BRIDGE LANE BETH HAMEDRASH GEMACH FUND

England & Wales · Charity number 1002408

Details

Other names	B L B H GEMACH - THE GEMACH, BLBH GEMACH, THE GEMACH
Status	Registered
Legal form	Trust
Registered	1991-04-04
Register	View on the Charity Commission register

Contact

Address	44 Bridge Lane London NW11 0EG
Phone	02034112001
Email	eadwek@gmail.com

Activities

Objects: (1)THE RELIEF OF POVERTY (11)THE ADVANCEMENT OF EDUCATION IN AND THE RELIGION OF THE ORTHODOX JEWISH FAITH (111)SUCH OTHER PURPOSES AS ARE RECOGNISED BY ENGLISH LAW AS CHARITABLE AMONG MEMBERS OF THE JEWISH COMMUNITY IN NORTH WEST LONDON

Activities: The object of the charity, as detailed in the Trust Deed to relief of poverty, advancment of education in the religion of ortodox Jewish faith and such other purposes as are recognised by English Law as charitable among members of the Jewish community in North West London.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** People Of A Particular Ethnic Or Racial Origin

Geography

- **Area of benefit:** NORTH WEST LONDON
- Barnet

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£162,264	£125,617	-	-
2024-03-31	£97,915	£106,414	-	-
2023-03-31	£122,181	£104,216	-	-
2022-03-31	£108,203	£113,148	-	-
2021-03-31	£132,638	£114,097	-	-

Trustees

Name	Role	Appointed
David Chaim Weissbart		2019-03-01
David Rosenthal		2018-02-18
Stuart Feldman		2018-02-18

Accounts

REGISTERED CHARITY NUMBER: 1002408

Report of the Trustees and

Unaudited Financial Statements

for the Year Ended 31 March 2025

for

BRIDGE LANE BETH HAMEDRASH GEMACH FUND

Melinek Fine LLP
Chartered Accountants
First Floor, Winston House
349 Regents Park Road
London
N3 1DH

BRIDGE LANE BETH HAMEDRASH GEMACH FUND

Contents of the Financial Statements
FOR THE YEAR ENDED 31 MARCH 2025

The trustees present their report with the financial statements of the charity for the year ended 31 March 2025. 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, as detailed in the Trust Deed, are the relief of poverty, advancement of education in the orthodox Jewish Faith and such other purposes as are recognised by English law as charitable among members of the Jewish community in North West London.

Significant activities

The charity has continued to provide grants to needy individuals and plans to continue to provide such grants going forward.

Public benefit

The trustees confirm that they have referred to the guidance contained in the Charity commission's general guidance to public benefit when reviewing the charity's aims and objectives and in planning future activities.

Grantmaking

Grants are made to needy individuals and charitable institutions after it has been satisfied that payments will accord with the objectives of the charity.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The charity has had a successful year, raising £161,203 (2024: £97,470) in donations, and making grants totalling £108,483 (2024: £97,049) to needy individuals and £10,075 (2024: £2,355) to charitable organisations that further the objectives of the charity.

As at the balance sheet date the charity had unrestricted funds of £95,479 (2024: £58,832) which the trustees consider satisfactory.

Internal and external factors

There are no specific factors to report.

FINANCIAL REVIEW

Principal funding sources

The principal funding sources are donations from individuals and companies.

The present level of funding is adequate to meet the trustees objectives. The trustees consider the financial position of the charity to be satisfactory.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

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

Recruitment and appointment of new trustees

Membership of the Charity is open to any individual who applies to the charity in the form required by the Trustees and is approved by the trustees.

Organisational structure

The company has 3 trustees; names of members are listed above. The charity is organised so that the trustees meet regularly to manage the affairs of the company.

Risk management

The trustees have assessed the major risks to which the charity is exposed and are satisfied that systems are in place to mitigate exposure to major risks.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1002408

Principal address
44 Bridge Lane
London
NW11 0EG

Trustees
Mr S Feldman
Mr D Rosenthal
Mr D C Weissbart

Independent Examiner
Melinek Fine LLP
Chartered Accountants
First Floor, Winston House
349 Regents Park Road
London
N3 1DH

Approved by order of the board of trustees on 20 July 2025 and signed on its behalf by:

Mr D Rosenthal - Trustee

Independent examiner's report to the trustees of Bridge Lane Beth Hamedrash Gemach Fund
I report to the charity trustees on my examination of the accounts of Bridge Lane Beth Hamedrash Gemach Fund (the Trust) for the year ended 31 March 2025.

Responsibilities and basis of report
As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with 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.

Mr Aryeh Melinek, FCA

Melinek Fine LLP
Chartered Accountants
First Floor, Winston House
349 Regents Park Road
London
N3 1DH

21 July 2025

Statement of Financial Activities
FOR THE YEAR ENDED 31 MARCH 2025

	Notes	2025 Unrestricted fund £	2024 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		161,203	97,470
Investment income	2	1,061	445
Total		162,264	97,915
EXPENDITURE ON			
Charitable activities			
Charitable activities		125,617	106,414
NET INCOME/(EXPENDITURE)		36,647	(8,499)
RECONCILIATION OF FUNDS			
Total funds brought forward		58,832	67,331
TOTAL FUNDS CARRIED FORWARD		95,479	58,832

The notes form part of these financial statements

Balance Sheet
31 MARCH 2025

	Notes	2025 Unrestricted fund £	2024 Total funds £
CURRENT ASSETS			
Debtors	5	16,766	12,970
Cash at bank and in hand		87,933	55,082
		104,699	68,052
CREDITORS			
Amounts falling due within one year	6	(9,220)	(9,220)
NET CURRENT ASSETS		95,479	58,832
TOTAL ASSETS LESS CURRENT LIABILITIES		95,479	58,832
NET ASSETS		95,479	58,832
FUNDS			
Unrestricted funds		95,479	58,832
TOTAL FUNDS		95,479	58,832

The financial statements were approved by the Board of Trustees and authorised for issue on 20 July 2025 and were signed on its behalf by:

Mr D Rosenthal - Trustee

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.

Financial reporting standard 102 - reduced disclosure exemptions
The charity has taken advantage of the following disclosure exemption in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows.

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.

2. INVESTMENT INCOME

	2025	2024
	£	£
Deposit account interest	1,061	445

continued...

3. GRANTS PAYABLE

	2025	2024
	£	£
Charitable activities	118,558	99,404

During the year the charity made grants to needy individuals totalling £117,683 (2024: £97,049) and to institutions totalling £875 (2024: £2,355).

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

5. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Other debtors	16,766	12,970

6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Other creditors	9,220	9,220

7. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2025.

BRIDGE LANE BETH HAMEDRASH GEMACH FUND

England & Wales - Charity number 1002408

Accounts

REGISTERED CHARITY NUMBER: 1002408

Report of the Trustees and

Unaudited Financial Statements

for the Year Ended 31 March 2024

for

BRIDGE LANE BETH HAMEDRASH GEMACH FUND

Melinek Fine LLP
Chartered Accountants
First Floor, Winston House
349 Regents Park Road
London
N3 1DH

BRIDGE LANE BETH HAMEDRASH GEMACH FUND

Contents of the Financial Statements
FOR THE YEAR ENDED 31 MARCH 2024

Report of the Trustees
FOR THE YEAR ENDED 31 MARCH 2024

The trustees present their report with the financial statements of the charity for the year ended 31 March 2024. 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, as detailed in the Trust Deed, are the relief of poverty, advancement of education in the orthodox Jewish Faith and such other purposes as are recognised by English law as charitable among members of the Jewish community in North West London.

Significant activities

The charity has continued to provide grants to needy individuals and plans to continue to provide such grants going forward.

Public benefit

The trustees confirm that they have referred to the guidance contained in the Charity commission's general guidance to public benefit when reviewing the charity's aims and objectives and in planning future activities.

Grantmaking

Grants are made to needy individuals and charitable institutions after it has been satisfied that payments will accord with the objectives of the charity.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The charity has had a successful year, raising £97,470 (2023: £122,146) in donations, and making grants totalling £97,049 (2023: £95,580) to needy individuals and £2,355 (2023: £1,041) to charitable organisations that further the objectives of the charity.

As at the balance sheet date the charity had unrestricted funds of £58,832 (2032: £67,331) which the trustees consider satisfactory.

Internal and external factors

There are no specific factors to report.

FINANCIAL REVIEW

Principal funding sources

The principal funding sources are donations from individuals and companies.

The present level of funding is adequate to meet the trustees objectives. The trustees consider the financial position of the charity to be satisfactory.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

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

Recruitment and appointment of new trustees

Membership of the Charity is open to any individual who applies to the charity in the form required by the Trustees and is approved by the trustees.

Organisational structure

The company has 3 trustees; names of members are listed above. The charity is organised so that the trustees meet regularly to manage the affairs of the company.

Risk management

The trustees have assessed the major risks to which the charity is exposed and are satisfied that systems are in place to mitigate exposure to major risks.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1002408

Principal address
44 Bridge Lane
London
NW11 0EG

Trustees
Mr S Feldman
Mr D Rosenthal
Mr D C Weissbart

Independent Examiner
Melinek Fine LLP
Chartered Accountants
First Floor, Winston House
349 Regents Park Road
London
N3 1DH

Approved by order of the board of trustees on 10 November 2024 and signed on its behalf by:

Mr D Rosenthal - Trustee

Independent examiner's report to the trustees of Bridge Lane Beth Hamedrash Gemach Fund
I report to the charity trustees on my examination of the accounts of Bridge Lane Beth Hamedrash Gemach Fund (the Trust) for the year ended 31 March 2024.

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.

Mr Aryeh Melinek, FCA

Melinek Fine LLP
Chartered Accountants
First Floor, Winston House
349 Regents Park Road
London
N3 1DH

12 November 2024

Statement of Financial Activities
FOR THE YEAR ENDED 31 MARCH 2024

	Notes	2024 Unrestricted fund £	2023 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		97,470	122,146
Investment income	2	445	35
Total		97,915	122,181
EXPENDITURE ON			
Charitable activities			
Charitable activities		106,414	104,216
NET INCOME/(EXPENDITURE)		(8,499)	17,965
RECONCILIATION OF FUNDS			
Total funds brought forward		67,331	49,366
TOTAL FUNDS CARRIED FORWARD		58,832	67,331

The notes form part of these financial statements

Balance Sheet
31 MARCH 2024

	Notes	2024 Unrestricted fund £	2023 Total funds £
CURRENT ASSETS			
Debtors	5	12,970	14,532
Cash at bank and in hand		55,082	56,959
		68,052	71,491
CREDITORS			
Amounts falling due within one year	6	(9,220)	(4,160)
NET CURRENT ASSETS		58,832	67,331
TOTAL ASSETS LESS CURRENT LIABILITIES		58,832	67,331
NET ASSETS		58,832	67,331
FUNDS			
Unrestricted funds		58,832	67,331
TOTAL FUNDS		58,832	67,331

The financial statements were approved by the Board of Trustees and authorised for issue on 10 November 2024 and were signed on its behalf by:

Mr D Rosenthal - Trustee

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.

Financial reporting standard 102 - reduced disclosure exemptions
The charity has taken advantage of the following disclosure exemption in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows.

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.

2. INVESTMENT INCOME

	2024	2023
	£	£
Deposit account interest	445	35

continued...

3. GRANTS PAYABLE

	2024	2023
	£	£
Charitable activities	99,404	96,621

During the year the charity made grants to needy individuals totalling £97,049 (2023: £95,580) and to institutions totalling £2,355 (2023: £1,041).

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2024 nor for the year ended 31 March 2023.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2024 nor for the year ended 31 March 2023.

5. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024	2023
	£	£
Other debtors	12,970	14,532

6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024	2023
	£	£
Other creditors	9,220	4,160

7. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2024.

BRIDGE LANE BETH HAMEDRASH GEMACH FUND

England & Wales - Charity number 1002408

Accounts

REGISTERED CHARITY NUMBER: 1002408

Report of the Trustees and

Unaudited Financial Statements

for the Year Ended 31 March 2023

for

BRIDGE LANE BETH HAMEDRASH GEMACH FUND

Melinek Fine LLP
Chartered Accountants
First Floor, Winston House
349 Regents Park Road
London
N3 1DH

Contents of the Financial Statements
FOR THE YEAR ENDED 31 MARCH 2023

Report of the Trustees
FOR THE YEAR ENDED 31 MARCH 2023

The trustees present their report with the financial statements of the charity for the year ended 31 March 2023. 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, as detailed in the Trust Deed, are the relief of poverty, advancement of education in the orthodox Jewish Faith and such other purposes as are recognised by English law as charitable among members of the Jewish community in North West London.

Significant activities

The charity has continued to provide grants to needy individuals and plans to continue to provide such grants going forward.

Public benefit

The trustees confirm that they have referred to the guidance contained in the Charity commission's general guidance to public benefit when reviewing the charity's aims and objectives and in planning future activities.

Grantmaking

Grants are made to needy individuals and charitable institutions after it has been satisfied that payments will accord with the objectives of the charity.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The charity has had a successful year, raising £122,146 (2022: £108,202) in donations, and making grants totalling £95,580 (2022: £101,673) to needy individuals and £1,041 (2022: £2,900) to charitable organisations that further the objectives of the charity.

Internal and external factors

There are no specific factors to report.

FINANCIAL REVIEW

Principal funding sources

The principal funding sources are donations from individuals and companies.

The present level of funding is adequate to meet the trustees objectives. The trustees consider the financial position of the charity to be satisfactory.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

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

Recruitment and appointment of new trustees

Membership of the Charity is open to any individual who:

a) applies to the charity in the form required by the Trustees;

b) is approved by the trustees.

The trustees may only refuse an application for membership if, acting reasonably and properly they consider it to be in the best interests of the charity to refuse the application.

The trustees must inform the applicant in writing of the reasons for the refusal within 21 days of the decision.

The trustees must consider any written representation the applicant may make about the decision. The trustees decision following any written representation must be notified to the applicant in writing and shall be final.

Organisational structure

The company has 3 trustees; names of members are listed above. The charity is organised so that the trustees meet regularly to manage the affairs of the company.

STRUCTURE, GOVERNANCE AND MANAGEMENT
Risk management
The trustees have assessed the major risks to which the charity is exposed and are satisfied that systems are in place to mitigate exposure to major risks.

REFERENCE AND ADMINISTRATIVE DETAILS
Registered Charity number
1002408

Principal address
44 Bridge Lane
London
NW11 0EG

Trustees
Mr S Feldman
Mr D Rosenthal
Mr D C Weissbart

Independent Examiner
Melinek Fine LLP
Chartered Accountants
First Floor, Winston House
349 Regents Park Road
London
N3 1DH

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

Mr D Rosenthal - Trustee

Independent examiner's report to the trustees of Bridge Lane Beth Hamedrash Gemach Fund
I report to the charity trustees on my examination of the accounts of Bridge Lane Beth Hamedrash Gemach Fund (the Trust) for the year ended 31 March 2023.

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.

Mr Aryeh Melinek, FCA

Melinek Fine LLP
Chartered Accountants
First Floor, Winston House
349 Regents Park Road
London
N3 1DH

12 July 2023

Statement of Financial Activities
FOR THE YEAR ENDED 31 MARCH 2023

	Notes	2023 Unrestricted fund £	2022 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		122,146	108,202
Investment income	2	35	1
Total		122,181	108,203
EXPENDITURE ON			
Charitable activities			
Charitable activities		104,216	113,148
NET INCOME/(EXPENDITURE)		17,965	(4,945)
RECONCILIATION OF FUNDS			
Total funds brought forward		49,366	54,311
TOTAL FUNDS CARRIED FORWARD		67,331	49,366

The notes form part of these financial statements

BRIDGE LANE BETH HAMEDRASH GEMACH FUND

Balance Sheet
31 MARCH 2023

	Notes	2023 Unrestricted fund £	2022 Total funds £
CURRENT ASSETS			
Debtors	5	14,532	8,398
Cash at bank and in hand		56,959	45,129
		71,491	53,527
CREDITORS			
Amounts falling due within one year	6	(4,160)	(4,161)
NET CURRENT ASSETS		67,331	49,366
TOTAL ASSETS LESS CURRENT LIABILITIES		67,331	49,366
NET ASSETS		67,331	49,366
FUNDS			
Unrestricted funds		67,331	49,366
TOTAL FUNDS		67,331	49,366

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

Mr D Rosenthal - Trustee

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.

Financial reporting standard 102 - reduced disclosure exemptions
The charity has taken advantage of the following disclosure exemptions in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows.

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.

2. INVESTMENT INCOME

	2023	2022
	£	£
Deposit account interest	35	1

continued...

3. GRANTS PAYABLE

	2023	2022
	£	£
Charitable activities	96,621	104,573

During the year the charity made grants to needy individuals totalling £95,580 (2022: £101,673) and to institutions totalling £1,041 (2022: £2,900).

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2023 nor for the year ended 31 March 2022.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2023 nor for the year ended 31 March 2022.

5. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Other debtors	14,532	8,398

6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Other creditors	4,160	4,161

7. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2023.

BRIDGE LANE BETH HAMEDRASH GEMACH FUND

England & Wales - Charity number 1002408

Accounts

REGISTERED CHARITY NUMBER: 1002408

REPORT OF THE TRUSTEES AND

UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

FOR

BRIDGE LANE BETH HAMEDRASH GEMACH FUND

Melinek Fine LLP
Chartered Accountants
First Floor, Winston House
349 Regents Park Road
London
N3 1DH

CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2022

The trustees present their report with the financial statements of the charity for the year ended 31 March 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).

OBJECTIVES AND ACTIVITIES
Objectives and aims
The objects of the charity, as detailed in the Trust Deed, are the relief of poverty, advancement of education in the orthodox Jewish Faith and such other purposes as are recognised by English law as charitable among members of the Jewish community in North West London.

Significant activities
The charity has continued to provide grants to needy individuals and plans to continue to provide such grants going forward.

Public benefit
The trustees confirm that they have referred to the guidance contained in the Charity commission's general guidance to public benefit when reviewing the charity's aims and objectives and in planning future activities.

Grantmaking
Grants are made to needy individuals and charitable institutions after it has been satisfied that payments will accord with the objectives of the charity.

ACHIEVEMENT AND PERFORMANCE
Charitable activities
The charity has had a successful year, raising £108,202 (2021: £132,632) in donations, and making grants totalling £101,673 (2021: £105,647) to needy individuals and £2,900 (2021: £1,500) to charitable organisations that further the objectives of the charity.

Internal and external factors
There are no specific factors to report.

FINANCIAL REVIEW
Principal funding sources
The principal funding sources are donations from individuals and companies.

The present level of funding is adequate to meet the trustees objectives. The trustees consider the financial position of the charity to be satisfactory.

STRUCTURE, GOVERNANCE AND MANAGEMENT
Governing document
The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Recruitment and appointment of new trustees
Membership of the Charity is open to any individual who:

a) applies to the charity in the form required by the Trustees;

b) is approved by the trustees.

The trustees may only refuse an application for membership if, acting reasonably and properly they consider it to be in the best interests of the charity to refuse the application.

The trustees must inform the applicant in writing of the reasons for the refusal within 21 days of the decision.

The trustees must consider any written representation the applicant may make about the decision. The trustees decision following any written representation must be notified to the applicant in writing and shall be final.

Organisational structure
The company has 3 trustees; names of members are listed above. The charity is organised so that the trustees meet regularly to manage the affairs of the company.

STRUCTURE, GOVERNANCE AND MANAGEMENT
Risk management
The trustees have assessed the major risks to which the charity is exposed and are satisfied that systems are in place to mitigate exposure to major risks.

REFERENCE AND ADMINISTRATIVE DETAILS
Registered Charity number
1002408

Principal address
44 Bridge Lane
London
NW11 0EG

Trustees
Mr S Feldman
Mr D Rosenthal
Mr D C Weissbart

Independent Examiner
Melinek Fine LLP
Chartered Accountants
First Floor, Winston House
349 Regents Park Road
London
N3 1DH

Approved by order of the board of trustees on 22 November 2022 and signed on its behalf by:

Mr D Rosenthal - Trustee

Independent examiner's report to the trustees of Bridge Lane Beth Hamedrash Gemach Fund
I report to the charity trustees on my examination of the accounts of Bridge Lane Beth Hamedrash Gemach Fund (the Trust) for the year ended 31 March 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.

Mr Aryeh Melinek, FCA
Melinek Fine LLP
Chartered Accountants
First Floor, Winston House
349 Regents Park Road
London
N3 1DH

22 November 2022

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2022

	Notes	2022 Unrestricted fund £	2021 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		**108,202**	132,632
Investment income	2	**1**	6
Total		**108,203**	132,638
EXPENDITURE ON			
Charitable activities			
Charitable activities		**113,148**	114,097
NET INCOME/(EXPENDITURE)		**(4,945)**	18,541
RECONCILIATION OF FUNDS			
Total funds brought forward		**54,311**	35,770
TOTAL FUNDS CARRIED FORWARD		**49,366**	54,311

The notes form part of these financial statements

BALANCE SHEET
31 MARCH 2022

	Notes	2022 Unrestricted fund £	2021 Total funds £
CURRENT ASSETS			
Debtors	5	**8,398**	2,401
Cash at bank and in hand		**45,129**	56,070
		53,527	58,471
CREDITORS			
Amounts falling due within one year	6	**(4,161)**	(4,160)
NET CURRENT ASSETS		**49,366**	54,311
TOTAL ASSETS LESS CURRENT LIABILITIES		**49,366**	54,311
NET ASSETS		**49,366**	54,311
FUNDS			
Unrestricted funds		**49,366**	54,311
TOTAL FUNDS		**49,366**	54,311

The financial statements were approved by the Board of Trustees and authorised for issue on 22 November 2022 and were signed on its behalf by:

Mr D Rosenthal - Trustee

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.

Financial reporting standard 102 - reduced disclosure exemptions
The charity has taken advantage of the following disclosure exemptions in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows.

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.

2. INVESTMENT INCOME

	2022	2021
	£	£
Deposit account interest	**1**	6

 continued...

3. GRANTS PAYABLE

	2022	2021
	£	£
Charitable activities	**104,573**	107,147

During the year the charity made grants to needy individuals totalling £101,673 (2021: £105,647) and to institutions totalling £2,900 (2021: £1,500).

4. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' expenses

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

5. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Other debtors	**8,398**	2,401

6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Other creditors	**4,161**	4,160

7. RELATED PARTY DISCLOSURES

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

Accounts

REGISTERED CHARITY NUMBER: 1002408

REPORT OF THE TRUSTEES AND

UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

FOR

BRIDGE LANE BETH HAMEDRASH GEMACH FUND

Melinek Fine LLP
Chartered Accountants
First Floor, Winston House
349 Regents Park Road
London
N3 1DH

CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

The trustees present their report with the financial statements of the charity for the year ended 31 March 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, as detailed in the Trust Deed, are the relief of poverty, advancement of education in the orthodox Jewish Faith and such other purposes as are recognised by English law as charitable among members of the Jewish community in North West London.

Significant activities

The charity has continued to provide grants to needy individuals and plans to continue to provide such grants going forward.

Public benefit

The trustees confirm that they have referred to the guidance contained in the Charity commission's general guidance to public benefit when reviewing the charity's aims and objectives and in planning future activities.

Grantmaking

Grants are made to needy individuals and charitable institutions after it has been satisfied that payments will accord with the objectives of the charity.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The charity has had a successful year, raising £132,632 (2020: £88,040) in donations, and making grants totalling £105,647 (2020: £75,765) to needy individuals and £1,500 (2020: £10,760) to charitable organisations that further the objectives of the charity.

Internal and external factors

There are no specific factors to report.

FINANCIAL REVIEW

Principal funding sources

The principal funding sources are donations from individuals and companies.

The present level of funding is adequate to meet the trustees objectives. The trustees consider the financial position of the charity to be satisfactory.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

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

Recruitment and appointment of new trustees

Membership of the Charity is open to any individual who:

a) applies to the charity in the form required by the Trustees;

b) is approved by the trustees.

The trustees may only refuse an application for membership if, acting reasonably and properly they consider it to be in the best interests of the charity to refuse the application.

The trustees must inform the applicant in writing of the reasons for the refusal within 21 days of the decision.

The trustees must consider any written representation the applicant may make about the decision. The trustees decision following any written representation must be notified to the applicant in writing and shall be final.

Organisational structure

The company has 3 trustees; names of members are listed above. The charity is organised so that the trustees meet regularly to manage the affairs of the company.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

The trustees have assessed the major risks to which the charity is exposed and are satisfied that systems are in place to mitigate exposure to major risks.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1002408

Principal address

44 Bridge Lane
London
NW11 0EG

Trustees

Mr S Feldman
Mr D Rosenthal
Mr D C Weissbart

Independent Examiner

Melinek Fine LLP
Chartered Accountants
First Floor, Winston House
349 Regents Park Road
London
N3 1DH

Approved by order of the board of trustees on 14 September 2021 and signed on its behalf by:

Mr D Rosenthal - Trustee

Independent examiner's report to the trustees of Bridge Lane Beth Hamedrash Gemach Fund
I report to the charity trustees on my examination of the accounts of Bridge Lane Beth Hamedrash Gemach Fund (the Trust) for the year ended 31 March 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.

Mr Aryeh Melinek, FCA
Melinek Fine LLP
Chartered Accountants
First Floor, Winston House
349 Regents Park Road
London
N3 1DH

14 September 2021

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2021

	Notes	2021 Unrestricted fund £	2020 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		**132,632**	88,040
Investment income	2	**6**	15
Total		**132,638**	88,055
EXPENDITURE ON			
Charitable activities			
Charitable activities		**114,097**	93,724
NET INCOME/(EXPENDITURE)		**18,541**	(5,669)
RECONCILIATION OF FUNDS			
Total funds brought forward		**35,770**	41,439
TOTAL FUNDS CARRIED FORWARD		**54,311**	35,770

The notes form part of these financial statements

BALANCE SHEET
31 MARCH 2021

	Notes	2021 Unrestricted fund £	2020 Total funds £
CURRENT ASSETS			
Debtors	5	**2,401**	4,018
Cash at bank and in hand		**56,070**	35,912
		58,471	39,930
CREDITORS			
Amounts falling due within one year	6	**(4,160)**	(4,160)
NET CURRENT ASSETS		**54,311**	35,770
TOTAL ASSETS LESS CURRENT LIABILITIES		**54,311**	35,770
NET ASSETS		**54,311**	35,770
FUNDS			
Unrestricted funds		**54,311**	35,770
TOTAL FUNDS		**54,311**	35,770

The financial statements were approved by the Board of Trustees and authorised for issue on 14 September 2021 and were signed on its behalf by:

Mr D Rosenthal - Trustee

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.

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Income
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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.

2. INVESTMENT INCOME

	2021	2020
	£	£
Deposit account interest	**6**	15

continued...

3. GRANTS PAYABLE

	2021	2020
	£	£
Charitable activities	**107,147**	86,525

During the year the charity made grants to needy individuals totalling £105,647 (2020: £75,765) and to institutions totalling £1,500 (2020: £10,760).

4. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' expenses

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

5. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
	£	£
Other debtors	**2,401**	4,018

6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
	£	£
Other creditors	**4,160**	4,160

7. RELATED PARTY DISCLOSURES

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