>835</u>	<u>1,538</u>
<b>Net assets</b>			<u>835</u>	<u>1,538</u>
<b>Funds of the charity</b>				
Unrestricted funds			<u>835</u>	<u>1,538</u>
<b>Total charity funds</b>	12		<u>835</u>	<u>1,538</u>

These financial statements were approved by the board of trustees and authorised for issue on 4 October 2021, and are signed on behalf of the board by:

Mr M C Elzas  
Trustee

The notes on pages 6 to 10 form part of these financial statements.

**Friends of Be'er Miriam**  
**Notes to the Financial Statements**  
**Year ended 31 December 2020**

**1. General information**

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is 116 Castlewood Road, London, N15 6BE.

**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 Charities Act 2011.

**3. Accounting policies**

**Basis of preparation**

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

**Going concern**

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

**Judgements and key sources of estimation uncertainty**

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

**Fund accounting**

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

# Friends of Be'er Miriam

## Notes to the Financial Statements *(continued)*

### Year ended 31 December 2020

#### 3. Accounting policies *(continued)*

##### Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

##### Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

##### Financial instruments

A financial asset or a financial liability is recognised only when the charity 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.

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

# Friends of Be'er Miriam

## Notes to the Financial Statements *(continued)*

### Year ended 31 December 2020

#### 3. Accounting policies *(continued)*

##### Financial instruments *(continued)*

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

#### 4. Donations and legacies

	Unrestricted Funds £	Total Funds 2020 £	Unrestricted Funds £	Total Funds 2019 £
<b>Donations</b>				
Donations	<u>85,031</u>	<u>85,031</u>	<u>130,221</u>	<u>130,221</u>

#### 5. Investment income

	Unrestricted Funds £	Total Funds 2020 £	Unrestricted Funds £	Total Funds 2019 £
Bank interest received	<u>4</u>	<u>4</u>	<u>21</u>	<u>21</u>

#### 6. Other income

	Unrestricted Funds £	Total Funds 2020 £	Unrestricted Funds £	Total Funds 2019 £
Tax reclaimed	<u>8,088</u>	<u>8,088</u>	<u>1,250</u>	<u>1,250</u>

# Friends of Be'er Miriam

## Notes to the Financial Statements *(continued)*

Year ended 31 December 2020

### 7. Analysis of grants

	2020	2019
	£	£
<b>Grants to institutions</b>		
Margenita D Avrohom	20,800	11,700
Ohavei Torah	9,350	–
Chazon Avraham Yitzchok	33,005	92,000
Kollel Beis Aharon	–	640
Ateres Shlomo	6,400	–
Yeshiva Marbeh Torah	16,700	26,075
Beis Dovid	2,100	8,350
Shaarei Limud	4,750	–
	<u>93,105</u>	<u>138,765</u>
Total grants	<u>93,105</u>	<u>138,765</u>

### 8. Independent examination fees

	2020	2019
	£	£
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>720</u>	<u>720</u>

### 9. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

### 10. Debtors

	2020	2019
	£	£
Other debtors	<u>900</u>	<u>–</u>

### 11. Creditors: amounts falling due within one year

	2020	2019
	£	£
Accruals and deferred income	<u>720</u>	<u>720</u>

# Friends of Be'er Miriam

## Notes to the Financial Statements *(continued)*

### Year ended 31 December 2020

#### 12. Analysis of charitable funds

##### Unrestricted funds

	At 1 January 2020	Income £	Expenditure £	At 31 December 2020 £
General funds	0 <u>1,538</u>	<u>93,123</u>	<u>(93,826)</u>	<u>835</u>

	At 1 January 2019	Income £	Expenditure £	At 31 December 2019 £
General funds	9 <u>9,531</u>	<u>131,492</u>	<u>(139,485)</u>	<u>1,538</u>

#### 13. Analysis of net assets between funds

	Unrestricted Funds £	Total Funds 2020 £
Current assets	1,555	<b>1,555</b>
Creditors less than 1 year	<u>(720)</u>	<u>(720)</u>
<b>Net assets</b>	<u>835</u>	<u>835</u>

	Unrestricted Funds £	Total Funds 2019 £
Current assets	2,258	2,258
Creditors less than 1 year	<u>(720)</u>	<u>(720)</u>
<b>Net assets</b>	<u>1,538</u>	<u>1,538</u>