

THE DWEK FAMILY CHARITABLE TRUST

England & Wales · Charity number 1001456

Details

Other names	THE JOSEPH CLAUDE DWEK CHARITABLE TRUST
Status	Registered
Legal form	Trust
Registered	1991-01-08
Register	View on the Charity Commission register

Contact

Address Suite One
Courthill House
66 Water Lane
Wilmslow
Cheshire
SK9 5AP

Phone 01625549081

Email penjcdwek@aol.com

Activities

Objects: GENERAL CHARITABLE PURPOSES

Activities: The trust is established for the benefit of such exclusively charitable objects as the trustees in their absolute discretion think fit.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Sponsors Or Undertakes Research
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£133,091	£57,087	-	-
2024-03-31	£34,295	£43,777	-	-
2023-03-31	£37,396	£41,534	-	-
2022-03-31	£33,697	£32,419	-	-
2021-03-31	£22,885	£32,442	-	-

Trustees

Name	Role	Appointed
ANTHONY JACK LEON DL FCA		
Jonathan Victor Dwek		
MR JOE DWEK		

THE DWEK FAMILY CHARITABLE TRUST

England & Wales - Charity number 1001456

Accounts

Charity registration number 1001456 (England and Wales)

THE DWEK FAMILY CHARITABLE TRUST
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

THE DWEK FAMILY CHARITABLE TRUST

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

J C Dwek CBE
J V Dwek LLB
A J Leon DL, FCA

Charity registration

England and Wales

1001456

THE DWEK FAMILY CHARITABLE TRUST

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THE DWEK FAMILY CHARITABLE TRUST

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2025

The Trustees present their report together with the financial statements for the trust for the year ended 31 March 2025. The financial statements have been prepared in accordance with the accounting policies.

The Trustees during the year were:

J C Dwek CBE
J V Dwek LLB
A J Leon DL, FCA

The Dwek Family Charitable Trust is a charity established by settlement dated 15 December 1989 as amended by supplemental deed dated 13 December 1990 and is registered with the Charity Commission, No 1001456. The address of the trust is Suite 1, Courthill House, 66 Water Lane, Wilmslow, Cheshire SK9 5AP.

Objectives and activities

The Trustees confirm that they have referred to 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 and setting the donation making policy for the year.

The trust is established for the benefit of such exclusively charitable objects, as the Trustees in their absolute discretion think fit. The benefits are provided to those who are thought to be most in need. The Trustees have absolute power of investment.

Achievements and performance

The Trustees continue to support many worthy causes and, in particular, local charities that may not enjoy national support. Other applications are considered on their merit but are primarily directed at the sick, needy and disadvantaged.

Financial review

The attached financial statements show the current state of finances which the Trustees consider to be reasonable.

Trustees' Responsibilities in Relation to the Financial Statements

Law applicable to charities in England and Wales requires the trustees to prepare the financial statements for each financial year which give a true and fair view of the trusts' financial activities during the year and of its financial position at the end of the year. In preparing those financial statements, the trustees have:

- selected suitable accounting policies and then apply them consistently;
- made judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed subject to any departures disclosed and explained in the financial statements; and
- prepared the financial statements on the going concern basis unless it is inappropriate to presume the trust will continue in business.

The trustees are responsible for keeping accounting records which disclose with reasonable accuracy at any time the financial position of the company, enabling them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

As the trustees we certify that:

- so far as we are aware, there is no relevant information of which the independent examiner is unaware and
- as the trustees we have taken all the steps that we ought to have taken in order to make ourselves aware of any relevant information and to establish that the independent examiner is aware of that information.

THE DWEK FAMILY CHARITABLE TRUST

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2025

Investment Policy

Funds that are surplus to immediate requirements are held in a deposit account where they generate interest for the Trust.

Reserves Policy


All reserves are held in a general fund. It is not the intention to accumulate reserves.

Risk Management

The major risks that the Trust faces have been considered, but at the present time it is believed that they are adequately mitigated by systems currently in place.

The Trustees Report was approved by The Board Of Trustees

.....
J C Dwek CBE
Trustee



Date: 30/12/2025.....

THE DWEK FAMILY CHARITABLE TRUST

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF THE DWEK FAMILY CHARITABLE TRUST

I report on the financial statements of The Dwek Family Charitable Trust for the year ended 31 March 2025. These financial statements have been prepared under the historical cost convention and the accounting policies.

Responsibilities and basis of report

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(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed

I report in respect of my examination of the 's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

My examination was carried out in accordance with the 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 you as 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.

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

- 1 accounting records were not kept in respect of the as required by section 130 of the Charities Act 2011.
- 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 financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements 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 financial statements to be reached.

Carolyn Dutton FCA

Carolyn Dutton FCA for and on behalf of Royce Peeling Green Limited

Date: 19/1/26

THE DWEK FAMILY CHARITABLE TRUST

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Income from:			
Charitable activities		114,387	15,500
Investments		18,704	18,795
Total income		<u>133,091</u>	<u>34,295</u>
Expenditure on:			
Charitable activities	2	57,087	43,777
Total expenditure		<u>57,087</u>	<u>43,777</u>
Net gains/(losses) on investments		<u>588</u>	<u>2,844</u>
Net income/(expenditure) and movement in funds		76,592	(6,638)
Reconciliation of funds:			
Fund balances at 1 April 2024		<u>439,893</u>	<u>446,531</u>
Fund balances at 31 March 2025		<u>516,485</u>	<u>439,893</u>

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

THE DWEK FAMILY CHARITABLE TRUST

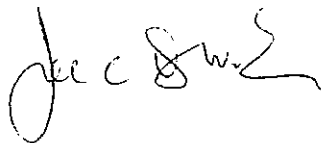
BALANCE SHEET

AS AT 31 MARCH 2025

	Notes	2025		2024	
		£	£	£	£
Fixed assets					
Investments	4		304,961		381,848
Current assets					
Cash at bank and in hand		238,154		59,245	
Creditors: amounts falling due within one year					
		(26,630)		(1,200)	
Net current assets			211,524		58,045
Total assets less current liabilities			516,485		439,893
The funds of the					
Unrestricted funds			516,485		439,893
			516,485		439,893

The financial statements were approved by the Board of Trustees on 30/12/2025

.....
J C Dwek CBE
Trustee



THE DWEK FAMILY CHARITABLE TRUST

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

1.1 Basis of preparation

The financial statements have been prepared under the historical cost convention with the exception of investments, which are included at market value. The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) issued on 16 July 2014 and the Charities Act 2011.

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the Trust has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

The general fund is an unrestricted fund available for use at the discretion of the trustees in furtherance of the general objectives of the trust.

1.4 Income

Incoming resources are included in the Statement of Financial Activities when receivable.

1.5 Expenditure

Resources expended are included in the Statement of Financial Activities on an accrued basis. Irrecoverable VAT is shown as an expense.

1.6 Fixed asset investments

Fixed asset investments are included in the financial statements at market value. The Statement of Financial Activities includes the net gains and losses arising on revaluations and disposals throughout the year.

1.7 Financial instruments

The entity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the balance sheet when the Trust becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

THE DWEK FAMILY CHARITABLE TRUST

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

2 Expenditure on charitable activities

	2025	2024
	£	£
Direct costs		
Bank Charges	217	233
Charitable Donation	54,470	42,944
Accountancy	2,400	600
	<u>57,087</u>	<u>43,777</u>
Analysis by fund		
Unrestricted funds - general	<u>57,087</u>	<u>43,777</u>

3 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

4 Fixed asset investments

	Unlisted investments £
Cost or valuation	
At 1 April 2024	381,848
Additions	13,379
Valuation changes	5,865
Disposals	(96,131)
At 31 March 2025	<u>304,961</u>
Carrying amount	
At 31 March 2025	<u>304,961</u>
At 31 March 2024	<u>381,848</u>

THE DWEK FAMILY CHARITABLE TRUST

England & Wales - Charity number 1001456

Accounts

The Dwek Family Charitable Trust

REPORT AND FINANCIAL STATEMENTS

for the year ended 31 March 2024

Charity Commission Number 1001456

The Dwek Family Charitable Trust

Trustees' Report

Year ended 31 March 2024

The Trustees present their report together with the financial statements for the trust for the year ended 31 March 2024. The financial statements have been prepared in accordance with the accounting policies set out on page 6.

The Trustees during the year were:

J C Dwek CBE
J V Dwek LLB
A J Leon DL, FCA

The Dwek Family Charitable Trust is a charity established by settlement dated 15 December 1989 as amended by supplemental deed dated 13 December 1990 and is registered with the Charity Commission, No 1001456. The address of the trust is Suite 1, Courthill House, 66 Water Lane, Wilmslow, Cheshire SK9 5AP.

Objects, Organisation and Activities

The Trustees confirm that they have referred to 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 and setting the donation making policy for the year.

The trust is established for the benefit of such exclusively charitable objects, as the Trustees in their absolute discretion think fit. The benefits are provided to those who are thought to be most in need. The Trustees have absolute power of investment.

Review of Progress and Achievements

The Trustees continue to support many worthy causes and, in particular, local charities that may not enjoy national support. Other applications are considered on their merit but are primarily directed at the sick, needy and disadvantaged.

Finances

The attached financial statements show the current state of finances which the Trustees consider to be reasonable.

Investment Policy

Funds that are surplus to immediate requirements are held in a deposit account where they generate interest for the Trust.

Reserves Policy

All reserves are held in a general fund. It is not the intention to accumulate reserves.

Risk Management

The major risks that the Trust faces have been considered, but at the present time it is believed that they are adequately mitigated by systems currently in place.

The Dwek Family Charitable Trust

Trustees' Report

Year ended 31 March 2024

Trustees' Responsibilities in Relation to the Financial Statements

Law applicable to charities in England and Wales requires the trustees to prepare the financial statements for each financial year which give a true and fair view of the trusts' financial activities during the year and of its financial position at the end of the year. In preparing those financial statements, the trustees have:

- selected suitable accounting policies and then apply them consistently;
- made judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed subject to any departures disclosed and explained in the financial statements; and
- prepared the financial statements on the going concern basis unless it is inappropriate to presume the trust will continue in business.

The trustees are responsible for keeping accounting records which disclose with reasonable accuracy at any time the financial position of the company, enabling them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

As the trustees we certify that:

- so far as we are aware, there is no relevant information of which the independent examiner is unaware and
- as the trustees we have taken all the steps that we ought to have taken in order to make ourselves aware of any relevant information and to establish that the independent examiner is aware of that information.

J C Dwek CBE

For an on behalf of the Trustees

Independent Examiner's Report to the Trustees of The Dwek Family Charitable Trust Year ended 31 March 2024

I report on the financial statements of The Dwek Family Charitable Trust for the year ended 31 March 2024, which are set out on pages 4 to 6. These financial statements have been prepared under the historical cost convention and the accounting policies are set out on page 6.

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(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 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 the 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 you as 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.

Independent examiner's statement

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 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 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

David M Shalom ACA

33 Broad Lane
Hale
Cheshire
WA15 0DQ

4 July 2024

The Dwek Family Charitable Trust
Statement of Financial Activities
Year ended 31 March 2024

	General Fund 2024 £	General Fund 2023 £
Incoming resources		
Charitable donations	15,500	16,000
Gift Aid on donations	-	2,849
 Incoming resources from generated funds		
Investment income		
Interest	63	41
Dividend income	18,732	18,506
 Total incoming resources	<u>34,295</u>	<u>37,396</u>
 Resources expended		
 Cost of generating funds		
Bank charges and broker costs	233	110
 Charitable activities		
Charitable donations	42,944	40,824
 Governance costs		
Independent Examiner fees	600	600
 Total resources expended	<u>43,777</u>	<u>41,534</u>
 Outgoing resources for the year	(9,482)	(4,138)
 Other recognised profits/(losses)		
Gains/ Losses)/on investments	2,844	(31,061)
 Net movement in funds in the financial year	<u>(6,638)</u>	<u>(35,199)</u>
 Total funds brought forward	446,531	481,730
 Total funds carried forward	<u><u>439,893</u></u>	<u><u>446,531</u></u>

The Dwek Family Charitable Trust
BALANCE SHEET
As at 31 March 2024

	Note	2024 £	2023 £
Investments	4	381,848	387,664
Current assets			
Current account		56,027	45,926
Canaccord Client account		3,218	14,641
		<u>59,245</u>	<u>60,567</u>
Current liabilities: creditors amounts falling due within one year			
Accruals		1,200	1,700
		<u>1,200</u>	<u>1,700</u>
Net current assets		<u>58,045</u>	58,867
NET ASSETS		<u>439,893</u>	446,531
FUNDS			
General fund		<u>439,893</u>	<u>446,531</u>

Signed on behalf of the Board of Trustees on 4 July 2024

J C Dwek CBE

The Dwek Family Charitable Trust

Notes to the financial statements

Year ended 31 March 2024

1. Accounting policies

General

The financial statements have been prepared under the historical cost convention with the exception of investments, which are included at market value. The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) issued on 16 July 2014 and the Charities Act 2011.

Investments

Fixed asset investments are included in the financial statements at market value. The Statement of Financial Activities includes the net gains and losses arising on revaluations and disposals throughout the year.

Incoming resources

Incoming resources are included in the Statement of Financial Activities when receivable.

Resources expended

Resources expended are included in the Statement of Financial Activities on an accrued basis. Irrecoverable VAT is shown as an expense.

Fund accounting

The general fund is an unrestricted fund available for use at the discretion of the trustees in furtherance of the general objectives of the trust.

2. Trustees' remuneration and expenses

No remuneration directly or indirectly out of the funds of the charity was paid, or payable, for the year to any trustee or to any person known to be connected with them.

3. Amounts payable to independent examiner

Fees payable to the independent examiner for independent examination amounted to £600 (2023: £600). No other fees were paid for any other services.

4. Investments

	Brought Forward £	Income £	Withdrawals £	Investment Gains(Losses) £	Carried forward £
Canaccord	215,683	9,917	(18,577)	4,563	211,586
M & G	171,981	8,815	(8,815)	(1,719)	170,262
	<u>387,664</u>	<u>18,732</u>	<u>(27,392)</u>	<u>2,844</u>	<u>381,848</u>

THE DWEK FAMILY CHARITABLE TRUST

England & Wales - Charity number 1001456

Accounts

The Dwek Family Charitable Trust

REPORT AND FINANCIAL STATEMENTS

for the year ended 31 March 2023

Charity Commission Number 1001456

The Dwek Family Charitable Trust

Trustees' Report

Year ended 31 March 2023

The Trustees present their report together with the financial statements for the trust for the year ended 31 March 2023. The financial statements have been prepared in accordance with the accounting policies set out on page 6.

The Trustees during the year were:

J C Dwek CBE
J V Dwek LLB
A J Leon DL, FCA

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The trust is established for the benefit of such exclusively charitable objects, as the Trustees in their absolute discretion think fit. The benefits are provided to those who are thought to be most in need. The Trustees have absolute power of investment.

Review of Progress and Achievements

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Finances

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Reserves Policy

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Risk Management

The major risks that the Trust faces have been considered, but at the present time it is believed that they are adequately mitigated by systems currently in place.

The Dwek Family Charitable Trust

Trustees' Report

Year ended 31 March 2023

Trustees' Responsibilities in Relation to the Financial Statements

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- selected suitable accounting policies and then apply them consistently;
- made judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed subject to any departures disclosed and explained in the financial statements; and
- prepared the financial statements on the going concern basis unless it is inappropriate to presume the trust will continue in business.

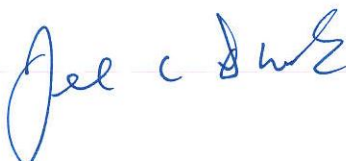
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As the trustees we certify that:

- so far as we are aware, there is no relevant information of which the independent examiner is unaware and
- as the trustees we have taken all the steps that we ought to have taken in order to make ourselves aware of any relevant information and to establish that the independent examiner is aware of that information.

J C Dwek CBE

For an on behalf of the Trustees



Independent Examiner's Report to the Trustees of The Dwek Family Charitable Trust Year ended 31 March 2023

I report on the financial statements of The Dwek Family Charitable Trust for the year ended 31 March 2023, which are set out on pages 4 to 6. These financial statements have been prepared under the historical cost convention and the accounting policies are set out on page 6.

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(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 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 the 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 you as 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.

Independent examiner's statement

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 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 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

David M Shalom ACA
33 Broad Lane
Hale
Cheshire
WA15 0DQ



29 June 2023

The Dwek Family Charitable Trust
Statement of Financial Activities
Year ended 31 March 2023

	General Fund	General Fund
	2023	2022
	£	£
Incoming resources		
Charitable donations	16,000	14,350
Gift Aid on donations	2,849	-
Incoming resources from generated funds		
Investment income		
Interest	41	-
Dividend income	18,506	19,347
Total incoming resources	37,396	33,697
Resources expended		
Cost of generating funds		
Bank charges and other costs	110	30
Charitable activities		
Charitable donations	40,824	31,889
Governance costs		
Independent Examiner fees	600	500
Total resources expended	41,534	32,419
(Outgoing)/ incoming resources for the year	(4,138)	1,278
Other recognised profits/(losses)		
(Loss)/profit on revaluation of investments	(31,061)	12,428
Net movement in funds in the financial year	(35,199)	13,706
Total funds brought forward	481,730	468,024
Total funds carried forward	446,531	481,730

The Dwek Family Charitable Trust
BALANCE SHEET
As at 31 March 2023

	Note	2023 £	2022 £
Investments	4	387,664	423,280
Current assets			
Current account		45,926	46,477
Canaccord Client account		14,641	13,073
		60,567	59,550
Current liabilities: creditors amounts falling due within one year			
Accruals		1,700	1,100
		1,700	1,100
Net current assets		58,867	58,450
NET ASSETS		446,531	481,730
FUNDS			
General fund		446,531	481,730

Signed on behalf of the Board of Trustees on 29 June 2023

J C Dwek CBE

The Dwek Family Charitable Trust

Notes to the financial statements

Year ended 31 March 2023

1. Accounting policies

General

The financial statements have been prepared under the historical cost convention with the exception of investments, which are included at market value. The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) issued on 16 July 2014 and the Charities Act 2011.

Investments

Fixed asset investments are included in the financial statements at market value. The Statement of Financial Activities includes the net gains and losses arising on revaluations and disposals throughout the year.

Incoming resources

Incoming resources are included in the Statement of Financial Activities when receivable.

Resources expended

Resources expended are included in the Statement of Financial Activities on an accrued basis. Irrecoverable VAT is shown as an expense.

Fund accounting

The general fund is an unrestricted fund available for use at the discretion of the trustees in furtherance of the general objectives of the trust.

2. Trustees' remuneration and expenses

No remuneration directly or indirectly out of the funds of the charity was paid, or payable, for the year to any trustee or to any person known to be connected with them.

3. Amounts payable to independent examiner

Fees payable to the independent examiner for independent examination amounted to £500 (2022: £500). No other fees were paid for any other services.

4. Investments

	Brought Forward £	Income £	Additions/ (Withdrawals) £	Revaluations £	Carried forward £
Canaccord	239,441	10,555	(15,110)	(19,203)	215,683
M & G	183,839	7,951	(7,951)	(11,858)	171,981
	<u>423,280</u>	<u>18,506</u>	<u>(23,061)</u>	<u>(31,061)</u>	<u>387,664</u>

THE DWEK FAMILY CHARITABLE TRUST

England & Wales - Charity number 1001456

Accounts

The Dwek Family Charitable Trust

REPORT AND FINANCIAL STATEMENTS

for the year ended 31 March 2022

Charity Commission Number 1001456

The Dwek Family Charitable Trust

Trustees' Report

Year ended 31 March 2022

The Trustees present their report together with the financial statements for the trust for the year ended 31 March 2022. The financial statements have been prepared in accordance with the accounting policies set out on page 6.

The Trustees during the year were:

J C Dwek CBE
J V Dwek LLB
A J Leon DL, FCA

The Dwek Family Charitable Trust is a charity established by settlement dated 15 December 1989 as amended by supplemental deed dated 13 December 1990 and is registered with the Charity Commission, No 1001456. The address of the trust is Suite 1, Courthill House, 66 Water Lane, Wilmslow, Cheshire SK9 5AP.

Objects, Organisation and Activities

The Trustees confirm that they have referred to 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 and setting the donation making policy for the year.

The trust is established for the benefit of such exclusively charitable objects, as the Trustees in their absolute discretion think fit. The benefits are provided to those who are thought to be most in need. The Trustees have absolute power of investment.

Review of Progress and Achievements

The Trustees continue to support many worthy causes and, in particular, local charities that may not enjoy national support. Other applications are considered on their merit but are primarily directed at the sick, needy and disadvantaged.

Finances

The attached financial statements show the current state of finances which the Trustees consider to be reasonable.

Investment Policy

Funds that are surplus to immediate requirements are held in a deposit account where they generate interest for the Trust.

Reserves Policy

All reserves are held in a general fund. It is not the intention to accumulate reserves.

Risk Management

The major risks that the Trust faces have been considered, but at the present time it is believed that they are adequately mitigated by systems currently in place.

The Dwek Family Charitable Trust

Trustees' Report

Year ended 31 March 2022

Trustees' Responsibilities in Relation to the Financial Statements

Law applicable to charities in England and Wales requires the trustees to prepare the financial statements for each financial year which give a true and fair view of the trusts' financial activities during the year and of its financial position at the end of the year. In preparing those financial statements, the trustees have:

- selected suitable accounting policies and then apply them consistently;
- made judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed subject to any departures disclosed and explained in the financial statements; and
- prepared the financial statements on the going concern basis unless it is inappropriate to presume the trust will continue in business.


The trustees are responsible for keeping accounting records which disclose with reasonable accuracy at any time the financial position of the company, enabling them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

As the trustees we certify that:

- so far as we are aware, there is no relevant information of which the independent examiner is unaware and
- as the trustees we have taken all the steps that we ought to have taken in order to make ourselves aware of any relevant information and to establish that the independent examiner is aware of that information.

J C Dwek CBE

For an on behalf of the Trustees



Independent Examiner's Report to the Trustees of The Dwek Family Charitable Trust Year ended 31 March 2022

I report on the financial statements of The Dwek Family Charitable Trust for the year ended 31 March 2022, which are set out on pages 4 to 6. These financial statements have been prepared under the historical cost convention and the accounting policies are set out on page 6.

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(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 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 the 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 you as 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.

Independent examiner's statement

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 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 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

David M Shalom ACA
33 Broad Lane
Hale
Cheshire
WA15 0DQ



30 June 2022

The Dwek Family Charitable Trust
Statement of Financial Activities
Year ended 31 March 2022

	General Fund	General Fund
	2022	2021
	£	£
Incoming resources		
Charitable donations	14,350	8,791
Gift Aid on donations	-	-
Incoming resources from generated funds		
Investment income		
Interest and dividend income	19,347	14,094
Total incoming resources	<u>33,697</u>	<u>22,885</u>
Resources expended		
Cost of generating funds		
Broker and other costs	30	-
Charitable activities		
Charitable donations	31,889	31,942
Governance costs		
Independent Examiner fees	500	500
Total resources expended	<u>32,419</u>	<u>32,442</u>
Incoming/(outgoing) resources for the year	1,278	(9,557)
Other recognised profits		
Profit on revaluation of investments	12,428	60,197
Net movement in funds in the financial year	<u>13,706</u>	<u>50,640</u>
Total funds brought forward	468,024	417,384
Total funds carried forward	<u><u>481,730</u></u>	<u><u>468,024</u></u>

The Dwek Family Charitable Trust
BALANCE SHEET
As at 31 March 2022

	Note	2022 £	2021 £
Investments	4	423,280	410,576
Current assets			
Current account		46,477	48,131
Canaccord Client account		13,073	10,417
		<u>59,550</u>	<u>58,548</u>
Current liabilities: creditors amounts falling due within one year			
Accruals		1,100	1,100
		<u>1,100</u>	<u>1,100</u>
Net current assets		<u>58,450</u>	<u>57,448</u>
NET ASSETS		<u>481,730</u>	<u>468,024</u>
FUNDS			
General fund		<u>481,730</u>	<u>468,024</u>

Signed on behalf of the Board of Trustees on 30 June 2022


J C Dwek CBE

The Dwek Family Charitable Trust
Notes to the financial statements
Year ended 31 March 2022

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3. Amounts payable to independent examiner

Fees payable to the independent examiner for independent examination amounted to £500 (2021: £500). No other fees were paid for any other services.

4. Investments

	Brought Forward	Income	Additions/ (Withdrawals)	Revaluations	Carried forward
	£	£	£	£	£
Canaccord	232,579	12,220	(11,944)	6,586	239,441
M & G	177,997	7,127	(7,127)	5,842	183,839
	<u>410,576</u>	<u>19,347</u>	<u>(19,071)</u>	<u>12,428</u>	<u>423,280</u>