

# COLEL POLEN KUPATH RAMBAN LIMITED

England & Wales · Charity number 1002487

## Details

---

**Status** Registered

**Legal form** Charitable company

**Company number** [02325191](#)

**Registered** 1991-04-10

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

## Contact

---

**Address** 479 Holloway Road  
London  
N7 6LE

**Phone** 020 8806 6370

## Activities

---

**Objects:** (1) THE ADVANCEMENT OF RELIGION IN ACCORDANCE WITH THE ORTHODOX JEWISH FAITH. (2) THE RELIEF OF POVERTY.

**Activities:** Making grants in accordance with the charity's objects especially to Kupath Ramban - Israel

## Classification

---

- **How:** Makes Grants To Individuals, Makes Grants To Organisations
- **What:** Education/training, The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin

## Geography

---

- Israel
- Hackney
- Haringey

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£381,765	£401,386	-	-
2024-03-31	£311,473	£296,935	-	-
2023-03-31	£405,511	£435,641	-	-
2022-03-31	£432,925	£404,176	-	-
2021-03-31	£353,316	£355,354	-	-

## Trustees

Name	Role	Appointed
IAN HEITNER		
ISIAH TRAUBE		
Moshe Borzokovski		2021-12-08

**COLEL POLEN KUPATH RAMBAN LIMITED**

England & Wales - Charity number 1002487

---

# Accounts

---

**REGISTERED COMPANY NUMBER: 02325191 (England and Wales)**  
**REGISTERED CHARITY NUMBER: 1002487**

**COLEL POLEN KUPATH RAMBAN LIMITED**  
**(A COMPANY LIMITED BY GUARANTEE)**

**REPORT OF THE TRUSTEES AND**

**FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2025**

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

**COLEL POLEN KUPATH RAMBAN LIMITED**

**CONTENTS OF THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2025**

	<b>Page</b>
<b>Reference and Administrative Details</b>	1
<b>Report of the Trustees</b>	2 to 3
<b>Independent Examiner's Report</b>	4
<b>Statement of Financial Activities</b>	5
<b>Balance Sheet</b>	6
<b>Notes to the Financial Statements</b>	7 to 10

**COLEL POLEN KUPATH RAMBAN LIMITED**  
**REFERENCE AND ADMINISTRATIVE DETAILS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

<b>TRUSTEES</b>	I Heitner I Traube M Borzokovski
<b>REGISTERED OFFICE</b>	First Floor 94 Stamford Hill London N16 6XS
<b>REGISTERED COMPANY NUMBER</b>	02325191 (England and Wales)
<b>REGISTERED CHARITY NUMBER</b>	1002487
<b>INDEPENDENT EXAMINER</b>	Sugarwhite Meyer Accountants Ltd First Floor 94 Stamford Hill London N16 6XS

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2025**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, 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).

**Reference and administrative information**

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

**OBJECTIVES AND ACTIVITIES**

**Objectives and aims**

The objects of the charity are, the advancement of religion in accordance with the Orthodox Jewish Faith and the relief of poverty. The charity give special regard to Kupath Ramban, Israel, a charity which makes grants for mother and baby care and medical aid. In addition it gives general financial support, especially to assist widows and orphans. It has opened an outlet for low cost food, clothing and home equipment , it also gives interest free loans.

The trustees confirm that they have given due regard the Charity Commission's guidance on public benefit.

**Grantmaking**

In general the trustees select the institutions to be supported according to their personal knowledge of work of the institution. Whilst not actively inviting applications, they are always prepared to accept any application which will be carefully considered and help given according to circumstances and funds then available.

**ACHIEVEMENT AND PERFORMANCE**

**Review of activities and performance**

During the under review there was an increase in income of 23% and of expenditure of 35%, leaving the charity with a deficit for the year, being funded from reserves held.

**FINANCIAL REVIEW**

**Reserves policy**

The trustees do not seek to maintain reserves, other than to ensure that they can continue the activities of the charity. Reserves at the year end, which are free reserves, were £1,684 (2024 - £21,305).

**FUTURE PLANS**

The trustees anticipate that the charity will continue on a similar basis in the foreseeable future subject to satisfactory income and there are no plans for any major changes.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Constitution**

The charity is constituted as a company limited by guarantee and is governed by its Memorandum and Articles of Association dated 5th December 1988 as amended 19th July 1989.

**Organisational structure**

The power to appoint new trustees is vested in the continuing board. It is not the intention of the trustees of the charity to appoint any new trustees. Should the situation change in the future, the trustees will apply suitable recruitment induction and training procedures.

**Risk review**

The trustees have reviewed the major risks that the charity is exposed and confirm that they have established systems to mitigate them.

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2025**

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 6 August 2025 and signed on its behalf by:

I Traube - Trustee

## **INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF COLEL POLEN KUPATH RAMBAN LIMITED**

### **Independent examiner's report to the trustees of Colel Polen Kupath Ramban Limited ('the Company')**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2025.

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

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

#### **Independent examiner's statement**

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

E Meyer FCA BSc

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

6 August 2025

**COLEL POLEN KUPATH RAMBAN LIMITED**

**STATEMENT OF FINANCIAL ACTIVITIES  
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)  
FOR THE YEAR ENDED 31 MARCH 2025**

	Notes	Unrestricted fund £	Restricted fund £	2025 Total funds £	2024 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies		381,765	-	381,765	311,473
<b>EXPENDITURE ON</b>					
Raising funds		103,296	-	103,296	44,141
<b>Charitable activities</b>	2				
Grantmaking		295,350	-	295,350	250,075
Support		2,740	-	2,740	2,719
<b>Total</b>		401,386	-	401,386	296,935
<b>NET INCOME/(EXPENDITURE)</b>		(19,621)	-	(19,621)	14,538
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		21,305	-	21,305	6,767
<b>TOTAL FUNDS CARRIED FORWARD</b>		1,684	-	1,684	21,305

The notes form part of these financial statements

**COLEL POLEN KUPATH RAMBAN LIMITED (REGISTERED NUMBER: 02325191)**

**BALANCE SHEET  
31 MARCH 2025**

	Notes	2025 £	2024 £
<b>CURRENT ASSETS</b>			
Cash at bank		7,559	24,787
<b>CREDITORS</b>			
Amounts falling due within one year	7	(5,875)	(3,482)
<b>NET CURRENT ASSETS</b>		<u>1,684</u>	<u>21,305</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		1,684	21,305
<b>NET ASSETS</b>		<u>1,684</u>	<u>21,305</u>
<b>FUNDS</b>	9		
Unrestricted funds:			
General fund		<u>1,684</u>	<u>21,305</u>
<b>TOTAL FUNDS</b>		<u>1,684</u>	<u>21,305</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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

The financial statements were approved by the Board of Trustees and authorised for issue on 6 August 2025 and were signed on its behalf by:

I Traube - Trustee

# COLEL POLEN KUPATH RAMBAN LIMITED

## 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 charitable company, 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 Companies Act 2006. The financial statements have been prepared under the historical cost convention.

#### Income

Donations are recognised in the Statement of Financial Activities of the charity when received.

#### Expenditure

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

Raising funds are the costs of generating income and do not include the costs of disseminating information in support of the charitable activities.

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

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

#### Taxation

The charity is exempt from corporation tax on its charitable activities.

#### Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

#### Going concern

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

### 2. CHARITABLE ACTIVITIES COSTS

	Grant funding of activities (see note 3) £	Support costs (see note 4) £	Totals £
Grantmaking	295,350	-	295,350
Support	-	2,740	2,740
	<u>295,350</u>	<u>2,740</u>	<u>298,090</u>

**COLEL POLEN KUPATH RAMBAN LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2025**

**3. GRANTS PAYABLE**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Grantmaking	295,350	250,075
	<u>295,350</u>	<u>250,075</u>

The total grants paid to institutions during the year was as follows:

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Relief of poverty	293,500	242,800
Advancement of education	-	5,275
Advancement of religion	1,850	2,000
	<u>295,350</u>	<u>250,075</u>
Kupath Ramban, Israel	284,500	
Others under £7,000	10,850	
	<u>295,350</u>	

**4. SUPPORT COSTS**

		<b>Governance costs</b>
		<b>£</b>
Support		2,740
		<u>2,740</u>

Support costs, included in the above, are as follows:

**Governance costs**

	<b>2025</b>	<b>2024</b>
	<b>Support</b>	<b>Total activities</b>
	<b>£</b>	<b>£</b>
Independent examiner's fee	480	480
Independent examiner's other fees	1,680	1,680
General expenses	580	559
	<u>2,740</u>	<u>2,719</u>

**5. 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.

**COLEL POLEN KUPATH RAMBAN LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2025**

**6. STAFF COSTS**

	<b>2025</b>	<b>2024</b>
	£	£
Wages and salaries	18,811	17,213
Other pension costs	12	-
	<u>18,823</u>	<u>17,213</u>

The average monthly number of employees during the year was as follows:

	<b>2025</b>	<b>2024</b>
Office staff	2	2
	<u>2</u>	<u>2</u>

No employees received emoluments in excess of £60,000.

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

	<b>2025</b>	<b>2024</b>
	£	£
Wages and salaries control	1,550	1,323
Pension	28	-
Accruals and deferred income	4,297	2,159
	<u>5,875</u>	<u>3,482</u>

**8. ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	<b>Unrestricted fund</b>	<b>Restricted fund</b>	<b>2025 Total funds</b>	<b>2024 Total funds</b>
	£	£	£	£
Current assets	7,559	-	7,559	24,787
Current liabilities	(5,875)	-	(5,875)	(3,482)
	<u>1,684</u>	<u>-</u>	<u>1,684</u>	<u>21,305</u>

**9. MOVEMENT IN FUNDS**

	<b>At 1.4.24</b>	<b>Net movement in funds</b>	<b>At 31.3.25</b>
	£	£	£
<b>Unrestricted funds</b>			
General fund	21,305	(19,621)	1,684
	<u>21,305</u>	<u>(19,621)</u>	<u>1,684</u>
<b>TOTAL FUNDS</b>	<u>21,305</u>	<u>(19,621)</u>	<u>1,684</u>

**COLEL POLEN KUPATH RAMBAN LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2025**

**9. MOVEMENT IN FUNDS - continued**

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

	<b>Incoming resources £</b>	<b>Resources expended £</b>	<b>Movement in funds £</b>
<b>Unrestricted funds</b>			
General fund	381,765	(401,386)	(19,621)
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>381,765</u>	<u>(401,386)</u>	<u>(19,621)</u>

**Comparatives for movement in funds**

	<b>At 1.4.23 £</b>	<b>Net movement in funds £</b>	<b>At 31.3.24 £</b>
<b>Unrestricted funds</b>			
General fund	6,767	14,538	21,305
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>6,767</u>	<u>14,538</u>	<u>21,305</u>

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

	<b>Incoming resources £</b>	<b>Resources expended £</b>	<b>Movement in funds £</b>
<b>Unrestricted funds</b>			
General fund	311,473	(296,935)	14,538
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>311,473</u>	<u>(296,935)</u>	<u>14,538</u>

**10. RELATED PARTY DISCLOSURES**

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

**COLEL POLEN KUPATH RAMBAN LIMITED**

England & Wales - Charity number 1002487

---

# Accounts

---

**REGISTERED COMPANY NUMBER: 02325191 (England and Wales)**  
**REGISTERED CHARITY NUMBER: 1002487**

**COLEL POLEN KUPATH RAMBAN LIMITED**  
**(A COMPANY LIMITED BY GUARANTEE)**

**REPORT OF THE TRUSTEES AND**

**FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2024**

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

**COLEL POLEN KUPATH RAMBAN LIMITED**

**CONTENTS OF THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2024**

	<b>Page</b>
<b>Reference and Administrative Details</b>	1
<b>Report of the Trustees</b>	2 to 3
<b>Independent Examiner's Report</b>	4
<b>Statement of Financial Activities</b>	5
<b>Balance Sheet</b>	6
<b>Notes to the Financial Statements</b>	7 to 11

**COLEL POLEN KUPATH RAMBAN LIMITED**

**REFERENCE AND ADMINISTRATIVE DETAILS  
FOR THE YEAR ENDED 31 MARCH 2024**

<b>TRUSTEES</b>	I Heitner I Traube M Borzokovski
<b>REGISTERED OFFICE</b>	First Floor 94 Stamford Hill London N16 6XS
<b>REGISTERED COMPANY NUMBER</b>	02325191 (England and Wales)
<b>REGISTERED CHARITY NUMBER</b>	1002487
<b>INDEPENDENT EXAMINER</b>	Sugarwhite Meyer Accountants Ltd First Floor 94 Stamford Hill London N16 6XS

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2024**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, 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).

**Reference and administrative information**

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

**OBJECTIVES AND ACTIVITIES**

**Objectives and aims**

The objects of the charity are, the advancement of religion in accordance with the Orthodox Jewish Faith and the relief of poverty. The charity give special regard to Kupath Ramban, Israel, a charity which makes grants for mother and baby care and medical aid. In addition it gives general financial support, especially to assist widows and orphans. It has opened an outlet for low cost food, clothing and home equipment , it also gives interest free loans.

The trustees confirm that they have given due regard the Charity Commission's guidance on public benefit.

**Grantmaking**

In general the trustees select the institutions to be supported according to their personal knowledge of work of the institution. Whilst not actively inviting applications, they are always prepared to accept any application which will be carefully considered and help given according to circumstances and funds then available.

**ACHIEVEMENT AND PERFORMANCE**

**Review of activities and performance**

During the under review there was an decrease in income of 23% with a reduction in grantmaking of 25%, leaving the charity with a surplus for the year.

**FINANCIAL REVIEW**

**Reserves policy**

The trustees do not seek to maintain reserves, other than to ensure that they can continue the activities of the charity. Reserves at the year end, which are free reserves, were £21,305 (2023 - £6,767).

**FUTURE PLANS**

The trustees anticipate that the charity will continue on a similar basis in the foreseeable future subject to satisfactory income and there are no plans for any major changes.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Constitution**

The charity is constituted as a company limited by guarantee and is governed by its Memorandum and Articles of Association dated 5th December 1988 as amended 19th July 1989.

**Organisational structure**

The power to appoint new trustees is vested in the current board. It is not the intention of the trustees of the charity to appoint any new trustees. Should the situation change in the future, the trustees will apply suitable recruitment induction and training procedures.

**Risk review**

The trustees have reviewed the major risks that the charity is exposed and confirm that they have established systems to mitigate them.

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2024**

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 23 January 2025 and signed on its behalf by:

I Traube - Trustee

## **INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF COLEL POLEN KUPATH RAMBAN LIMITED**

### **Independent examiner's report to the trustees of Colel Polen Kupath Ramban Limited ('the Company')**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2024.

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

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

### **Independent examiner's statement**

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

E Meyer FCA BSc

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

23 January 2025

**COLEL POLEN KUPATH RAMBAN LIMITED**

**STATEMENT OF FINANCIAL ACTIVITIES  
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)  
FOR THE YEAR ENDED 31 MARCH 2024**

	Notes	Unrestricted fund £	Restricted fund £	2024 Total funds £	2023 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies		311,473	-	311,473	405,511
<b>EXPENDITURE ON</b>					
Raising funds	2	44,141	-	44,141	94,857
<b>Charitable activities</b>					
Grantmaking	3	250,075	-	250,075	336,980
Support		2,719	-	2,719	3,804
<b>Total</b>		296,935	-	296,935	435,641
<b>NET INCOME/(EXPENDITURE)</b>		14,538	-	14,538	(30,130)
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		6,767	-	6,767	36,897
<b>TOTAL FUNDS CARRIED FORWARD</b>		21,305	-	21,305	6,767

The notes form part of these financial statements

**COLEL POLEN KUPATH RAMBAN LIMITED (REGISTERED NUMBER: 02325191)**

**BALANCE SHEET  
31 MARCH 2024**

	<b>Notes</b>	<b>2024 £</b>	<b>2023 £</b>
<b>CURRENT ASSETS</b>			
Cash at bank		24,787	13,172
<b>CREDITORS</b>			
Amounts falling due within one year	8	(3,482)	(6,405)
<b>NET CURRENT ASSETS</b>		<u>21,305</u>	<u>6,767</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		21,305	6,767
<b>NET ASSETS</b>		<u>21,305</u>	<u>6,767</u>
<b>FUNDS</b>	10		
Unrestricted funds:			
General fund		<u>21,305</u>	<u>6,767</u>
<b>TOTAL FUNDS</b>		<u>21,305</u>	<u>6,767</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2024.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2024 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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

The financial statements were approved by the Board of Trustees and authorised for issue on 23 January 2025 and were signed on its behalf by:

I Traube - Trustee

# COLEL POLEN KUPATH RAMBAN LIMITED

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

### 1. ACCOUNTING POLICIES

#### Basis of preparing the financial statements

The financial statements of the charitable company, 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 Companies Act 2006. The financial statements have been prepared under the historical cost convention.

#### Income

Donations are recognised in the Statement of Financial Activities of the charity when received.

#### Expenditure

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

Raising funds are the costs of generating income and do not include the costs of disseminating information in support of the charitable activities.

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

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

#### Taxation

The charity is exempt from corporation tax on its charitable activities.

#### Going concern

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

### 2. RAISING FUNDS

#### Raising donations and legacies

	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
Staff costs	17,213	-	17,213	15,811
Brochures, postage and stationery	1,524	-	1,524	24,336
Function expenses	6,767	-	6,767	28,002
Office expenditure	12,439	-	12,439	13,139
Advertising	345	-	345	3,720
Telephone	2,355	-	2,355	2,068
Credit card charges	683	-	683	1,644
General expenses	2,815	-	2,815	6,137
	<u>44,141</u>	<u>-</u>	<u>44,141</u>	<u>94,857</u>

**COLEL POLEN KUPATH RAMBAN LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2024**

**3. CHARITABLE ACTIVITIES COSTS**

	<b>Grant funding of activities (see note 4) £</b>	<b>Support costs (see note 5) £</b>	<b>Totals £</b>
Grantmaking	250,075	-	250,075
Support	-	2,719	2,719
	<u>250,075</u>	<u>2,719</u>	<u>252,794</u>

**4. GRANTS PAYABLE**

	<b>2024 £</b>		<b>2023 £</b>
Grantmaking	250,075		336,980

The total grants paid to institutions during the year was as follows:

	<b>2024 £</b>		<b>2023 £</b>
Relief of poverty	242,800		324,630
Advancement of education	5,275		3,500
Advancement of religion	2,000		8,850
	<u>250,075</u>		<u>336,980</u>

Kupath Ramban, Israel	242,000		
Others under £3,000	8,075		
	<u>250,075</u>		

**5. SUPPORT COSTS**

		<b>Governance costs £</b>	
Support		2,719	

Support costs, included in the above, are as follows:

**Governance costs**

	<b>2024 Support £</b>		<b>2023 Total activities £</b>
Independent examiner's fee	480		480
Independent examiner's other fees	1,680		1,680
General expenses	559		1,824
Fees waived	-		(180)
	<u>2,719</u>		<u>3,804</u>

**COLEL POLEN KUPATH RAMBAN LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2024**

**6. 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.

**7. STAFF COSTS**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Wages and salaries	17,213	15,811
	<u>17,213</u>	<u>15,811</u>

The average monthly number of employees during the year was as follows:

	<b>2024</b>	<b>2023</b>
Office staff	<u>2</u>	<u>2</u>

No employees received emoluments in excess of £60,000.

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

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Wages and salaries control	1,323	1,321
Accruals and deferred income	2,159	5,084
	<u>3,482</u>	<u>6,405</u>

**9. ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	<b>Unrestricted fund</b>	<b>Restricted fund</b>	<b>2024 Total funds</b>	<b>2023 Total funds</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Current assets	24,787	-	24,787	13,172
Current liabilities	(3,482)	-	(3,482)	(6,405)
	<u>21,305</u>	<u>-</u>	<u>21,305</u>	<u>6,767</u>

**COLEL POLEN KUPATH RAMBAN LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2024**

**10. MOVEMENT IN FUNDS**

	<b>At 1.4.23</b>	<b>Net movement in funds</b>	<b>At 31.3.24</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>Unrestricted funds</b>			
General fund	6,767	14,538	21,305
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>6,767</u>	<u>14,538</u>	<u>21,305</u>

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

	<b>Incoming resources</b>	<b>Resources expended</b>	<b>Movement in funds</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>Unrestricted funds</b>			
General fund	311,473	(296,935)	14,538
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>311,473</u>	<u>(296,935)</u>	<u>14,538</u>

**Comparatives for movement in funds**

	<b>At 1.4.22</b>	<b>Net movement in funds</b>	<b>At 31.3.23</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>Unrestricted funds</b>			
General fund	36,897	(30,130)	6,767
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>36,897</u>	<u>(30,130)</u>	<u>6,767</u>

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

	<b>Incoming resources</b>	<b>Resources expended</b>	<b>Movement in funds</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>Unrestricted funds</b>			
General fund	405,511	(435,641)	(30,130)
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>405,511</u>	<u>(435,641)</u>	<u>(30,130)</u>

**COLEL POLEN KUPATH RAMBAN LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2024**

**11. RELATED PARTY DISCLOSURES**

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

**COLEL POLEN KUPATH RAMBAN LIMITED**

England & Wales - Charity number 1002487

---

# Accounts

---

**REGISTERED COMPANY NUMBER: 02325191 (England and Wales)**  
**REGISTERED CHARITY NUMBER: 1002487**

**COLEL POLEN KUPATH RAMBAN LIMITED**  
**(A COMPANY LIMITED BY GUARANTEE)**

**REPORT OF THE TRUSTEES AND**

**FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2023**

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

**COLEL POLEN KUPATH RAMBAN LIMITED**

**CONTENTS OF THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2023**

	<b>Page</b>
<b>Reference and Administrative Details</b>	1
<b>Report of the Trustees</b>	2 to 3
<b>Independent Examiner's Report</b>	4
<b>Statement of Financial Activities</b>	5
<b>Balance Sheet</b>	6
<b>Notes to the Financial Statements</b>	7 to 11

**COLEL POLEN KUPATH RAMBAN LIMITED**

**REFERENCE AND ADMINISTRATIVE DETAILS  
FOR THE YEAR ENDED 31 MARCH 2023**

<b>TRUSTEES</b>	I Heitner I Traube M Borzokovski
<b>REGISTERED OFFICE</b>	First Floor 94 Stamford Hill London N16 6XS
<b>REGISTERED COMPANY NUMBER</b>	02325191 (England and Wales)
<b>REGISTERED CHARITY NUMBER</b>	1002487
<b>INDEPENDENT EXAMINER</b>	Sugarwhite Meyer Accountants Ltd First Floor 94 Stamford Hill London N16 6XS

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2023**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, 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).

**Reference and administrative information**

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

**OBJECTIVES AND ACTIVITIES**

**Objectives and aims**

The objects of the charity are, the advancement of religion in accordance with the Orthodox Jewish Faith and the relief of poverty. The charity give special regard to Kupath Ramban, Israel, a charity which makes grants for mother and baby care and medical aid. In addition it gives general financial support, especially to assist widows and orphans. It has opened an outlet for low cost food, clothing and home equipment , it also gives interest free loans.

The trustees confirm that they have given due regard the Charity Commission's guidance on public benefit.

**Grantmaking**

In general the trustees select the institutions to be supported according to their personal knowledge of work of the institution. Whilst not actively inviting applications, they are always prepared to accept any application which will be carefully considered and help given according to circumstances and funds then available.

**ACHIEVEMENT AND PERFORMANCE**

**Review of activities and performance**

During the under review there was an decrease in income of about 6%. However the was an increase in both raising funds and grantmaking which gave rise to a deficit for the year, being funded from reserves held.

**FINANCIAL REVIEW**

**Reserves policy**

The trustees do not seek to maintain reserves, other than to ensure that they can continue the activities of the charity. Reserves at the year end, which are free reserves, were £6,767 (2022 - £36,897).

**FUTURE PLANS**

The trustees anticipate that the charity will continue on a similar basis in the foreseeable future subject to satisfactory income and there are no plans for any major changes.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Constitution**

The charity is constituted as a company limited by guarantee and is governed by its Memorandum and Articles of Association dated 5th December 1988 as amended 19th July 1989.

**Organisational structure**

The power to appoint new trustees is vested in the current board. It is not the intention of the trustees of the charity to appoint any new trustees. Should the situation change in the future, the trustees will apply suitable recruitment induction and training procedures.

**Risk review**

The trustees have reviewed the major risks that the charity is exposed and confirm that they have established systems to mitigate them.

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2023**

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 13 December 2023 and signed on its behalf by:

I Traube - Trustee

## **INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF COLEL POLEN KUPATH RAMBAN LIMITED**

### **Independent examiner's report to the trustees of Colel Polen Kupath Ramban Limited ('the Company')**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2023.

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

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

### **Independent examiner's statement**

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the **\*\*ERROR - relevant professional body must be completed\*\***, which is one of the listed bodies.

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:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

E Meyer FCA BSc

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

13 December 2023

**COLEL POLEN KUPATH RAMBAN LIMITED**

**STATEMENT OF FINANCIAL ACTIVITIES  
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)  
FOR THE YEAR ENDED 31 MARCH 2023**

	Notes	Unrestricted fund £	Restricted fund £	2023 Total funds £	2022 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies		405,511	-	405,511	432,925
<b>EXPENDITURE ON</b>					
Raising funds	2	94,857	-	94,857	89,110
<b>Charitable activities</b>					
Grantmaking	3	336,980	-	336,980	312,455
Support		3,804	-	3,804	2,611
<b>Total</b>		435,641	-	435,641	404,176
<b>NET INCOME/(EXPENDITURE)</b>		(30,130)	-	(30,130)	28,749
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		36,897	-	36,897	8,148
<b>TOTAL FUNDS CARRIED FORWARD</b>		6,767	-	6,767	36,897

The notes form part of these financial statements

**COLEL POLEN KUPATH RAMBAN LIMITED (REGISTERED NUMBER: 02325191)**

**BALANCE SHEET  
31 MARCH 2023**

	<b>Notes</b>	<b>2023 £</b>	<b>2022 £</b>
<b>CURRENT ASSETS</b>			
Cash at bank		13,172	44,901
<b>CREDITORS</b>			
Amounts falling due within one year	8	(6,405)	(8,004)
<b>NET CURRENT ASSETS</b>		<u>6,767</u>	<u>36,897</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>6,767</u>	<u>36,897</u>
<b>NET ASSETS</b>		<u>6,767</u>	<u>36,897</u>
<b>FUNDS</b>	10		
Unrestricted funds:			
General fund		<u>6,767</u>	<u>36,897</u>
<b>TOTAL FUNDS</b>		<u>6,767</u>	<u>36,897</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2023.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2023 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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

The financial statements were approved by the Board of Trustees and authorised for issue on 13 December 2023 and were signed on its behalf by:

I Traube - Trustee

# COLEL POLEN KUPATH RAMBAN LIMITED

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

### 1. ACCOUNTING POLICIES

#### Basis of preparing the financial statements

The financial statements of the charitable company, 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 Companies Act 2006. The financial statements have been prepared under the historical cost convention.

#### Income

Donations are recognised in the Statement of Financial Activities of the charity when received.

#### Expenditure

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

Raising funds are the costs of generating income and do not include the costs of disseminating information in support of the charitable activities.

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

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

#### Taxation

The charity is exempt from corporation tax on its charitable activities.

#### Going concern

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

### 2. RAISING FUNDS

#### Raising donations and legacies

	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
Staff costs	15,811	-	15,811	14,828
Brochures, postage and stationery	24,336	-	24,336	12,722
Function expenses	28,002	-	28,002	29,676
Office expenditure	13,139	-	13,139	15,300
Advertising	3,720	-	3,720	-
Telephone	2,068	-	2,068	1,501
Credit card charges	1,644	-	1,644	881
General expenses	6,137	-	6,137	14,202
	<u>94,857</u>	<u>-</u>	<u>94,857</u>	<u>89,110</u>

**COLEL POLEN KUPATH RAMBAN LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2023**

**3. CHARITABLE ACTIVITIES COSTS**

	<b>Grant funding of activities (see note 4) £</b>	<b>Support costs (see note 5) £</b>	<b>Totals £</b>
Grantmaking	336,980	-	336,980
Support	-	3,804	3,804
	<u>336,980</u>	<u>3,804</u>	<u>340,784</u>

**4. GRANTS PAYABLE**

	<b>2023 £</b>		<b>2022 £</b>
Grantmaking	336,980		312,455
	<u>336,980</u>		<u>312,455</u>

The total grants paid to institutions during the year was as follows:

	<b>2023 £</b>		<b>2022 £</b>
Relief of poverty	324,630		298,210
Advancement of education	3,500		7,745
Advancement of religion	8,850		500
Social welfare	-		6,000
	<u>336,980</u>		<u>312,455</u>

Kupath Ramban, Israel	323,730		
Others under £11,000	13,250		
	<u>336,980</u>		

**5. SUPPORT COSTS**

			<b>Governance costs £</b>
Support			3,804
			<u>3,804</u>

**COLEL POLEN KUPATH RAMBAN LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2023**

**5. SUPPORT COSTS - continued**

Support costs, included in the above, are as follows:

**Governance costs**

	<b>2023</b>	<b>2022</b>
	<b>Support</b>	<b>Total</b>
	<b>£</b>	<b>activities</b>
		<b>£</b>
Independent examiner's fee	480	480
Independent examiner's other fees	1,680	1,620
General expenses	1,824	511
Fees waived	(180)	-
	<u>3,804</u>	<u>2,611</u>
	<u>3,804</u>	<u>2,611</u>

**6. 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.

**7. STAFF COSTS**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Wages and salaries	15,811	14,828
	<u>15,811</u>	<u>14,828</u>
	<u>15,811</u>	<u>14,828</u>

The average monthly number of employees during the year was as follows:

	<b>2023</b>	<b>2022</b>
Office staff	-	2
	<u>-</u>	<u>2</u>
	<u>-</u>	<u>2</u>

No employees received emoluments in excess of £60,000.

**COLEL POLEN KUPATH RAMBAN LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2023**

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

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Wages and salaries control	1,321	1,236
Accruals and deferred income	5,084	6,768
	<u>6,405</u>	<u>8,004</u>

**9. ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	<b>Unrestricted fund</b>	<b>Restricted fund</b>	<b>2023 Total funds</b>	<b>2022 Total funds</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Current assets	13,172	-	13,172	44,901
Current liabilities	(6,405)	-	(6,405)	(8,004)
	<u>6,767</u>	<u>-</u>	<u>6,767</u>	<u>36,897</u>

**10. MOVEMENT IN FUNDS**

	<b>At 1.4.22</b>	<b>Net movement in funds</b>	<b>At 31.3.23</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>Unrestricted funds</b>			
General fund	36,897	(30,130)	6,767
	<u>36,897</u>	<u>(30,130)</u>	<u>6,767</u>
<b>TOTAL FUNDS</b>	<u>36,897</u>	<u>(30,130)</u>	<u>6,767</u>

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

	<b>Incoming resources</b>	<b>Resources expended</b>	<b>Movement in funds</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>Unrestricted funds</b>			
General fund	405,511	(435,641)	(30,130)
	<u>405,511</u>	<u>(435,641)</u>	<u>(30,130)</u>
<b>TOTAL FUNDS</b>	<u>405,511</u>	<u>(435,641)</u>	<u>(30,130)</u>

**Comparatives for movement in funds**

	<b>At 1.4.21</b>	<b>Net movement in funds</b>	<b>At 31.3.22</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>Unrestricted funds</b>			
General fund	8,148	28,749	36,897
	<u>8,148</u>	<u>28,749</u>	<u>36,897</u>
<b>TOTAL FUNDS</b>	<u>8,148</u>	<u>28,749</u>	<u>36,897</u>

**COLEL POLEN KUPATH RAMBAN LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2023**

**10. MOVEMENT IN FUNDS - continued**

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

	<b>Incoming resources £</b>	<b>Resources expended £</b>	<b>Movement in funds £</b>
<b>Unrestricted funds</b>			
General fund	432,925	(404,176)	28,749
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>432,925</u>	<u>(404,176)</u>	<u>28,749</u>

**11. RELATED PARTY DISCLOSURES**

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

**COLEL POLEN KUPATH RAMBAN LIMITED**

England & Wales - Charity number 1002487

---

# Accounts

---

**REGISTERED COMPANY NUMBER: 02325191 (England and Wales)**  
**REGISTERED CHARITY NUMBER: 1002487**

**COLEL POLEN KUPATH RAMBAN LIMITED**  
**(A COMPANY LIMITED BY GUARANTEE)**

**REPORT OF THE TRUSTEES AND**

**FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2022**

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

**COLEL POLEN KUPATH RAMBAN LIMITED**

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

	<b>Page</b>
<b>Reference and Administrative Details</b>	1
<b>Report of the Trustees</b>	2 to 3
<b>Independent Examiner's Report</b>	4
<b>Statement of Financial Activities</b>	5
<b>Balance Sheet</b>	6
<b>Notes to the Financial Statements</b>	7 to 11

**COLEL POLEN KUPATH RAMBAN LIMITED**  
**REFERENCE AND ADMINISTRATIVE DETAILS**  
**FOR THE YEAR ENDED 31 MARCH 2022**

<b>TRUSTEES</b>	I Heitner I Traube M Borzokovski (appointed 8.12.21)
<b>REGISTERED OFFICE</b>	First Floor 94 Stamford Hill London N16 6XS
<b>REGISTERED COMPANY NUMBER</b>	02325191 (England and Wales)
<b>REGISTERED CHARITY NUMBER</b>	1002487
<b>INDEPENDENT EXAMINER</b>	Sugarwhite Meyer Accountants Ltd First Floor 94 Stamford Hill London N16 6XS

# COLEL POLEN KUPATH RAMBAN LIMITED

## REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2022

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, 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).

### **Reference and administrative information**

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

### **OBJECTIVES AND ACTIVITIES**

#### **Objectives and aims**

The objects of the charity are, the advancement of religion in accordance with the Orthodox Jewish Faith and the relief of poverty. The charity give special regard to Kupath Ramban, Israel, a charity which makes grants for mother and baby care and medical aid. In addition it gives general financial support, especially to assist widows and orphans. It has opened an outlet for low cost food, clothing and home equipment, it also gives interest free loans.

The trustees confirm that they have given due regard the Charity Commission's guidance on public benefit.

#### **Grantmaking**

In general the trustees select the institutions to be supported according to their personal knowledge of work of the institution. Whilst not actively inviting applications, they are always prepared to accept any application which will be carefully considered and help given according to circumstances and funds then available.

### **ACHIEVEMENT AND PERFORMANCE**

#### **Review of activities and performance**

The trustees are pleased with the results of year. Due to the relaxation of Covid restrictions the trustees were able to hold a fundraising reception. There was an increase in expenditure which was more than compensated for by the 22% increase in income, turning the previous years loss into a surplus.

### **FINANCIAL REVIEW**

#### **Reserves policy**

The trustees do not seek to maintain reserves, other than to ensure that they can continue the activities of the charity. Reserves at the year end which are all free reserves were £36,897 (2021 - £8,148).

### **FUTURE PLANS**

The trustees anticipate that the charity will continue on a similar basis in the foreseeable future subject to satisfactory income and there are no plans for any major changes.

### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

#### **Constitution**

The charity is constituted as a company limited by guarantee and is governed by its Memorandum and Articles of Association dated 5th December 1988 as amended 19th July 1989.

#### **Organisational structure**

The power to appoint new trustees is vested in the current board. It is not the intention of the trustees of the charity to appoint any new trustees. Should the situation change in the future, the trustees will apply suitable recruitment induction and training procedures.

#### **Risk review**

The trustees have reviewed the major risks that the charity is exposed and confirm that they have established systems to mitigate them.

**COLEL POLEN KUPATH RAMBAN LIMITED**

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2022**

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 18 January 2023 and signed on its behalf by:

I Traube - Trustee

## INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF COLEL POLEN KUPATH RAMBAN LIMITED

**Independent examiner's report to the trustees of Colel Polen Kupath Ramban Limited ('the Company')**  
I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2022.

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

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

### **Independent examiner's statement**

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of Institute of Chartered Accountants in England and Wales which is one of the listed bodies.

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:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

E Meyer FCA BSc  
Institute of Chartered Accountants in England and Wales  
Sugarwhite Meyer Accountants Ltd  
First Floor  
94 Stamford Hill  
London  
N16 6XS

18 January 2023

**COLEL POLEN KUPATH RAMBAN LIMITED**

**STATEMENT OF FINANCIAL ACTIVITIES  
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)  
FOR THE YEAR ENDED 31 MARCH 2022**

	Notes	Unrestricted fund £	Restricted fund £	2022 Total funds £	2021 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies		432,925	-	432,925	353,316
<b>EXPENDITURE ON</b>					
Raising funds	2	89,110	-	89,110	38,265
<b>Charitable activities</b>	3				
Charitable activities		315,066	-	315,066	317,089
<b>Total</b>		404,176	-	404,176	355,354
<b>NET INCOME/(EXPENDITURE)</b>		28,749	-	28,749	(2,038)
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		8,148	-	8,148	10,186
<b>TOTAL FUNDS CARRIED FORWARD</b>		36,897	-	36,897	8,148

The notes form part of these financial statements

**BALANCE SHEET  
31 MARCH 2022**

	Notes	2022 £	2021 £
<b>CURRENT ASSETS</b>			
Cash at bank		44,901	11,186
<b>CREDITORS</b>			
Amounts falling due within one year	8	(8,004)	(3,038)
<b>NET CURRENT ASSETS</b>		<u>36,897</u>	<u>8,148</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		36,897	8,148
<b>NET ASSETS</b>		<u>36,897</u>	<u>8,148</u>
<b>FUNDS</b>	10		
Unrestricted funds:			
General fund		<u>36,897</u>	<u>8,148</u>
<b>TOTAL FUNDS</b>		<u>36,897</u>	<u>8,148</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2022.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2022 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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

The financial statements were approved by the Board of Trustees and authorised for issue on 18 January 2023 and were signed on its behalf by:

I Traube - Trustee

# COLEL POLEN KUPATH RAMBAN LIMITED

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

### 1. ACCOUNTING POLICIES

#### Basis of preparing the financial statements

The financial statements of the charitable company, 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 Companies Act 2006. The financial statements have been prepared under the historical cost convention.

#### Income

Donations are recognised in the Statement of Financial Activities of the charity when received.

#### Expenditure

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

Raising funds are the costs of generating income and do not include the costs of disseminating information in support of the charitable activities.

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

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

#### Taxation

The charity is exempt from corporation tax on its charitable activities.

#### Going concern

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

### 2. RAISING FUNDS

#### Raising donations and legacies

	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
Staff costs	14,828	-	14,828	8,932
Brochures, postage and stationery	12,722	-	12,722	4,673
Function expenses	29,676	-	29,676	4,254
Office expenditure	15,300	-	15,300	13,100
Advertising	-	-	-	225
Telephone	1,501	-	1,501	956
Credit card charges	881	-	881	610
General expenses	14,202	-	14,202	5,515
	<u>89,110</u>	<u>-</u>	<u>89,110</u>	<u>38,265</u>

**COLEL POLEN KUPATH RAMBAN LIMITED**

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

**3. CHARITABLE ACTIVITIES COSTS**

	<b>Grant funding of activities (see note 4) £</b>	<b>Support costs (see note 5) £</b>	<b>Totals £</b>
Charitable activities	312,455	2,611	315,066

**4. GRANTS PAYABLE**

	<b>2022 £</b>		<b>2021 £</b>
Charitable activities	312,455		314,850

The total grants paid to institutions during the year was as follows:

	<b>2022 £</b>		<b>2021 £</b>
Relief of poverty	298,210		307,450
Religious education	7,745		7,400
Advancement of religion	500		-
Social welfare	6,000		-
	312,455		314,850

Kupath Ramban, Israel	293,000		
Others under £6,500	19,455		
	312,455		

**5. SUPPORT COSTS**

			<b>Governance costs £</b>
Charitable activities			2,611

Support costs, included in the above, are as follows:

**Governance costs**

	<b>2022 Charitable activities £</b>		<b>2021 Total activities £</b>
Independent examiner's fee	480		420
Independent examiner's other fees	1,620		1,500
General expenses	511		499
Fees waived	-		(180)
	2,611		2,239

**COLEL POLEN KUPATH RAMBAN LIMITED**

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

**6. 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.

**7. STAFF COSTS**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Wages and salaries	14,828	8,932
	14,828	8,932
	14,828	8,932

The average monthly number of employees during the year was as follows:

	<b>2022</b>	<b>2021</b>
Office staff	2	2
	2	2
	2	2

No employees received emoluments in excess of £60,000.

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

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Wages and salaries control	1,236	1,119
Accruals and deferred income	6,768	1,919
	8,004	3,038
	8,004	3,038

**9. ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	<b>Unrestricted fund</b>	<b>Restricted fund</b>	<b>2022 Total funds</b>	<b>2021 Total funds</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Current assets	44,901	-	44,901	11,186
Current liabilities	(8,004)	-	(8,004)	(3,038)
	36,897	-	36,897	8,148
	36,897	-	36,897	8,148

COLEL POLEN KUPATH RAMBAN LIMITED

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

10. MOVEMENT IN FUNDS

	At 1.4.21 £	Net movement in funds £	At 31.3.22 £
<b>Unrestricted funds</b>			
General fund	8,148	28,749	36,897
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>8,148</u>	<u>28,749</u>	<u>36,897</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	432,925	(404,176)	28,749
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>432,925</u>	<u>(404,176)</u>	<u>28,749</u>

Comparatives for movement in funds

	At 1.4.20 £	Net movement in funds £	At 31.3.21 £
<b>Unrestricted funds</b>			
General fund	10,186	(2,038)	8,148
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>10,186</u>	<u>(2,038)</u>	<u>8,148</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	352,170	(354,208)	(2,038)
<b>Restricted funds</b>			
Restricted fund	1,146	(1,146)	-
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>353,316</u>	<u>(355,354)</u>	<u>(2,038)</u>

**COLEL POLEN KUPATH RAMBAN LIMITED**

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

**11. RELATED PARTY DISCLOSURES**

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

**COLEL POLEN KUPATH RAMBAN LIMITED**

England & Wales - Charity number 1002487

---

# Accounts

---

**REGISTERED COMPANY NUMBER: 02325191 (England and Wales)**  
**REGISTERED CHARITY NUMBER: 1002487**

**COLEL POLEN KUPATH RAMBAN LIMITED**  
**(A COMPANY LIMITED BY GUARANTEE)**

**REPORT OF THE TRUSTEES AND**

**FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2021**

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

**COLEL POLEN KUPATH RAMBAN LIMITED**

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

	<b>Page</b>
<b>Reference and Administrative Details</b>	1
<b>Report of the Trustees</b>	2 to 3
<b>Independent Examiner's Report</b>	4
<b>Statement of Financial Activities</b>	5
<b>Balance Sheet</b>	6
<b>Notes to the Financial Statements</b>	7 to 11

**COLEL POLEN KUPATH RAMBAN LIMITED**

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

<b>TRUSTEES</b>	I Heitner I Traube
<b>REGISTERED OFFICE</b>	First Floor 94 Stamford Hill London N16 6XS
<b>PRINCIPAL ADDRESS</b>	479 Holloway Road London N7 6LE
<b>REGISTERED COMPANY NUMBER</b>	02325191 (England and Wales)
<b>REGISTERED CHARITY NUMBER</b>	1002487
<b>INDEPENDENT EXAMINER</b>	Sugarwhite Meyer Accountants Ltd First Floor 94 Stamford Hill London N16 6XS

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2021**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, 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).

**Reference and administrative information**

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

**OBJECTIVES AND ACTIVITIES**

**Objectives and aims**

The objects of the charity are, the advancement of religion in accordance with the Orthodox Jewish Faith and the relief of poverty. The charity give special regard to Kupath Ramban, Israel, a charity which makes grants for mother and baby care and medical aid. In addition it gives general financial support, especially to assist widows and orphans. It has opened an outlet for low cost food, clothing and home equipment, it also gives interest free loans.

The trustees confirm that they have given due regard the Charity Commission's guidance on public benefit.

**Grantmaking**

In general the trustees select the institutions to be supported according to their personal knowledge of work of the institution. Whilst not actively inviting applications, they are always prepared to accept any application which will be carefully considered and help given according to circumstances and funds then available.

**ACHIEVEMENT AND PERFORMANCE**

**Review of activities and performance**

The trustees are satisfied with the results year. Income fell by about 30% and the trustees reduced grantmaking by a similar amount. There was a small deficit for the year being funded from reserves held.

**FINANCIAL REVIEW**

**Reserves policy**

The trustees do not seek to maintain reserves, other than to ensure that they can continue the activities of the charity. Reserves at the year end which are all free reserves were £8,148 (2019 - £10,186).

**FUTURE PLANS**

The trustees anticipate that the charity will continue on a similar basis in the foreseeable future subject to satisfactory income and there are no plans for any major changes.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Constitution**

The charity is constituted as a company limited by guarantee and is governed by its Memorandum and Articles of Association dated 5th December 1988 as amended 19th July 1989.

**Organisational structure**

The power to appoint new trustees is vested in the current board. It is not the intention of the trustees of the charity to appoint any new trustees. Should the situation change in the future, the trustees will apply suitable recruitment induction and training procedures.

**Risk review**

The trustees have reviewed the major risks that the charity is exposed and confirm that they have established systems to mitigate them.

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2021**

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 28 January 2022 and signed on its behalf by:

I Traube - Trustee

## **INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF COLEL POLEN KUPATH RAMBAN LIMITED**

### **Independent examiner's report to the trustees of Colel Polen Kupath Ramban Limited ('the Company')**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2021.

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

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

### **Independent examiner's statement**

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of Institute of Chartered Accountants in England and Wales which is one of the listed bodies.

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:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

E Meyer FCA BSc  
Institute of Chartered Accountants in England and Wales  
Sugarwhite Meyer Accountants Ltd  
First Floor  
94 Stamford Hill  
London  
N16 6XS

28 January 2022

**COLEL POLEN KUPATH RAMBAN LIMITED**

**STATEMENT OF FINANCIAL ACTIVITIES  
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)  
FOR THE YEAR ENDED 31 MARCH 2021**

	Notes	Unrestricted fund £	Restricted fund £	2021 Total funds £	2020 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies		352,170	1,146	353,316	501,241
<b>EXPENDITURE ON</b>					
Raising funds	2	37,119	1,146	38,265	66,068
<b>Charitable activities</b>	3				
Charitable activities		317,089	-	317,089	441,947
<b>Total</b>		<u>354,208</u>	<u>1,146</u>	<u>355,354</u>	<u>508,015</u>
<b>NET INCOME/(EXPENDITURE)</b>		<u>(2,038)</u>	<u>-</u>	<u>(2,038)</u>	<u>(6,774)</u>
<b>RECONCILIATION OF FUNDS</b>					
<b>Total funds brought forward</b>		10,186	-	10,186	16,960
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>8,148</u></u>	<u><u>-</u></u>	<u><u>8,148</u></u>	<u><u>10,186</u></u>

The notes form part of these financial statements

**COLEL POLEN KUPATH RAMBAN LIMITED (REGISTERED NUMBER: 02325191)**

**BALANCE SHEET  
31 MARCH 2021**

	<b>Notes</b>	<b>2021 £</b>	<b>2020 £</b>
<b>CURRENT ASSETS</b>			
Cash at bank		11,186	13,124
<b>CREDITORS</b>			
Amounts falling due within one year	8	(3,038)	(2,938)
<b>NET CURRENT ASSETS</b>		<u>8,148</u>	<u>10,186</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		8,148	10,186
<b>NET ASSETS</b>		<u>8,148</u>	<u>10,186</u>
<b>FUNDS</b>	10		
Unrestricted funds:			
General fund		<u>8,148</u>	<u>10,186</u>
<b>TOTAL FUNDS</b>		<u>8,148</u>	<u>10,186</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2021.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2021 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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

The financial statements were approved by the Board of Trustees and authorised for issue on 28 January 2022 and were signed on its behalf by:

I Traube - Trustee

# COLEL POLEN KUPATH RAMBAN LIMITED

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

### 1. ACCOUNTING POLICIES

#### Basis of preparing the financial statements

The financial statements of the charitable company, 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 Companies Act 2006. The financial statements have been prepared under the historical cost convention.

#### Income

Donations are recognised in the Statement of Financial Activities of the charity when received.

#### Expenditure

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

Raising funds are the costs of generating income and do not include the costs of disseminating information in support of the charitable activities.

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

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

#### Taxation

The charity is exempt from corporation tax on its charitable activities.

#### Going concern

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

### 2. RAISING FUNDS

#### Raising donations and legacies

	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
Staff costs	7,786	1,146	8,932	13,663
Brochures, postage and stationery	4,673	-	4,673	18,677
Function expenses	4,254	-	4,254	13,632
Office expenditure	13,100	-	13,100	10,800
Advertising	225	-	225	1,790
Telephone	956	-	956	1,118
Credit card charges	610	-	610	698
General expenses	5,515	-	5,515	5,690
	<u>37,119</u>	<u>1,146</u>	<u>38,265</u>	<u>66,068</u>

**COLEL POLEN KUPATH RAMBAN LIMITED**

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

**3. CHARITABLE ACTIVITIES COSTS**

	<b>Grant funding of activities (see note 4) £</b>	<b>Support costs (see note 5) £</b>	<b>Totals £</b>
Charitable activities	<u>314,850</u>	<u>2,239</u>	<u>317,089</u>

**4. GRANTS PAYABLE**

	<b>2021 £</b>	<b>2020 £</b>
Charitable activities	<u>314,850</u>	<u>439,845</u>

The total grants paid to institutions during the year was as follows:

	<b>2021 £</b>	<b>2020 £</b>
Relief of poverty	307,450	411,160
Religious education	<u>7,400</u>	<u>5,500</u>
	<u>314,850</u>	<u>416,660</u>

Kupath Ramban, Israel  
Others under

304,500
<u>10,350</u>
<u>314,850</u>

The total grants paid to individuals during the year was as follows:

	<b>2021 £</b>	<b>2020 £</b>
Relief of poverty	<u>-</u>	<u>23,185</u>

**5. SUPPORT COSTS**

	<b>Governance costs £</b>
Charitable activities	<u>2,239</u>

**COLEL POLEN KUPATH RAMBAN LIMITED**

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

**5. SUPPORT COSTS - continued**

Support costs, included in the above, are as follows:

**Governance costs**

	<b>2021</b>	<b>2020</b>
	<b>Charitable activities</b>	<b>Total activities</b>
	<b>£</b>	<b>£</b>
Independent examiner's fee	420	360
Independent examiner's other fees	1,500	1,440
General expenses	499	512
Fees waived	(180)	(210)
	<u>2,239</u>	<u>2,102</u>
	<u>2,239</u>	<u>2,102</u>

**6. 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.

**7. STAFF COSTS**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Wages and salaries	8,932	13,663
	<u>8,932</u>	<u>13,663</u>
	<u>8,932</u>	<u>13,663</u>

The average monthly number of employees during the year was as follows:

	<b>2021</b>	<b>2020</b>
Office staff	2	2
	<u>2</u>	<u>2</u>
	<u>2</u>	<u>2</u>

No employees received emoluments in excess of £60,000.

**COLEL POLEN KUPATH RAMBAN LIMITED**

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

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

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Wages and salaries control	1,119	1,139
Accruals and deferred income	1,919	1,799
	<u>3,038</u>	<u>2,938</u>

**9. ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	<b>Unrestricted fund</b>	<b>Restricted fund</b>	<b>2021 Total funds</b>	<b>2020 Total funds</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Current assets	11,186	-	11,186	13,124
Current liabilities	(3,038)	-	(3,038)	(2,938)
	<u>8,148</u>	<u>-</u>	<u>8,148</u>	<u>10,186</u>

**10. MOVEMENT IN FUNDS**

	<b>At 1.4.20</b>	<b>Net movement in funds</b>	<b>At 31.3.21</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>Unrestricted funds</b>			
General fund	10,186	(2,038)	8,148
	<u>10,186</u>	<u>(2,038)</u>	<u>8,148</u>
<b>TOTAL FUNDS</b>			

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

	<b>Incoming resources</b>	<b>Resources expended</b>	<b>Movement in funds</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>Unrestricted funds</b>			
General fund	352,170	(354,208)	(2,038)
<b>Restricted funds</b>			
Restricted fund	1,146	(1,146)	-
	<u>353,316</u>	<u>(355,354)</u>	<u>(2,038)</u>
<b>TOTAL FUNDS</b>			

**COLEL POLEN KUPATH RAMBAN LIMITED**

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

**10. MOVEMENT IN FUNDS - continued**

**Comparatives for movement in funds**

	<b>At 1.4.19 £</b>	<b>Net movement in funds £</b>	<b>At 31.3.20 £</b>
<b>Unrestricted funds</b>			
General fund	16,960	(6,774)	10,186
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>16,960</u>	<u>(6,774)</u>	<u>10,186</u>

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

	<b>Incoming resources £</b>	<b>Resources expended £</b>	<b>Movement in funds £</b>
<b>Unrestricted funds</b>			
General fund	501,241	(508,015)	(6,774)
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>501,241</u>	<u>(508,015)</u>	<u>(6,774)</u>

**11. RELATED PARTY DISCLOSURES**

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