

**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

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FOR THE YEAR ENDED 31 MARCH 2025**

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BRIDGE LANE BETH HAMEDRASH GEMACH FUND

Report of the Trustees 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

BRIDGE LANE BETH HAMEDRASH GEMACH FUND

**Report of the Trustees
FOR THE YEAR ENDED 31 MARCH 2025**

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**

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
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London
N3 1DH

21 July 2025

BRIDGE LANE BETH HAMEDRASH GEMACH FUND

**Statement of Financial Activities
FOR THE YEAR ENDED 31 MARCH 2025**

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

The notes form part of these financial statements

BRIDGE LANE BETH HAMEDRASH GEMACH FUND

Balance Sheet 31 MARCH 2025

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

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

BRIDGE LANE BETH HAMEDRASH GEMACH FUND

Notes to the Financial Statements FOR THE YEAR ENDED 31 MARCH 2025

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared 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	<u>1,061</u>	<u>445</u>

BRIDGE LANE BETH HAMEDRASH GEMACH FUND**Notes to the Financial Statements - continued
FOR THE YEAR ENDED 31 MARCH 2025****3. GRANTS PAYABLE**

	2025	2024
	£	£
Charitable activities	<u>118,558</u>	<u>99,404</u>

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	<u>16,766</u>	<u>12,970</u>

6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Other creditors	<u>9,220</u>	<u>9,220</u>

7. RELATED PARTY DISCLOSURES

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