

ZEDOKOH BECHOL EIS LIMITED

England & Wales · Charity number 1006839

Details

Status Registered

Legal form Charitable company

Company number [02595407](#)

Registered 1991-12-12

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

Contact

Address 38 Chardmore Road
London
N16 6JD

Phone 02088095051

Email mail@hagerstenhouse.com

Activities

Objects: (1) TO PROMOTE AND ADVANCE RELIGION IN ACCORDANCE WITH THE ORTODOX JEWISH FAITH (2) TO RELIEVE POVERTY SUFFERING AND DISTRESS AMONG MEMBERS OF THE ORTHODOX JEWISH FAITH

Activities: POVERTY SUPPORT

Classification

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

Geography

- Israel

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-26	£65,135	£72,445	-	-
2024-03-26	£143,229	£121,911	-	-
2023-03-26	£277,710	£96,888	-	-
2022-03-26	£90,442	£87,223	-	-
2021-03-26	£83,682	£123,870	-	-

Trustees

Name	Role	Appointed
Hester Benedikt		2024-07-14
Jacob Benedikt		2020-01-01

ZEDOKOH BECHOL EIS LIMITED

England & Wales - Charity number 1006839

Accounts

Charity registration number 1006839

Company registration number 02595407 (England and Wales)

ZEDOKOH BECHOL EIS LIMITED
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

ZEDOKOH BECHOL EIS LIMITED

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	J Benedikt H Benedikt
Charity number	1006839
Company number	02595407
Independent examiner	CHS Accountants Limited Lower Ground Floor, 13 High Road London N15 6LT

ZEDOKOH BECHOL EIS LIMITED

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ZEDOKOH BECHOL EIS LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2025

The trustees, who are also directors of the company for the purpose of company law, present their annual report and financial statements for the year ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Memorandum and Articles of Association, the Companies Act 2006 and "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

The objects of the charity are: the relief of poverty, the advancement of the Jewish faith by supporting religious and educational institutions both nationally and overseas, supporting scholars of the Jewish faith by relief of poverty.

Public benefit

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance

Significant activities and achievements against objectives

During the year the charity continued its ordinary activities. Donations received aggregated £44,804 (2024: 122,520) and the grants made totalled £63,369 (2024: £109,884).

Financial review

The charity continued to receive income from investments similar to previous year. The trustees were satisfied with the results.

The financial results for the year to 31 March 2025 are fully reflected in the attached Accounts and the notes thereon.

Reserves policy

The trustees do not seek to maintain reserves, other than to ensure that they can continue the activities of the charity.

As at 31 March 2025 the level of reserves was £282,648 (2024: £289,958).

Structure, governance and management

The charity is a company limited by guarantee and is governed by its Memorandum and Articles of Association dated 26 March 1991.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

J Benedikt

H Benedikt

Recruitment and appointment of trustees

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

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

ZEDOKOH BECHOL EIS LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) *FOR THE YEAR ENDED 31 MARCH 2025*

The trustees' report was approved by the Board of Trustees.



H Benedikt
Trustee

20 November 2025

ZEDOKOH BECHOL EIS LIMITED

STATEMENT OF TRUSTEES' RESPONSIBILITIES FOR THE YEAR ENDED 31 MARCH 2025

The trustees, who are also the directors of Zedokoh Bechol Eis Limited for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

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

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

ZEDOKOH BECHOL EIS LIMITED

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF ZEDOKOH BECHOL EIS LIMITED

I report to the trustees on my examination of the financial statements of Zedokoh Bechol Eis Limited (the charity) for the year ended 31 March 2025.

Responsibilities and basis of report

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

Having satisfied myself that the financial statements of the charity 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 the charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

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

- 1 accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements 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 financial statements 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 financial statements to be reached.



Pini Shebson ACA

CHS Accountants Limited
Lower Ground Floor,
13 High Road
London N15 6LT

Dated: 20 November 2025

ZEDOKOH BECHOL EIS LIMITED

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Income from:			
Donations and legacies	3	44,804	122,520
Investments	4	20,331	20,709
Total income		<u>65,135</u>	<u>143,229</u>
Expenditure on:			
Charitable activities	5	71,923	121,145
Other expenditure	11	522	766
Total expenditure		<u>72,445</u>	<u>121,911</u>
Net income/(expenditure) and movement in funds		(7,310)	21,318
Reconciliation of funds:			
Fund balances at 1 April 2024		<u>289,958</u>	<u>268,640</u>
Fund balances at 31 March 2025		<u>282,648</u>	<u>289,958</u>

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

ZEDOKOH BECHOL EIS LIMITED

BALANCE SHEET

AS AT 31 MARCH 2025

		2025		2024	
	Notes	£	£	£	£
Fixed assets					
Investment property	13		121,346		118,909
Current assets					
Debtors	14	182,292		166,348	
Cash at bank and in hand		-		34,987	
		<u>182,292</u>		<u>201,335</u>	
Creditors: amounts falling due within one year	16	<u>(17,011)</u>		<u>(15,292)</u>	
Net current assets			165,281		186,043
Total assets less current liabilities			<u>286,627</u>		<u>304,952</u>
Creditors: amounts falling due after more than one year	17		<u>(3,979)</u>		<u>(14,994)</u>
Net assets			<u>282,648</u>		<u>289,958</u>
The funds of the charity					
Unrestricted funds	18		<u>282,648</u>		<u>289,958</u>
			<u>282,648</u>		<u>289,958</u>

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2025.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the trustees on 20 November 2025



H Benedikt
Trustee

Company registration number 02595407 (England and Wales)

ZEDOKOH BECHOL EIS LIMITED

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

Charity information

Zedokoh Bechol Eis Limited is a private company limited by guarantee incorporated in England and Wales. The registered office is 38 Chardmore Road, N16 6JD.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's Memorandum and Articles of Association, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

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

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

ZEDOKOH BECHOL EIS LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies (Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Investment property

Investment property, which is property held to earn rentals and/or for capital appreciation, is initially recognised at cost, which includes the purchase cost and any directly attributable expenditure. Subsequently it is measured at fair value at the reporting end date. The surplus or deficit on revaluation is recognised in profit or loss.

[Property rented to a group entity is accounted for as tangible fixed assets.]

1.7 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.8 Financial instruments

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

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

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

Basic financial assets

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

Basic financial liabilities

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

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

ZEDOKOH BECHOL EIS LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies (Continued)

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.9 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Donations and gifts	44,804	122,520

4 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Syndicate income	11,804	12,781
Interest receivable	8,527	7,928
	<u>20,331</u>	<u>20,709</u>

ZEDOKOH BECHOL EIS LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

5 Expenditure on charitable activities

	Total Funds 2025 £	Total Funds 2024 £
Direct costs		
Charitable activities	5,309	6,396
Grant funding of activities (see note 6)	63,369	109,884
Share of support and governance costs (see note 7)		
Support	1,387	3,028
Governance	1,858	1,837
	<u>71,923</u>	<u>121,145</u>
Analysis by fund		
Unrestricted funds	<u>71,923</u>	<u>121,145</u>

6 Grants payable

	Unrestricted Funds 2025 £
Grants to institutions:	
Tchabe Kollel Limited	8,150
Bait Limud Vchesed	6,900
Mifal Tzedoko V'Chesed Limited	5,700
SOWS Charity	5,500
Chasdei Aharon Limited	5,100
Reb Shayale's Tzeduke	4,000
Start Upright	3,530
Other	24,489
	<u>63,369</u>

7 Support costs allocated to activities

	2025 £	2024 £
Bank charges	936	933
Other office costs	439	818
Trustee travel costs	12	1,277
Governance costs	1,858	1,837
	<u>3,245</u>	<u>4,865</u>
Analysed between:		
Charitable activities	<u>3,245</u>	<u>4,865</u>

ZEDOKOH BECHOL EIS LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

7 Support costs allocated to activities (Continued)

	2025	2024
	£	£
Governance costs comprise:		
Independent examiner fees	1,680	1,680
Legal and professional fees	178	157
	<u>1,858</u>	<u>1,837</u>

8 Net movement in funds 2025

	2025	2024
	£	£

The net movement in funds is stated after charging/(crediting):

Fees payable for the independent examination of the charity's financial statements	1,680	1,680
	<u>1,680</u>	<u>1,680</u>

9 Trustees

None of the trustees (or any persons connected with them) received any remuneration from the charity during the year.

10 Employees

The average monthly number of employees during the year was:

	2025	2024
	Number	Number
Total	-	-
	<u>-</u>	<u>-</u>

There were no employees whose annual remuneration was more than £60,000.

11 Other expenditure

	Unrestricted funds	Unrestricted funds
	2025	2024
	£	£
Financing costs	522	766
	<u>522</u>	<u>766</u>

12 Taxation

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

ZEDOKOH BECHOL EIS LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

13 Investment property

	2025
	£
Fair value	
At 1 April 2024	118,909
Additions	11,804
Disposals	(9,367)
	<hr/>
At 31 March 2025	<u>121,346</u>

The investment property is held at fair value as per the Director's valuation.

14 Debtors

	2025	2024
	£	£
Amounts falling due within one year:		
Other debtors	182,292	166,348
	<hr/>	<hr/>

During the year a loan was made to a connected party and a company whose director is a connected party. These loans are secured against property, carry a commercial rate of interest and are repayable on demand.

15 Loans and overdrafts

	2025	2024
	£	£
Bank overdrafts	39	-
Bank loans	14,627	25,642
	<hr/>	<hr/>
	14,666	25,642
	<hr/>	<hr/>
Payable within one year	10,687	10,648
Payable after one year	3,979	14,994
	<hr/>	<hr/>

This represents a Bounce Back Loan with NatWest Bank.

16 Creditors: amounts falling due within one year

	Notes	2025	2024
		£	£
Bank loans and overdrafts	15	10,687	10,648
Other creditors		684	684
Accruals and deferred income		5,640	3,960
		<hr/>	<hr/>
		17,011	15,292
		<hr/>	<hr/>

ZEDOKOH BECHOL EIS LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

17 Creditors: amounts falling due after more than one year

	Notes	2025 £	2024 £
Bank loans	15	3,979	14,994

18 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2024 £	Incoming resources £	Resources expended £	At 31 March 2025 £
General funds	289,958	65,135	(72,445)	282,648
Previous year:	At 1 April 2023 £	Incoming resources £	Resources expended £	At 31 March 2024 £
General funds	268,640	143,229	(121,911)	289,958

19 Related party transactions

Other than any transactions mentioned above, there were no related party transactions requiring disclosure.

ZEDOKOH BECHOL EIS LIMITED

England & Wales - Charity number 1006839

Accounts

Charity registration number 1006839

Company registration number 02595407 (England and Wales)

ZEDOKOH BECHOL EIS LIMITED
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

ZEDOKOH BECHOL EIS LIMITED

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	J Benedikt H Benedikt
Charity number	1006839
Company number	02595407
Independent examiner	CHS Accountants Limited Lower Ground Floor, 13 High Road London N15 6LT

ZEDOKOH BECHOL EIS LIMITED

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ZEDOKOH BECHOL EIS LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2024

The trustees, who are also directors of the company for the purpose of company law, present their annual report and financial statements for the year ended 31 March 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Memorandum and Articles of Association, the Companies Act 2006 and "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).

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The objects of the charity are: the relief of poverty, the advancement of the Jewish faith by supporting religious and educational institutions both nationally and overseas, supporting scholars of the Jewish faith by relief of poverty.

Public benefit

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance

Significant activities and achievements against objectives

During the year the charity continued its ordinary activities. Donations received aggregated £122,520 (2023: £250,826) and the grants made totalled £109,884 (2023: £85,158).

Financial review

The charity continued to receive income from investments similar to previous year. The trustees were satisfied with the results.

The financial results for the year to 31 March 2024 are fully reflected in the attached Accounts and the notes thereon.

Reserves policy

The trustees do not seek to maintain reserves, other than to ensure that they can continue the activities of the charity.

As at 31 March 2024 the level of reserves was £289,958 (2023: £268,640).

Structure, governance and management

The charity is a company limited by guarantee and is governed by its Memorandum and Articles of Association dated 26 March 1991.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

J Benedikt

H Benedikt

Recruitment and appointment of trustees

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

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

ZEDOKOH BECHOL EIS LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) *FOR THE YEAR ENDED 31 MARCH 2024*

The trustees' report was approved by the Board of Trustees.

H Benedikt
Trustee

5 November 2025

ZEDOKOH BECHOL EIS LIMITED

STATEMENT OF TRUSTEES' RESPONSIBILITIES *FOR THE YEAR ENDED 31 MARCH 2024*

The trustees, who are also the directors of Zedokoh Bechol Eis Limited for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

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

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

ZEDOKOH BECHOL EIS LIMITED

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ZEDOKOH BECHOL EIS LIMITED

I report to the trustees on my examination of the financial statements of Zedokoh Bechol Eis Limited (the charity) for the year ended 31 March 2024.

Responsibilities and basis of report

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

Having satisfied myself that the financial statements of the charity 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 the charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

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

- 1 accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements 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 financial statements 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 financial statements to be reached.

Pini Shebson ACA

CHS Accountants Limited
Lower Ground Floor,
13 High Road
London N15 6LT

Dated: 5 November 2025

ZEDOKOH BECHOL EIS LIMITED

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2024

	Notes	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Income from:			
Donations and legacies	3	122,520	250,826
Investments	4	20,709	14,834
Total income		<u>143,229</u>	<u>265,660</u>
Expenditure on:			
Charitable activities	5	121,145	96,010
Other expenditure	11	766	978
Total expenditure		<u>121,911</u>	<u>96,988</u>
Net income and movement in funds		21,318	168,672
Reconciliation of funds:			
Fund balances at 1 April 2023		268,640	99,968
Fund balances at 31 March 2024		<u>289,958</u>	<u>268,640</u>

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

ZEDOKOH BECHOL EIS LIMITED

BALANCE SHEET

AS AT 31 MARCH 2024

		2024		2023	
	Notes	£	£	£	£
Fixed assets					
Investment property	13		118,909		112,529
Current assets					
Debtors	14	166,348		169,439	
Cash at bank and in hand		34,987		25,065	
		<u>201,335</u>		<u>194,504</u>	
Creditors: amounts falling due within one year	16	<u>(15,292)</u>		<u>(15,292)</u>	
Net current assets			<u>186,043</u>		<u>179,212</u>
Total assets less current liabilities			304,952		291,741
Creditors: amounts falling due after more than one year	17		<u>(14,994)</u>		<u>(23,101)</u>
Net assets			<u>289,958</u>		<u>268,640</u>
The funds of the charity					
Unrestricted funds	18		<u>289,958</u>		<u>268,640</u>
			<u>289,958</u>		<u>268,640</u>

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2024.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the trustees on 5 November 2025

H Benedikt
Trustee

Company registration number 02595407 (England and Wales)

ZEDOKOH BECHOL EIS LIMITED

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

1 Accounting policies

Charity information

Zedokoh Bechol Eis Limited is a private company limited by guarantee incorporated in England and Wales. The registered office is 38 Chardmore Road, N16 6JD.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's Memorandum and Articles of Association, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

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

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

ZEDOKOH BECHOL EIS LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies (Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Investment property

Investment property, which is property held to earn rentals and/or for capital appreciation, is initially recognised at cost, which includes the purchase cost and any directly attributable expenditure. Subsequently it is measured at fair value at the reporting end date. The surplus or deficit on revaluation is recognised in profit or loss.

[Property rented to a group entity is accounted for as tangible fixed assets.]

1.7 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.8 Financial instruments

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

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

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

Basic financial assets

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

Basic financial liabilities

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

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

ZEDOKOH BECHOL EIS LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies (Continued)

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.9 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Donations and gifts	122,520	250,826

4 Income from investments

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Syndicate income	12,781	12,765
Interest receivable	7,928	2,069
	<u>20,709</u>	<u>14,834</u>

ZEDOKOH BECHOL EIS LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

5 Expenditure on charitable activities

	Total Funds 2024 £	Total Funds 2023 £
Direct costs		
Charitable activities	6,396	7,047
Grant funding of activities (see note 6)	109,884	85,158
Share of support and governance costs (see note 7)		
Support	3,028	789
Governance	1,837	3,016
	<u>121,145</u>	<u>96,010</u>
Analysis by fund		
Unrestricted funds	<u>121,145</u>	<u>96,010</u>

6 Grants payable

	Unrestricted Funds 2024 £
Grants to institutions:	
Start Upright	21,400
Chasdei Sholom	14,000
Chasdei Aharon Limited	13,800
Yad Vochedsed Association Limited	10,700
Other	49,984
	<u>109,884</u>

7 Support costs allocated to activities

	2024 £	2023 £
Bank charges	933	555
Other office costs	818	234
Trustee travel costs	1,277	-
Governance costs	1,837	3,016
	<u>4,865</u>	<u>3,805</u>
Analysed between:		
Charitable activities	<u>4,865</u>	<u>3,805</u>

ZEDOKOH BECHOL EIS LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

7 Support costs allocated to activities (Continued)

	2024	2023
	£	£
Governance costs comprise:		
Independent examiner fees	1,680	1,680
Legal and professional fees	157	1,336
	<u>1,837</u>	<u>3,016</u>

8 Net movement in funds 2024 2023 £ £

The net movement in funds is stated after charging/(crediting):

Fees payable for the independent examination of the charity's financial statements	1,680	1,680
	<u>1,680</u>	<u>1,680</u>

9 Trustees

None of the trustees (or any persons connected with them) received any remuneration from the charity during the year.

During the year, the trustees were reimbursed a total of £1,277 for travel expenses.

10 Employees

The average monthly number of employees during the year was:

	2024	2023
	Number	Number
Total	-	-
	<u>-</u>	<u>-</u>

There were no employees whose annual remuneration was more than £60,000.

11 Other expenditure

	Unrestricted funds	Unrestricted funds
	2024	2023
	£	£
Financing costs	766	978
	<u>766</u>	<u>978</u>

12 Taxation

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

ZEDOKOH BECHOL EIS LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

13 Investment property

	2024
	£
Fair value	
At 1 April 2023	112,529
Additions	12,781
Disposals	(6,401)
	<hr/>
At 31 March 2024	118,909
	<hr/> <hr/>

The investment property is held at fair value as per the Director's valuation.

14 Debtors

	2024	2023
	£	£
Amounts falling due within one year:		
Other debtors	166,348	169,439
	<hr/>	<hr/>

During the year a loan was made to a connected party and a company whose director is a connected party. These loans are secured against property, carry a commercial rate of interest and are repayable on demand.

15 Loans and overdrafts

	2024	2023
	£	£
Bank loans	25,642	33,749
	<hr/>	<hr/>
Payable within one year	10,648	10,648
Payable after one year	14,994	23,101
	<hr/>	<hr/>

This represents a Bounce Back Loan with NatWest Bank.

16 Creditors: amounts falling due within one year

	Notes	2024	2023
		£	£
Bank loans	15	10,648	10,648
Other creditors		684	684
Accruals and deferred income		3,960	3,960
		<hr/>	<hr/>
		15,292	15,292
		<hr/> <hr/>	<hr/> <hr/>

ZEDOKOH BECHOL EIS LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

17 Creditors: amounts falling due after more than one year

	Notes	2024 £	2023 £
Bank loans	15	14,994	23,101

18 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2023 £	Incoming resources £	Resources expended £	At 31 March 2024 £
General funds	268,640	143,229	(121,911)	289,958
Previous year:	At 1 April 2022 £	Incoming resources £	Resources expended £	At 31 March 2023 £
General funds	99,968	265,660	(96,988)	268,640

19 Related party transactions

Other than any transactions mentioned above, there were no related party transactions requiring disclosure.

ZEDOKOH BECHOL EIS LIMITED

England & Wales - Charity number 1006839

Accounts

Charity registration number 1006839

Company registration number 02595407 (England and Wales)

ZEDOKOH BECHOL EIS LIMITED
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

ZEDOKOH BECHOL EIS LIMITED

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	J Benedikt H Benedikt
Charity number	1006839
Company number	02595407
Independent examiner	CHS Accountants Limited Lower Ground Floor, 13 High Road London N15 6LT

ZEDOKOH BECHOL EIS LIMITED

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ZEDOKOH BECHOL EIS LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2023

The trustees, who are also directors of the company for the purpose of company law, present their annual report and financial statements for the year ended 31 March 2023.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Memorandum and Articles of Association, the Companies Act 2006 and "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

The objects of the charity are: the relief of poverty, the advancement of the Jewish faith by supporting religious and educational institutions both nationally and overseas, supporting scholars of the Jewish faith by relief of poverty.

Public benefit

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance

Significant activities and achievements against objectives

During the year the charity continued its ordinary activities. Donations received aggregated £250,826 (2022: £81,012) and the grants made totalled £85,158 (2022: 92,207).

Financial review

The charity continued to receive income from investments similar to previous year. The trustees were satisfied with the results.

The financial results for the year to 31 March 2023 are fully reflected in the Accounts and notes thereon.

Reserves policy

The trustees do not seek to maintain reserves, other than to ensure that they can continue the activities of the charity.

As at 31 March 2023 the level of reserves was £268,640 (2022: 99,968).

Structure, governance and management

The charity is a company limited by guarantee and is governed by its Memorandum and Articles of Association dated 26 March 1991.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

J Benedikt

H Benedikt

Recruitment and appointment of trustees

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

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

ZEDOKOH BECHOL EIS LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) *FOR THE YEAR ENDED 31 MARCH 2023*

The trustees' report was approved by the Board of Trustees.

H Benedikt
Trustee

29 July 2025

ZEDOKOH BECHOL EIS LIMITED

STATEMENT OF TRUSTEES' RESPONSIBILITIES FOR THE YEAR ENDED 31 MARCH 2023

The trustees, who are also the directors of Zedokoh Bechol Eis Limited for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

ZEDOKOH BECHOL EIS LIMITED

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF ZEDOKOH BECHOL EIS LIMITED

I report to the trustees on my examination of the financial statements of Zedokoh Bechol Eis Limited (the charity) for the year ended 31 March 2023.

Responsibilities and basis of report

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

Having satisfied myself that the financial statements of the charity 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 the charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I 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 that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements 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 financial statements 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 financial statements to be reached.

Pini Shebson ACA

CHS Accountants Limited
Lower Ground Floor,
13 High Road
London N15 6LT

Dated: 29 July 2025

ZEDOKOH BECHOL EIS LIMITED

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2023

	Notes	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Income from:			
Donations and legacies	3	250,826	81,012
Investments	4	14,834	9,430
Total income		<u>265,660</u>	<u>90,442</u>
Expenditure on:			
Charitable activities	5	96,010	95,476
Other expenditure	11	978	324
Total expenditure		<u>96,988</u>	<u>95,800</u>
Net gains/(losses) on investments	12	-	87,223
Net income and movement in funds		168,672	81,865
Reconciliation of funds:			
Fund balances at 1 April 2022		99,968	18,103
Fund balances at 31 March 2023		<u>268,640</u>	<u>99,968</u>

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

ZEDOKOH BECHOL EIS LIMITED

BALANCE SHEET

AS AT 31 MARCH 2023

		2023		2022	
	Notes	£	£	£	£
Fixed assets					
Investment property	14		112,529		105,593
Current assets					
Debtors	15	169,439		31,080	
Cash at bank and in hand		25,065		12,194	
		<u>194,504</u>		<u>43,274</u>	
Creditors: amounts falling due within one year	17	<u>(15,292)</u>		<u>(13,899)</u>	
Net current assets			<u>179,212</u>		<u>29,375</u>
Total assets less current liabilities			<u>291,741</u>		<u>134,968</u>
Creditors: amounts falling due after more than one year	18		<u>(23,101)</u>		<u>(35,000)</u>
Net assets			<u>268,640</u>		<u>99,968</u>
The funds of the charity					
Unrestricted funds	19		<u>268,640</u>		<u>99,968</u>
			<u>268,640</u>		<u>99,968</u>

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2023.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the trustees on 29 July 2025

H Benedikt
Trustee

Company registration number 02595407 (England and Wales)

ZEDOKOH BECHOL EIS LIMITED

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

1 Accounting policies

Charity information

Zedokoh Bechol Eis Limited is a private company limited by guarantee incorporated in England and Wales. The registered office is 38 Chardmore Road, N16 6JD.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's Memorandum and Articles of Association, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

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

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

ZEDOKOH BECHOL EIS LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies (Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Investment property

Investment property, which is property held to earn rentals and/or for capital appreciation, is initially recognised at cost, which includes the purchase cost and any directly attributable expenditure. Subsequently it is measured at fair value at the reporting end date. The surplus or deficit on revaluation is recognised in profit or loss.

[Property rented to a group entity is accounted for as tangible fixed assets.]

1.7 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.8 Financial instruments

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

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

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

Basic financial assets

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

Basic financial liabilities

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

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

ZEDOKOH BECHOL EIS LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies (Continued)

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.9 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Donations and gifts	250,826	81,012

4 Income from investments

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Syndicate income	12,765	9,430
Interest receivable	2,069	-
	<u>14,834</u>	<u>9,430</u>

ZEDOKOH BECHOL EIS LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

5 Expenditure on charitable activities

	Total Funds 2023	Total Funds 2022
	£	£
Direct costs		
Charitable activities	7,047	-
Grant funding of activities (see note 6)	85,158	92,207
Share of support and governance costs (see note 7)		
Support	789	1,589
Governance	3,016	1,680
	<u>96,010</u>	<u>95,476</u>
	<u><u>96,010</u></u>	<u><u>95,476</u></u>
Analysis by fund		
Unrestricted funds	96,010	95,476
	<u><u>96,010</u></u>	<u><u>95,476</u></u>

6 Grants payable

	Unrestricted Funds 2023
	£
Grants to institutions:	
Amud Hatzdokoh Trust	18,650
Ner Foundation	16,000
Chasdei Aharon Limited	7,000
Tchabe Kollel Limited	6,701
Chevras Mo'oz Ladol	4,595
Shir Chesed Beis Yisroel	3,210
Start Upright	2,900
Reb Shayale's Tzeduke	1,685
Hachzokas Torah Vechesed Charity	1,360
Yeshuos Shabbos	1,060
Other	21,997
	<u>85,158</u>
	<u><u>85,158</u></u>

ZEDOKOH BECHOL EIS LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

7 Support costs allocated to activities

	2023 £	2022 £
Bank charges	555	206
Other office costs	234	1,383
Governance costs	3,016	1,680
	<u>3,805</u>	<u>3,269</u>

Analysed between:

Charitable activities	<u>3,805</u>	<u>3,269</u>
-----------------------	--------------	--------------

	2023 £	2022 £
--	-----------	-----------

Governance costs comprise:

Independent examiner fees	1,680	1,680
Legal and professional fees	1,336	-
	<u>3,016</u>	<u>1,680</u>

8 Net movement in funds

	2023 £	2022 £
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements	<u>1,680</u>	<u>1,680</u>

9 Trustees

None of the trustees (or any persons connected with them) received any remuneration from the charity during the year.

10 Employees

The average monthly number of employees during the year was:

	2023 Number	2022 Number
Total	<u>-</u>	<u>-</u>

There were no employees whose annual remuneration was more than £60,000.

ZEDOKOH BECHOL EIS LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

11 Other expenditure

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Financing costs	978	324

12 Gains and losses on investments

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Gains/(losses) arising on:		
Revaluation of investments	-	87,223

13 Taxation

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

14 Investment property

	2023 £
Fair value	
At 1 April 2022	105,593
Additions	12,765
Disposals	(5,829)
At 31 March 2023	112,529

The investment property is held at fair value as per the Director's valuation.

15 Debtors

	2023 £	2022 £
Amounts falling due within one year:		
Other debtors	169,439	31,080

During the year a loan was made to a connected party and a company whose director is a connected party. These loans are secured against property, carry a commercial rate of interest and are repayable on demand.

ZEDOKOH BECHOL EIS LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

16 Loans and overdrafts

	2023 £	2022 £
Bank loans	33,749	45,000
Payable within one year	10,648	10,000
Payable after one year	23,101	35,000

This represents a Bounce Back Loan with NatWest Bank.

17 Creditors: amounts falling due within one year

	Notes	2023 £	2022 £
Bank loans	16	10,648	10,000
Other creditors		684	684
Accruals and deferred income		3,960	3,215
		15,292	13,899

18 Creditors: amounts falling due after more than one year

	Notes	2023 £	2022 £
Bank loans	16	23,101	35,000

19 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2022 £	Incoming resources £	Resources expended £	Gains and losses £	At 31 March 2023 £
General funds	99,968	265,660	(96,988)	-	268,640
Previous year:	At 1 April 2021 £	Incoming resources £	Resources expended £	Gains and losses £	At 31 March 2022 £
General funds	18,103	90,442	(95,800)	87,223	99,968

ZEDOKOH BECHOL EIS LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) *FOR THE YEAR ENDED 31 MARCH 2023*

20 Related party transactions

Other than any transactions mentioned above, there were no related party transactions requiring disclosure.

ZEDOKOH BECHOL EIS LIMITED

England & Wales - Charity number 1006839

Accounts

REGISTERED COMPANY NUMBER: 02595407 (England and Wales)
REGISTERED CHARITY NUMBER: 1006839

ZEDOKOH BECHOL EIS LIMITED
(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEES AND

FINANCIAL STATEMENTS
FOR THE PERIOD
26 MARCH 2021 TO 31 MARCH 2022

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

ZEDOKOH BECHOL EIS LIMITED

CONTENTS OF THE FINANCIAL STATEMENTS FOR THE PERIOD 26 MARCH 2021 TO 31 MARCH 2022

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ZEDOKOH BECHOL EIS LIMITED

**REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE PERIOD 26 MARCH 2021 TO 31 MARCH 2022**

TRUSTEES	Mr J G Benedikt Mrs H Benedikt
COMPANY SECRETARIES	Mrs H Benedikt Mr J G Benedict
REGISTERED OFFICE	38 Chardmore Road London N16 6JD
REGISTERED COMPANY NUMBER	02595407 (England and Wales)
REGISTERED CHARITY NUMBER	1006839
INDEPENDENT EXAMINER	Sugarwhite Meyer Accountants Ltd First Floor 94 Stamford Hill London N16 6XS
BANKERS	National Westminster Bank Plc 198 Stoke Newington High Street London N16 7GA

**REPORT OF THE TRUSTEES
FOR THE PERIOD 26 MARCH 2021 TO 31 MARCH 2022**

REFERENCE AND ADMINISTRATIVE INFORMATION

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

OBJECTIVES AND ACTIVITIES

Objectives and aims

The objects of the charity are: the relief of poverty, the advancement of the Jewish faith by supporting religious and educational institutions both nationally and overseas, and supporting scholars of the Jewish faith by relief of poverty.

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

ACHIEVEMENT AND PERFORMANCE

Charitable activities

During the year the charity continued its ordinary activities to the satisfaction of the trustees.

FINANCIAL REVIEW

Financial position

The charity continued to receive income from its investments similar to previous years. The trustees were satisfied with the results.

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 were £99,968 (2021- £18,103).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Charity constitution

The charity is constituted as a company limited by guarantee and is governed by its Memorandum and Articles of Association dated 26th March 1991.

Organisation Structure

The day-to-day affairs of the company are administered by the trustees. The power to appoint new trustees is vested in the board. It is not the intention of the trustees to appoint any new trustees. Should the situation change in the future, the trustees will apply suitable recruitment induction and training procedures.

Risk management

The trustees constantly monitor the performance of the charity and have put in place systems to identify the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error,

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 March 2023 and signed on its behalf by:

Mr J G Benedikt - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ZEDOKOH BECHOL EIS LIMITED

Independent examiner's report to the trustees of Zedokoh Bechol Eis Limited ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the period 26 March 2021 to 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

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 March 2023

ZEDOKOH BECHOL EIS LIMITED

**STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE PERIOD 26 MARCH 2021 TO 31 MARCH 2022**

		PERIOD 26.3.21 TO 31.3.22 Unrestricted fund £	PERIOD 27.3.20 TO 25.3.21 Total funds £
INCOME AND ENDOWMENTS FROM	Notes		
Donations and legacies		81,012	80,197
Investment income	2	9,430	3,485
Total		<u>90,442</u>	<u>83,682</u>
EXPENDITURE ON			
Charitable activities	3		
Charitable Activities		<u>95,800</u>	<u>123,870</u>
Net gains on investments		<u>87,223</u>	<u>-</u>
NET INCOME/(EXPENDITURE)		81,865	(40,188)
RECONCILIATION OF FUNDS			
Total funds brought forward		18,103	58,291
TOTAL FUNDS CARRIED FORWARD		<u><u>99,968</u></u>	<u><u>18,103</u></u>

The notes on page 0 form part of these financial statements

ZEDOKOH BECHOL EIS LIMITED (REGISTERED NUMBER: 02595407)

**STATEMENT OF FINANCIAL POSITION
31 MARCH 2022**

	Notes	2022 Total funds £	2021 Total funds £
FIXED ASSETS			
Investments	8	105,593	10,198
CURRENT ASSETS			
Debtors	9	31,080	61,603
Cash at bank		12,194	7,139
		<hr/>	<hr/>
		43,274	68,742
CREDITORS			
Amounts falling due within one year	10	(13,899)	(20,837)
		<hr/>	<hr/>
NET CURRENT ASSETS		29,375	47,905
		<hr/>	<hr/>
TOTAL ASSETS LESS CURRENT LIABILITIES		134,968	58,103
CREDITORS			
Amounts falling due after more than one year	11	(35,000)	(40,000)
		<hr/>	<hr/>
NET ASSETS/(LIABILITIES)		99,968	18,103
		<hr/>	<hr/>
FUNDS	13		
Unrestricted funds:			
General fund		99,968	18,103
		<hr/>	<hr/>
TOTAL FUNDS		99,968	18,103
		<hr/>	<hr/>

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

The members have not required the company to obtain an audit of its financial statements for the period 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.

ZEDOKOH BECHOL EIS LIMITED (REGISTERED NUMBER: 02595407)

**STATEMENT OF FINANCIAL POSITION - continued
31 MARCH 2022**

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 March 2023 and were signed on its behalf by:

Mr J G Benedikt - Trustee

ZEDOKOH BECHOL EIS LIMITED

NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD 26 MARCH 2021 TO 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, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

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.

Income received by way of donations is accounted for when received.

•

Income from investments is included in the year in which it is receivable.

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 corporation tax on its charitable activities.

Going concern

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

2. INVESTMENT INCOME

	PERIOD 26.3.21 TO 31.3.22 Unrestricted funds £	PERIOD 27.3.20 TO 25.3.21 Total funds £
Syndicate income	9,430	3,485

ZEDOKOH BECHOL EIS LIMITED

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE PERIOD 26 MARCH 2021 TO 31 MARCH 2022**

3. CHARITABLE ACTIVITIES COSTS

	Grant funding of activities (see note 4) £	Support costs (see note 5) £	Totals £
Charitable Activities	92,207	3,593	95,800

4. GRANTS PAYABLE

	PERIOD 26.3.21 TO 31.3.22 £		PERIOD 27.3.20 TO 25.3.21 £
Charitable Activities	92,207		121,185

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

	PERIOD 26.3.21 TO 31.3.22 £		PERIOD 27.3.20 TO 25.3.21 £
Advancement of religion	14,099		14,212
Advancement of education	27,906		33,596
Medical	3,249		5,203
Relief of poverty	33,427		43,419
	<u>78,681</u>		<u>96,430</u>

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

	PERIOD 26.3.21 TO 31.3.22 £		PERIOD 27.3.20 TO 25.3.21 £
Advancement of education	500		1,200
Medical	2,000		-
Relief of poverty	11,026		23,555
	<u>13,526</u>		<u>24,755</u>

ZEDOKOH BECHOL EIS LIMITED

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE PERIOD 26 MARCH 2021 TO 31 MARCH 2022**

5. SUPPORT COSTS

	Management	Finance	Governance	Totals
	£	£	costs	£
	£	£	£	£
Charitable Activities	<u>324</u>	<u>206</u>	<u>3,063</u>	<u>3,593</u>

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

Management

	PERIOD 26.3.21 TO 31.3.22 Charitable Activities £	PERIOD 27.3.20 TO 25.3.21 Total activities £
Bank loan interest	<u>324</u>	<u>-</u>

Finance

	PERIOD 26.3.21 TO 31.3.22 Charitable Activities £	PERIOD 27.3.20 TO 25.3.21 Total activities £
Bank charges	<u>206</u>	<u>266</u>

Governance costs

	PERIOD 26.3.21 TO 31.3.22 Charitable Activities £	PERIOD 27.3.20 TO 25.3.21 Total activities £
Independent examiner's fee	840	768
Independent examiner's other fees	840	768
Other office costs	1,383	883
	<u>3,063</u>	<u>2,419</u>

6. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the period ended 31 March 2022 nor for the period ended 25 March 2021.

Trustees' expenses

There were no trustees' expenses paid for the period ended 31 March 2022 nor for the period ended 25 March 2021.

ZEDOKOH BECHOL EIS LIMITED

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE PERIOD 26 MARCH 2021 TO 31 MARCH 2022**

7. AVERAGE NUMBER OF STAFF

The average number of staff in the year was Nil (2021- Nil)

8. FIXED ASSET INVESTMENTS

	Unlisted investment £
MARKET VALUE	
At 26 March 2021	10,198
Additions	9,430
Disposals	(1,258)
Revaluations	87,223
	105,593
NET BOOK VALUE	
At 31 March 2022	105,593
At 25 March 2021	10,198

There were no investment assets outside the UK.

Cost or valuation at 31 March 2022 is represented by:

	Unlisted investment £
Valuation in 2021	10,198
Valuation in 2022	95,395
	105,593

9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022 £	2021 £
Other debtors	31,080	61,603

ZEDOKOH BECHOL EIS LIMITED

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE PERIOD 26 MARCH 2021 TO 31 MARCH 2022**

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Bank loans and overdrafts (see note 12)	10,000	10,000
Other creditors	684	684
Loan-Anpride Ltd	-	6,500
Accruals and deferred income	3,215	3,653
	<u>13,899</u>	<u>20,837</u>

11. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	2022	2021
	£	£
Bank loans (see note 12)	35,000	40,000
	<u>35,000</u>	<u>40,000</u>

12. LOANS

An analysis of the maturity of loans is given below:

	2022	2021
	£	£
Amounts falling due within one year on demand:		
Bank loans	10,000	10,000
	<u>10,000</u>	<u>10,000</u>
Amounts falling due between two and five years:		
NatWest Bank loans - 2-5 years	35,000	40,000
	<u>35,000</u>	<u>40,000</u>

13. MOVEMENT IN FUNDS

	At	Net	At
	26.3.21	movement	31.3.22
	£	in funds	£
		£	
Unrestricted funds			
General fund	18,103	81,865	99,968
	<u>18,103</u>	<u>81,865</u>	<u>99,968</u>
TOTAL FUNDS	<u>18,103</u>	<u>81,865</u>	<u>99,968</u>

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

	Incoming	Resources	Gains and	Movement
	resources	expended	losses	in funds
	£	£	£	£
Unrestricted funds				
General fund	90,442	(95,800)	87,223	81,865
	<u>90,442</u>	<u>(95,800)</u>	<u>87,223</u>	<u>81,865</u>
TOTAL FUNDS	<u>90,442</u>	<u>(95,800)</u>	<u>87,223</u>	<u>81,865</u>

ZEDOKOH BECHOL EIS LIMITED

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE PERIOD 26 MARCH 2021 TO 31 MARCH 2022**

13. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 27.3.20 £	Net movement in funds £	At 25.3.21 £
Unrestricted funds			
General fund	58,291	(40,188)	18,103
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>58,291</u>	<u>(40,188)</u>	<u>18,103</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	83,682	(123,870)	(40,188)
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>83,682</u>	<u>(123,870)</u>	<u>(40,188)</u>

14. RELATED PARTY DISCLOSURES

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

ZEDOKOH BECHOL EIS LIMITED

England & Wales - Charity number 1006839

Accounts

REGISTERED COMPANY NUMBER: 02595407 (England and Wales)
REGISTERED CHARITY NUMBER: 1006839

ZEDOKOH BECHOL EIS LIMITED
(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEES AND

FINANCIAL STATEMENTS
FOR THE PERIOD
1 APRIL 2020 TO 25 MARCH 2021

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

ZEDOKOH BECHOL EIS LIMITED

**CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE PERIOD 1 APRIL 2020 TO 25 MARCH 2021**

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ZEDOKOH BECHOL EIS LIMITED
REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE PERIOD 1 APRIL 2020 TO 25 MARCH 2021

TRUSTEES	Mr J G Benedikt Mrs H Benedikt
COMPANY SECRETARIES	Mrs H Benedikt Mr J G Benedict
REGISTERED OFFICE	38 Chardmore Road London N16 6JD
REGISTERED COMPANY NUMBER	02595407 (England and Wales)
REGISTERED CHARITY NUMBER	1006839
INDEPENDENT EXAMINER	Sugarwhite Meyer HS Ltd First Floor 94 Stamford Hill London N16 6XS
BANKERS	National Westminster Bank Plc 198 Stoke Newington High Street London N16 7GA

**REPORT OF THE TRUSTEES
FOR THE PERIOD 1 APRIL 2020 TO 25 MARCH 2021**

REFERENCE AND ADMINISTRATIVE INFORMATION

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

OBJECTIVES AND ACTIVITIES

Objectives and aims

The objects of the charity are: the relief of poverty, the advancement of the Jewish faith by supporting religious and educational institutions both nationally and overseas, and supporting scholars of the Jewish faith by relief of poverty.

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

ACHIEVEMENT AND PERFORMANCE

Charitable activities

During the year the charity continued its ordinary activities to the satisfaction of the trustees.

FINANCIAL REVIEW

Financial position

The charity continued to receive income from its investments similar to previous years. The trustees were satisfied with the results.

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 stood at £18,103 (2020 - £58,291).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Charity constitution

The charity is constituted as a company limited by guarantee and is governed by its Memorandum and Articles of Association dated 26th March 1991.

Organisation Structure, recruitment and induction

Power to appoint new trustees is vested in the current trustees.

New trustees are appointed based on personal competence, specialist skills and experience.

They are inducted into the working of the charity by the current trustees and are encouraged to read The Charity Commission's various publications.

Organisational structure

The charity is controlled by local trustees who are very familiar with all the charitable causes that the charity supports. Regular meetings are held to review and discuss the charity's activities. All trustees give of their time freely, and no remuneration or expenses were paid to any trustee during the year.

Risk management

The trustees constantly monitor the performance of the charity and have put in place systems to identify the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

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 15 March 2022 and signed on its behalf by:

Mr J G Benedikt - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ZEDOKOH BECHOL EIS LIMITED

Independent examiner's report to the trustees of Zedokoh Bechol Eis Limited ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the period 1 April 2020 to 25 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

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.

S.Y.Steinhaus FCA
Sugarwhite Meyer HS Ltd
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15 March 2022

ZEDOKOH BECHOL EIS LIMITED

**STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE PERIOD 1 APRIL 2020 TO 25 MARCH 2021**

	Notes	PERIOD 1.4.20 TO 25.3.21 Unrestricted fund £	YEAR ENDED 31.3.20 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		80,197	85,038
Investment income	2	<u>3,485</u>	<u>4,912</u>
Total		<u>83,682</u>	<u>89,950</u>
 EXPENDITURE ON			
Charitable activities	3		
Charitable Activities		123,870	125,125
Other		<u>-</u>	<u>2,937</u>
Total		<u>123,870</u>	<u>128,062</u>
NET INCOME/(EXPENDITURE)		<u>(40,188)</u>	<u>(38,112)</u>
 RECONCILIATION OF FUNDS			
Total funds brought forward		58,291	96,403
TOTAL FUNDS CARRIED FORWARD		<u>18,103</u>	<u>58,291</u>

The notes on page 0 form part of these financial statements

ZEDOKOH BECHOL EIS LIMITED (REGISTERED NUMBER: 02595407)

**BALANCE SHEET
25 MARCH 2021**

	Notes	2021 Total funds £	2020 Total funds £
FIXED ASSETS			
Investments	8	10,198	10,198
CURRENT ASSETS			
Debtors	9	41,280	50,523
Cash at bank		7,139	822
		<u>48,419</u>	<u>51,345</u>
CREDITORS			
Amounts falling due within one year	10	(4,337)	(3,252)
NET CURRENT ASSETS		<u>44,082</u>	<u>48,093</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			
		54,280	58,291
CREDITORS			
Amounts falling due after more than one year	11	(36,177)	-
NET ASSETS		<u>18,103</u>	<u>58,291</u>
FUNDS			
Unrestricted funds:	13		
General fund		18,103	58,291
TOTAL FUNDS		<u>18,103</u>	<u>58,291</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the period ended 25 March 2021.

The members have not required the company to obtain an audit of its financial statements for the period ended 25 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.

ZEDOKOH BECHOL EIS LIMITED (REGISTERED NUMBER: 02595407)

BALANCE SHEET - continued
25 MARCH 2021

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 15 March 2022 and were signed on its behalf by:

Mr J G Benedikt - Trustee

ZEDOKOH BECHOL EIS LIMITED

NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD 1 APRIL 2020 TO 25 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, with the exception of investments which are included at market value.

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.

Income received by way of donations is accounted for when received.

Income from investments is included in the year in which it is receivable.

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 corporation tax on its charitable activities.

Going concern

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

2. INVESTMENT INCOME

	PERIOD 1.4.20 TO 25.3.21 Unrestricted funds £	YEAR ENDED 31.3.20 Total funds £
Rents received	<u>3,485</u>	<u>4,912</u>

ZEDOKOH BECHOL EIS LIMITED

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE PERIOD 1 APRIL 2020 TO 25 MARCH 2021**

3. CHARITABLE ACTIVITIES COSTS

	Grant funding of activities (see note 4) £	Support costs (see note 5) £	Totals £
Charitable Activities	<u>121,185</u>	<u>2,685</u>	<u>123,870</u>

4. GRANTS PAYABLE

	PERIOD 1.4.20 TO 25.3.21 £	YEAR ENDED 31.3.20 £
Charitable Activities	<u>121,185</u>	<u>125,125</u>

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

	PERIOD 1.4.20 TO 25.3.21 £	YEAR ENDED 31.3.20 £
Advancement of religion	14,212	94,250
Advancement of education	33,596	-
Medical	5,203	-
Relief of poverty	<u>43,419</u>	<u>30,875</u>
	<u>96,430</u>	<u>125,125</u>

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

	PERIOD 1.4.20 TO 25.3.21 £	YEAR ENDED 31.3.20 £
Advancement of education	1,200	-
Relief of poverty	<u>23,555</u>	-
	<u>24,755</u>	-

ZEDOKOH BECHOL EIS LIMITED

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE PERIOD 1 APRIL 2020 TO 25 MARCH 2021**

5. SUPPORT COSTS

	Finance	Governance costs	Totals
	£	£	£
Charitable Activities	<u>266</u>	<u>2,419</u>	<u>2,685</u>

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

Finance

	PERIOD 1.4.20 TO 25.3.21 Charitable Activities £	YEAR ENDED 31.3.20 Total activities £
Bank charges	<u>266</u>	<u>286</u>

Governance costs

	PERIOD 1.4.20 TO 25.3.21 Charitable Activities £	YEAR ENDED 31.3.20 Total activities £
Independent examiner's fee	768	684
Independent examiner's other fees	768	684
Other office costs	<u>883</u>	<u>1,283</u>
	<u>2,419</u>	<u>2,651</u>

6. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the period ended 25 March 2021 nor for the year ended 31 March 2020.

Trustees' expenses

There were no trustees' expenses paid for the period ended 25 March 2021 nor for the year ended 31 March 2020.

ZEDOKOH BECHOL EIS LIMITED

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE PERIOD 1 APRIL 2020 TO 25 MARCH 2021**

7. AVERAGE NUMBER OF STAFF

The average number of staff in the year was Nil (2020 - Nil)

8. FIXED ASSET INVESTMENTS

	Unlisted investments £
MARKET VALUE	
At 1 April 2020 and 25 March 2021	<u>10,198</u>
NET BOOK VALUE	
At 25 March 2021	<u>10,198</u>
At 31 March 2020	<u><u>10,198</u></u>

There were no investment assets outside the UK.

9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Other debtors	<u>41,280</u>	<u>50,523</u>

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Other creditors	684	684
Accruals and deferred income	<u>3,653</u>	<u>2,568</u>
	<u>4,337</u>	<u>3,252</u>

11. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	2021 £	2020 £
Other loans (see note 12)	<u>36,177</u>	<u>-</u>

12. LOANS

An analysis of the maturity of loans is given below:

	2021 £	2020 £
Amounts falling between one and two years:		
Other loans - 1-2 years	<u>36,177</u>	<u>-</u>

ZEDOKOH BECHOL EIS LIMITED

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE PERIOD 1 APRIL 2020 TO 25 MARCH 2021

13. MOVEMENT IN FUNDS

	At 1.4.20 £	Net movement in funds £	At 25.3.21 £
Unrestricted funds			
General fund	58,291	(40,188)	18,103
TOTAL FUNDS	<u>58,291</u>	<u>(40,188)</u>	<u>18,103</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	83,682	(123,870)	(40,188)
TOTAL FUNDS	<u>83,682</u>	<u>(123,870)</u>	<u>(40,188)</u>

Comparatives for movement in funds

	At 1.4.19 £	Net movement in funds £	At 31.3.20 £
Unrestricted funds			
General fund	96,403	(38,112)	58,291
TOTAL FUNDS	<u>96,403</u>	<u>(38,112)</u>	<u>58,291</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	89,950	(128,062)	(38,112)
TOTAL FUNDS	<u>89,950</u>	<u>(128,062)</u>	<u>(38,112)</u>

ZEDOKOH BECHOL EIS LIMITED

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE PERIOD 1 APRIL 2020 TO 25 MARCH 2021**

14. RELATED PARTY DISCLOSURES

There were no related party transactions for the period ended 25 March 2021.

This document was delivered using electronic communications and authenticated in accordance with the registrar's rules relating to electronic form, authentication and manner of delivery under section 1072 of the Companies Act 2006.