

KEREN MITZVAH TRUST

England & Wales · Charity number 1041948

Details

Status Registered

Legal form Trust

Registered 1994-11-08

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

Contact

Address 1 Manchester Square
London
W1U 3AB

Phone 02032192600

Activities

Objects: THE ADVANCEMENT OF SUCH CHARITABLE PURPOSES AS THE TRUSTEES SHALL IN THEIR ABSOLUTE DISCRETION FROM TIME TO TIME THINK FIT.

Activities: The charity is a grant making organisation making donations for the advancement of such charitable purposes as the trustees see fit. Each grant is considered on its own merits. In the past, donations have been made to charitable organisations in the fields of poverty relief, religious advancement, education and healthcare.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations
- **What:** General Charitable Purposes
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies

Geography

- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£15,370	£18,156	-	-
2023-12-31	£23,516	£27,105	-	-
2022-12-31	£96,879	£97,334	-	-
2021-12-31	£38,126	£63,793	-	-
2020-12-31	£93,360	£94,329	-	-

Trustees

Name	Role	Appointed
ALAN MCCORMACK		
MANNY WEISS		
NEIL BRADLEY		

KEREN MITZVAH TRUST

England & Wales - Charity number 1041948

Accounts

The Keren Mitzvah Trust

Report and Financial Statements

Year Ended

31 December 2022

Registered Charity 1041948

The Keren Mitzvah Trust

Report and financial statements
for the year ended 31 December 2022

Contents

Page:

1-3	Report of the trustees
4	Independent examiners report
5	Statement of financial activities
6	Balance sheet
7-12	Notes forming part of the financial statements

Trustees

M Weiss
A McCormack
N Bradley

Registered address

1 Manchester Square, London, W1U 3AB

Registered charity number

1041948

Independent examiner

Stuart McKay BSc FCA DChA
MHA, 2 London Wall Place, London EC2Y 5AU

Bankers

Barclays Bank plc, One Churchill Place, London, E14 5HP

The Keren Mitzvah Trust

Report of the Trustees for the year ended 31 December 2022

The Trustees present their report and the financial statements for The Keren Mitzvah Trust for the year ended 31 December 2022. These accounts comply with the Charity's trust deed, the Charities Act 2011 and the "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102)".

Structure governance and management

The Keren Mitzvah Trust was established on 29 September 1994 by Trust Deed and is registered with the Charity Commission under registered number 1041948.

Trustee Appointment

The Trustees are appointed at the discretion of the existing trustees. On appointment, the decision-making process of the Trust is explained to new Trustees by one of the existing Trustees who also provide an overview of the administrative procedures employed by the Trust.

The Trust is not a complex organisation and there is a simple management structure.

Trustees

The Trustees of the Charity during the year and to the date of this report, unless otherwise stated were:

M Weiss
A McCormack
N Bradley

Objectives and activities

The Charity was established under its Deed to apply the Charity's income and capital for the advancement of such charitable purpose as the Trustees shall, in their absolute discretion from time to time, think fit.

Grant making policy

The recipients of donations by the Trust are agreed by the Trustees who, in their deliberations, consider the use to which the recipients propose to put their respective donations. Each grant is considered on its own merits.

Achievements and performance for the public benefit

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Foundation's aims and objectives and in planning future activities. All activities have been undertaken for the furtherance of public benefit and for the furtherance of the Charity's purpose as per its Trust Deed.

During the year the Trustees made grants totalling **£93,911** (2021: £60,634) to various charitable organisations in the areas of poverty relief, religious advancement, education, and health. All of these grants were unrestricted. Specific details of the recipients of these grants are given in note 6 to these accounts.

The Trustees continue to consider appropriate recipients for further grants.

Plans for future periods for the public benefit

The Trustees will continue to hold existing funds so as to be available for current and future charitable uses.

The Keren Mitzvah Trust

Report of the Trustees for the year ended 31 December 2022 (*continued*)

Financial review

At year end the Trust had a deficit of unrestricted funds of **£11,235** (2021: £10,780). A deficit has arisen in the current year due to timing differences in donations received and grants given. Post year-end, in July 2023, the Trust received a donation of £18,000 which has eliminated the deficit going forward.

Reserves at the end of the period are adequate for the ongoing objectives of the Trust after taking into consideration future incoming cash flows, and are held for the purpose of future grants.

Reserves policy

The Trustees intend to continue to support similar charitable concerns as have been supported in recent years, for the foreseeable future. As the Charity operates on minimal overheads, the level of reserves required to be maintained are deemed to by the Trustees to be no more than £5,000. Any reserves held over this amount at year-end are the result of timing differences and have been subsequently granted. As at the year-end, total unrestricted funds were a deficit of £11,235; this has been discussed further in the 'Financial review' above.

Risk management

The Trustees are of the opinion that the Charity faces minimal risks. The Trustees will continue to assess any new risks facing the charity as part of their ongoing duties.

Fundraising statement

Section 162a of the Charities Act 2011 requires charities to make a statement regarding fundraising activities. Although we do not undertake widespread fundraising from the general public, the legislation defines fund raising as "soliciting or otherwise procuring money or other property for charitable purposes". Such amounts receivable are presented in our accounts as "voluntary income" and includes legacies and grants.

In relation to the above we confirm that all solicitations are managed internally, without involvement of commercial participators or professional fund-raisers, or third parties. The day to day management of all income generation is delegated to the executive team, who are accountable to the Trustees.

The Charity is not bound by any undertaking or by any regulatory scheme and the Charity does not consider it necessary to comply with any voluntary code of practice.

We have received no complaints in relation to fundraising activities. As we do not approach individuals for funds, we do not consider the Charity to undertake public fundraising activities, nor do we consider it necessary to design specific procedures to monitor such activities.

Charities Governance Code

The Keren Mitzvah Trust recognises that good governance in a charity is fundamental to its success. The Keren Mitzvah Trust are continually working towards achieving the highest standards of governance, by reference to the principles and recommended practice of the charity governance code.

The Keren Mitzvah Trust

Report of the Trustees for the year ended 31 December 2022 (*continued*)

Trustees' responsibilities

The Trustees are responsible for preparing the Annual report and the financial statements in accordance with applicable law and regulations.

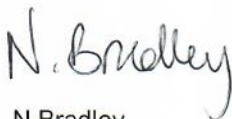
Charity law requires the Trustees to prepare financial statements for each financial year in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under charity law the Trustees must not approve the financial statements unless they are satisfied that they 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 charity for that period.

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

- select suitable accounting policies and then apply them consistently;
- make judgements and accounting 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 business.

The Trustees are responsible for keeping proper accounting records that are sufficient to show and explain the charity's transactions and 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 Charities Act 2011. 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.

Approved by the Trustees and signed on their behalf by



N Bradley
Trustee

Date: 23/10/2023

The Keren Mitzvah Trust

Report of the Independent Examiner's for the year ended 31 December 2022

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE KEREN MITZVAH TRUST

I report to the Trustees on my examination of the accounts of The Keren Mitzvah Trust for the year ended 31 December 2022, which are set out on pages 5 to 12.

Responsibilities and basis for report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of the accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

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



Stuart McKay BSc FCA DChA

for and on behalf of

MHA

Chartered Accountants

2 London Wall Place
London
EC2Y 5AU

Date: 25/10/2023

The Keren Mitzvah Trust

Statement of financial activities for the year ended 31 December 2022

	Note	Unrestricted funds	Unrestricted funds
		2022 £	2021 £
Income			
Donations	4	96,875	38,125
Investment income		4	1
Total income		<u>96,879</u>	<u>38,126</u>
Expenditure			
Charitable activities	5	(97,334)	(63,793)
Total expenditure		<u>(97,334)</u>	<u>(63,793)</u>
Net income/(expenditure)		(455)	(25,667)
Funds brought forward		<u>(10,780)</u>	<u>14,887</u>
Funds carried forward		<u>(11,235)</u>	<u>(10,780)</u>

The Charity made no recognised gains or losses in the year other than the movement in net funds set out above.
All income and expenses derive from continuing operations.
All funds held are unrestricted.

The notes on pages 7 to 12 form part of these financial statements.

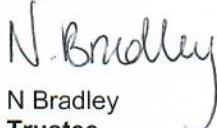
The Keren Mitzvah Trust

Balance sheet
at 31 December 2022

	Note	2022 £	2021 £
Current assets			
Debtors	7	1,250	-
Cash at bank and in hand		5,115	6,680
		<u>6,365</u>	<u>6,680</u>
Current liabilities			
Creditors: amounts falling due within one year	8	(17,600)	(17,460)
		<u>(11,235)</u>	<u>(10,780)</u>
Unrestricted funds			
General fund		(11,235)	(10,780)

The financial statements were approved by the Trustees and authorised for issue on 23/10/2023

Signed on behalf of the Trustees


N Bradley
Trustee

The notes on pages 7 to 12 form part of these financial statements.

The Keren Mitzvah Trust

Notes forming part of the financial statements for the year ended 31 December 2022

1 Accounting policies

The financial statements have been prepared under the historical cost convention.

The accounts (financial statements) have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2015. The accounts (financial statements) have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The Trust constitutes a public benefit entity as defined by FRS 102.

The Financial Statements are presented in £ sterling, the functional currency, rounded to the nearest £1.

The Financial Statements are prepared on the going concern basis which assumes that The Keren Mitzvah Trust will continue in operational existence for the foreseeable future. The Board of Trustees have considered the working capital and cash flow requirements and consider that the current and forecast cash resources are sufficient to cover the working capital requirements of the Charity for at least 12 months from the signing date of these financial statements.

There are no significant areas of judgement nor key accounting estimates that affect items in the financial statements.

Accounting convention

The accounts have been prepared under the historical cost convention.

Fund accounting

Funds held by the Charity are unrestricted funds.

Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably. Donations and the related gift aid tax are accounted for on receipt.

Investment income is accounted for on a receivable basis.

Expenditure

All expenditure is accounted for gross, on an accruals basis. 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.

Grants payable are payments made to third parties in the furtherance of the charitable objectives of the Trust. The grants are accounted for where either the Trustees have agreed to pay the grant without condition and the recipient has a reasonable expectation that they will receive a grant, or any condition attaching to the grant is outside the control of the Trust.

The Keren Mitzvah Trust

Notes forming part of the financial statements for the year ended 31 December 2022 (*continued*)

1 Accounting policies continued

Foreign currency

Foreign currency transactions of the Trust are translated at the rates ruling when they occurred. Foreign currency monetary assets and liabilities are translated at the rates ruling at the balance sheet dates. Any differences are taken to the profit and loss account.

Cash flow statement

The accounts do not include a cash flow statement because the Charity, as a small reporting entity, is exempt from the requirement to prepare a cash flow statement under the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the UK Generally Accepted Accounting Practices (UKGAAP).

Allocation of overhead and support costs

Overhead and support costs have been allocated entirely to charitable activities. These costs have been attributed to the type of charitable activity on a pro-rata activity cost by total cost basis.

Charitable activities

Costs of charitable activities include grants made and overhead and support costs as shown in Note 5.

Realised gains and losses

All gains and losses are taken to the statement of financial activities as they arise.

Financial instruments

The Charity only holds basic Financial Instruments. The financial assets and financial liabilities of the Charity are as follows:

Debtors – trade and other debtor (including accrued income) are basic financial instruments and are debt instruments measured at amortised cost as detailed in Note 7. Financial liabilities - trade creditors, accruals and other creditors are financial instruments, and are measured at amortised cost as detailed in Note 8. Deferred income is not deemed to be a financial liability, as the cash settlement has already taken place and there is an obligation to deliver services rather than cash or another financial instrument.

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 amounts 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 if the revision affects only that period or in the period of the revision and future periods if the revision affects both current and future periods. The Trustees do not consider there are any critical judgements or sources of estimation uncertainty requiring disclosure beyond the accounting policies listed above.

The Keren Mitzvah Trust

Notes forming part of the financial statements
for the year ended 31 December 2022 (continued)

2 Related party transactions

The following related party transactions arose during the year:

- The Trust made grants of **£Nil** (2021: £2,460) to The Good Deed Foundation, a charity administrated from the same address. Messrs Weiss, McCormack and Bradley are trustees of The Good Deed Foundation.
- During 2021, a loan of £15,000 was received from Manrows Limited, a company in which M Weiss is a Director. The loan is interest-free and is repayable on demand. As at the year-end, a balance of £15,000 was outstanding.

Unrestricted income includes a total of **£80,000** (2021: £Nil) from The Good Deed Foundation.

3 Trustees' remuneration

The Trustees are considered to be the Key Management Personnel of the Charity. The Trustees received no remuneration in respect of their services to the Charity (2021: £Nil) and were not reimbursed any expenses (2021: £Nil).

4 Voluntary income

	2022 £	2021 £
Donations	<u>96,875</u>	<u>38,125</u>

All donations received in the current and prior year were Unrestricted.

5 Analysis of charitable expenditure

The Trust undertook no direct charitable activities but awarded grants in furtherance of its charitable activities. Details of the grants awarded can be found in Note 6.

	Grants made £	Support costs £	2022 £
Direct charitable expenditure:			
Religious advancement	66,410	2,421	68,831
Education	17,800	649	18,449
Health	4,201	153	4,354
Poverty relief	500	18	518
General charitable	5,000	182	5,182
Related Parties	-	-	-
	<u>93,911</u>	<u>3,423</u>	<u>97,334</u>

The Keren Mitzvah Trust

Notes forming part of the financial statements
for the year ended 31 December 2022 (continued)

5 Analysis of charitable expenditure (continued)

	Grants made £	Support costs £	2021 £
Direct charitable expenditure:			
Religious advancement	53,174	2,770	55,944
Education	5,000	261	5,261
Health	-	-	-
Poverty relief	-	-	-
General charitable	-	-	-
Related Parties	2,460	128	2,588
	60,634	3,159	63,793
	60,634	3,159	63,793
		2022	2021
		£	£
Support Costs :			
General Expenses		433	416
Bank Charges		270	225
Exchange rate Variance		-	(2)
Governance costs – Independent examiners fee		2,720	2,520
		3,423	3,159
		3,423	3,159

The Trust has no employees (2021: none).

The Keren Mitzvah Trust

Notes forming part of the financial statements
for the year ended 31 December 2022 (continued)

6 Charitable grants

All grants made during the year were to institutions. Charitable grants which totalled £5,000 or more, made during the year are as follows:

Recipient	2022 £	2021 £
Religious advancement		
Achisomoch	58,100	43,000
Torah and Chessed	7,310	-
Others <£5,000	1,000	10,174
Total religious advancement	66,410	53,174
Education		
Stand with Us	5,000	-
Mizrachi Israel	5,000	-
Hasmonean Girls School	5,000	-
Others <£5,000	2,800	5,000
Total education	17,800	5,000
Health		
Others <£5,000	4,201	-
Total health	4,201	-
Poverty relief		
Others <£5,000	500	-
Total poverty relief	500	-
General charitable		
Noa Girls	5,000	-
Total general charitable	5,000	-
Related parties		
The Good Deed Foundation	-	2,460
Total related parties	-	2,460
Total charitable donations	93,911	60,634

The Keren Mitzvah Trust

Notes forming part of the financial statements
for the year ended 31 December 2022 (*continued*)

7 Debtors	2022	2021
	£	£
Amounts receivable within one year:		
Other debtors	1,250	-
	<hr/>	<hr/>
8 Creditors: amounts falling due within one year	2022	2021
	£	£
Other creditors and accruals	2,600	2,460
Loan	15,000	15,000
	<hr/>	<hr/>
	17,600	17,460
	<hr/>	<hr/>

Further details on the loan balance can be found in Note 2.

KEREN MITZVAH TRUST

England & Wales - Charity number 1041948

Accounts

The Keren Mitzvah Trust

Report and Financial Statements

Year Ended

31 December 2021

Registered Charity 1041948

The Keren Mitzvah Trust

Report and financial statements
for the year ended 31 December 2021

Contents

Page:

1	Report of the trustees
4	Independent examiners report
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Trustees

M Weiss
A McCormack
N Bradley

Registered address

1 Manchester Square, London, W1U 3AB

Registered charity number

1041948

Independent examiner

Stuart Mckay BSc FCA DChA

MHA MacIntyre Hudson, 2 London Wall Place, London EC2Y 5AU

Bankers

Barclays Bank plc, One Churchill Place, London, E14 5HP

The Keren Mitzvah Trust

Report of the Trustees for the year ended 31 December 2021

The Trustees present their report and the financial statements for The Keren Mitzvah Trust for the year ended 31 December 2021. These accounts comply with the Charity's trust deed, the Charities Act 2011 and the "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102)".

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Trustees

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Achievements and performance for the public benefit

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Foundation's aims and objectives and in planning future activities. All activities have been undertaken for the furtherance of public benefit and for the furtherance of the Charity's purpose as per its Trust Deed.

During the year the Trustees made grants totalling **£60,634** (2020: £90,660) to various charitable organisations in the areas of poverty relief, religious advancement, education, and health. All of these grants were unrestricted. Specific details of the recipients of these grants are given in note 6 to these accounts.

The Trustees continue to consider appropriate recipients for further grants.

Plans for future periods for the public benefit

The Trustees will continue to hold existing funds so as to be available for current and future charitable uses.

The Keren Mitzvah Trust

Report of the Trustees for the year ended 31 December 2021 (*continued*)

Financial review

At year end the Trust had a deficit of unrestricted funds of **£10,780** (2020: £14,887). A deficit has arisen in the current year due to timing differences in donations received and grants given. Post year-end, in March 2022, the Trust received a donation of £60,000 which has eliminated the deficit going forward.

Reserves at the end of the period are adequate for the ongoing objectives of the Trust after taking into consideration future incoming cash flows, and are held for the purpose of future grants.

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The Charity is not bound by any undertaking or by any regulatory scheme and the Charity does not consider it necessary to comply with any voluntary code of practice.

We have received no complaints in relation to fundraising activities. As we do not approach individuals for funds, we do not consider the Charity to undertake public fundraising activities, nor do we consider it necessary to design specific procedures to monitor such activities.

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The Keren Mitzvah Trust recognises that good governance in a charity is fundamental to its success. The Keren Mitzvah Trust are continually working towards achieving the highest standards of governance, by reference to the principles and recommended practice of the charity governance code.

The Keren Mitzvah Trust

Report of the Trustees for the year ended 31 December 2021 (*continued*)

Trustees' responsibilities

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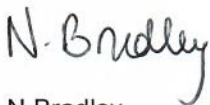
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Approved by the Trustees and signed on their behalf by



N Bradley
Trustee

Date: 27/10/2022

The Keren Mitzvah Trust

Report of the Independent Examiner's for the year ended 31 December 2021

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE KEREN MITZVAH TRUST

I report to the Trustees on my examination of the accounts of The Keren Mitzvah Trust for the year ended 31 December 2021, which are set out on pages 5 to 12.

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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.



Stuart McKay BSc FCA DChA

for and on behalf of
MHA MacIntyre Hudson

Chartered Accountants

2 London Wall Place
London
EC2Y 5AU

Date: 28/10/2022

The Keren Mitzvah Trust

Statement of financial activities for the year ended 31 December 2021

	Note	Unrestricted funds	Unrestricted funds
		2021 £	2020 £
Income			
Donations	4	38,125	93,341
Investment income		1	19
Total income		<u>38,126</u>	<u>93,360</u>
Expenditure			
Charitable activities	5	(63,793)	(94,329)
Total expenditure		<u>(63,793)</u>	<u>(94,329)</u>
Net income/(expenditure)		(25,667)	(969)
Funds brought forward		<u>14,887</u>	<u>15,856</u>
Funds carried forward		<u>(10,780)</u>	<u>14,887</u>

The Charity made no recognised gains or losses in the year other than the movement in net funds set out above.
All income and expenses derive from continuing operations.
All funds held are unrestricted.

The notes on pages 7 to 12 form part of these financial statements.

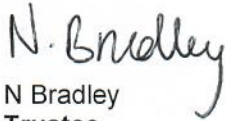
The Keren Mitzvah Trust

Balance sheet
at 31 December 2021

	Note	2021 £	2020 £
Current assets			
Debtors	7	-	125
Cash at bank and in hand		6,680	17,162
		<u>6,680</u>	<u>17,287</u>
Current liabilities			
Creditors: amounts falling due within one year	8	(17,460)	(2,400)
		<u>(10,780)</u>	<u>14,887</u>
Unrestricted funds			
General fund			
		<u>(10,780)</u>	<u>14,887</u>

The financial statements were approved by the Trustees and authorised for issue on 27/10/2022

Signed on behalf of the Trustees



N Bradley
Trustee

The notes on pages 7 to 12 form part of these financial statements.

The Keren Mitzvah Trust

Notes forming part of the financial statements for the year ended 31 December 2021

1 Accounting policies

The financial statements have been prepared under the historical cost convention.

The accounts (financial statements) have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2015. The accounts (financial statements) have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The Trust constitutes a public benefit entity as defined by FRS 102.

The Financial Statements are presented in £ sterling, the functional currency, rounded to the nearest £1.

The Financial Statements are prepared on the going concern basis which assumes that The Keren Mitzvah Trust will continue in operational existence for the foreseeable future. The Board of Trustees have considered the working capital and cash flow requirements and consider that the current and forecast cash resources are sufficient to cover the working capital requirements of the Charity for at least 12 months from the signing date of these financial statements.

There are no significant areas of judgement nor key accounting estimates that affect items in the financial statements.

Accounting convention

The accounts have been prepared under the historical cost convention.

Fund accounting

Funds held by the Charity are unrestricted funds.

Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably. Donations and the related gift aid tax are accounted for on receipt.

Investment income is accounted for on a receivable basis.

Expenditure

All expenditure is accounted for gross, on an accruals basis. 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.

Grants payable are payments made to third parties in the furtherance of the charitable objectives of the Trust. The grants are accounted for where either the Trustees have agreed to pay the grant without condition and the recipient has a reasonable expectation that they will receive a grant, or any condition attaching to the grant is outside the control of the Trust.

The Keren Mitzvah Trust

Notes forming part of the financial statements for the year ended 31 December 2021 (*continued*)

1 Accounting policies continued

Foreign currency

Foreign currency transactions of the Trust are translated at the rates ruling when they occurred. Foreign currency monetary assets and liabilities are translated at the rates ruling at the balance sheet dates. Any differences are taken to the profit and loss account.

Cash flow statement

The accounts do not include a cash flow statement because the Charity, as a small reporting entity, is exempt from the requirement to prepare a cash flow statement under the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the UK Generally Accepted Accounting Practices (UKGAAP).

Allocation of overhead and support costs

Overhead and support costs have been allocated entirely to charitable activities. These costs have been attributed to the type of charitable activity on a pro-rata activity cost by total cost basis.

Charitable activities

Costs of charitable activities include grants made and overhead and support costs as shown in Note 5.

Realised gains and losses

All gains and losses are taken to the statement of financial activities as they arise.

Financial instruments

The Charity only holds basic Financial Instruments. The financial assets and financial liabilities of the Charity are as follows:

Debtors – trade and other debtor (including accrued income) are basic financial instruments and are debt instruments measured at amortised cost as detailed in Note 7. Financial liabilities - trade creditors, accruals and other creditors are financial instruments, and are measured at amortised cost as detailed in Note 8. Deferred income is not deemed to be a financial liability, as the cash settlement has already taken place and there is an obligation to deliver services rather than cash or another financial instrument.

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 amounts 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 if the revision affects only that period or in the period of the revision and future periods if the revision affects both current and future periods. The Trustees do not consider there are any critical judgements or sources of estimation uncertainty requiring disclosure beyond the accounting policies listed above.

The Keren Mitzvah Trust

Notes forming part of the financial statements
for the year ended 31 December 2021 (continued)

2 Related party transactions

The following related party transactions arose during the year:

- The Trust made grants of **£2,460** (2020: £500) to The Good Deed Foundation, a charity administrated from the same address. Messrs Weiss, McCormack and Bradley are trustees of The Good Deed Foundation.
- During the year, a loan of £15,000 was received from Manrows Limited, a company in which M Weiss is a Director. The loan is interest-free and is repayable on demand. As at the year-end, a balance of £15,000 was outstanding.

Unrestricted income includes a total of **£0** (2020: £70,950) from The Good Deed Foundation.

3 Trustees' remuneration

The Trustees are considered to be the Key Management Personnel of the Charity. The Trustees received no remuneration in respect of their services to the Charity (2020: £Nil) and were not reimbursed any expenses (2020: £Nil).

4 Voluntary income

	2021 £	2020 £
Donations	38,125	93,341

All donations received in the current and prior year were Unrestricted.

5 Analysis of charitable expenditure

The Trust undertook no direct charitable activities but awarded grants in furtherance of its charitable activities. Details of the grants awarded can be found in Note 6.

	Grants made £	Support costs £	2021 £
Direct charitable expenditure:			
Religious advancement	53,174	2,770	55,944
Education	5,000	261	5,261
Health	-	-	-
Poverty relief	-	-	-
General charitable	-	-	-
Related Parties	2,460	128	2,588
	60,634	3,159	63,793

The Keren Mitzvah Trust

Notes forming part of the financial statements
for the year ended 31 December 2021 (continued)

5 Analysis of charitable expenditure (continued)

	Grants made £	Support costs £	2020 £
Direct charitable expenditure:			
Religious advancement	57,710	2,336	60,046
Education	17,950	726	18,676
Health	7,500	304	7,804
Poverty relief	2,000	81	2,081
General charitable	5,000	202	5,202
Related Parties	500	20	520
	<u>90,660</u>	<u>3,669</u>	<u>94,329</u>
		2021	2020
		£	£
Support Costs :			
General Expenses		416	403
Bank Charges		225	375
Exchange rate Variance		(2)	31
Governance costs – Independent examiners fee		2,520	2,860
		<u>3,159</u>	<u>3,669</u>

The Trust has no employees (2020: none).

The Keren Mitzvah Trust

Notes forming part of the financial statements
for the year ended 31 December 2021 (*continued*)

6 Charitable grants

All grants made during the year were to institutions. Charitable grants which totalled £5,000 or more, made during the year are as follows:

Recipient	2021 £	2020 £
Religious advancement		
Achisomoch	43,000	42,400
Chevras Mo'oz Ladol	-	8,000
Others <£5,000	10,174	7,310
Total religious advancement	53,174	57,710
Education		
Kisharon	-	7,500
Hasmonean Girls School	-	5,000
Others <£5,000	5,000	5,450
Total education	5,000	17,950
Health		
Camp Simcha	-	7,500
Total health	-	7,500
Poverty relief		
Others <£5,000	-	2,000
Total poverty relief	-	2,000
General charitable		
Noa Girls	-	5,000
Total general charitable	-	5,000
Related parties		
The Good Deed Foundation	2,460	500
Total related parties	2,460	500
Total charitable donations	60,634	90,660

The Keren Mitzvah Trust

Notes forming part of the financial statements
for the year ended 31 December 2021 (*continued*)

7 Debtors		
	2021	2020
Amounts receivable within one year:	£	£
Other debtors	-	125
	<u> </u>	<u> </u>
8 Creditors: amounts falling due within one year		
	2021	2020
	£	£
Other creditors and accruals	2,460	2,400
Loan	15,000	-
	<u> </u>	<u> </u>
	17,460	2,400
	<u> </u>	<u> </u>

During the current year, a loan of £15,000 was received from Manrows Limited, a company in which M Weiss is a Director. The loan is unsecured, interest-free and is repayable on demand.

KEREN MITZVAH TRUST

England & Wales - Charity number 1041948

Accounts

The Keren Mitzvah Trust

Report and Financial Statements

Year Ended

31 December 2020

Registered Charity 1041948

The Keren Mitzvah Trust

Report and financial statements
for the year ended 31 December 2020

Contents

Page:

1	Report of the trustees
4	Independent examiners report
5	Statement of financial activities
6	Balance sheet
7	Notes forming part of the financial statements

Trustees

M Weiss
A McCormack
N Bradley

Registered address

1 Manchester Square, London, W1U 3AB

Registered charity number

1041948

Independent examiner

Stuart Mckay BSc FCA DChA

MHA MacIntyre Hudson, 2 London Wall Place, London EC2Y 5AU

Bankers

Barclays Bank plc, One Churchill Place, London, E14 5HP

The Keren Mitzvah Trust

Report of the Trustees for the year ended 31 December 2020

The Trustees present their report and the financial statements for The Keren Mitzvah Trust for the year ended 31 December 2020. These accounts comply with the Charity's trust deed, the Charities Act 2011 and the "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102)".

Structure governance and management

The Keren Mitzvah Trust was established on 29 September 1994 by Trust Deed, and is registered with the Charity Commission under registered number 1041948.

Trustee Appointment

The Trustees are appointed at the discretion of the existing trustees. On appointment, the decision-making process of the Trust is explained to new Trustees by one of the existing Trustees who also provide an overview of the administrative procedures employed by the Trust.

The Trust is not a complex organisation and there is a simple management structure.

Trustees

The Trustees of the Charity during the year and to the date of this report, unless otherwise stated were:

M Weiss
A McCormack
N Bradley

Objectives and activities

The Charity was established under its Deed to apply the Charity's income and capital for the advancement of such charitable purpose as the Trustees shall, in their absolute discretion from time to time, think fit.

Grant making policy

The recipients of donations by the Trust are agreed by the Trustees who, in their deliberations, consider the use to which the recipients propose to put their respective donations. Each grant is considered on its own merits.

Achievements and performance for the public benefit

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Foundation's aims and objectives and in planning future activities. All activities have been undertaken for the furtherance of public benefit and for the furtherance of the Charity's purpose as per its Trust Deed.

During the year the Trustees made grants totalling **£90,660** (2019: £131,131) to various charitable organisations in the areas of poverty relief, religious advancement, education, and health. All of these grants were unrestricted. Specific details of the recipients of these grants are given in note 6 to these accounts.

The Trustees continue to consider appropriate recipients for further grants.

Plans for future periods for the public benefit

The Trustees will continue to hold existing funds so as to be available for current and future charitable uses.

The Keren Mitzvah Trust

Report of the Trustees for the year ended 31 December 2020 (*continued*)

Financial review

At year end the Trust held funds of **£14,887** (2019: £15,856).

Reserves at the end of the period are adequate for the ongoing objectives of the Trust and are held for the purpose of future grants.

Reserves policy

The Trustees intend to continue to support similar charitable concerns as have been supported in recent years, for the foreseeable future. As the Charity operates on minimal overheads, the level of reserves required to be maintained are deemed to be no more than £5,000. Any reserves held over this amount at year-end are the result of timing differences and have been subsequently granted.

Risk management

The Trustees are of the opinion that the Charity faces minimal risks. The Trustees will continue to assess any new risks facing the charity as part of their ongoing duties.

Fundraising statement

Section 162a of the Charities Act 2011 requires charities to make a statement regarding fundraising activities. Although we do not undertake widespread fundraising from the general public, the legislation defines fund raising as "soliciting or otherwise procuring money or other property for charitable purposes". Such amounts receivable are presented in our accounts as "voluntary income" and includes legacies and grants.

In relation to the above we confirm that all solicitations are managed internally, without involvement of commercial participators or professional fund-raisers, or third parties. The day to day management of all income generation is delegated to the executive team, who are accountable to the Trustees.

The Charity is not bound by any undertaking or by any regulatory scheme and the Charity does not consider it necessary to comply with any voluntary code of practice.

We have received no complaints in relation to fundraising activities. As we do not approach individuals for funds, we do not consider the Charity to undertake public fundraising activities, nor do we consider it necessary to design specific procedures to monitor such activities.

Charities Governance Code

The Keren Mitzvah Trust recognises that good governance in a charity is fundamental to its success. The Keren Mitzvah Trust are continually working towards achieving the highest standards of governance, by reference to the principles and recommended practice of the charity governance code.

Impact of COVID-19

The Trustees have considered the effect of COVID-19 upon the Charity and believe that it is unlikely to have a significant impact on its activities, operations and financing, both now and going forward. Furthermore, given the nature of the funding of the Charity, the Trustees are satisfied that there will be no expected effect upon its current and future financial sustainability and going concern.

The Keren Mitzvah Trust

Report of the Trustees for the year ended 31 December 2020 (*continued*)

Trustees' responsibilities

The Trustees are responsible for preparing the Annual report and the financial statements in accordance with applicable law and regulations.

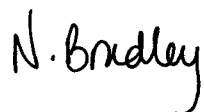
Charity law requires the Trustees to prepare financial statements for each financial year in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under charity law the Trustees must not approve the financial statements unless they are satisfied that they 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 charity for that period.

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

- select suitable accounting policies and then apply them consistently;
- make judgements and accounting 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 business.

The Trustees are responsible for keeping proper accounting records that are sufficient to show and explain the charity's transactions and 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 Charities Act 2011. 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.

Approved by the Trustees and signed on their behalf by



N Bradley
Trustee

Date: 11/10/2021

The Keren Mitzvah Trust

Report of the Independent Examiner's for the year ended 31 December 2020

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE KEREN MITZVAH TRUST

I report to the Trustees on my examination of the accounts of The Keren Mitzvah Trust for the year ended 31 December 2020, which are set out on pages 5 to 12.

Responsibilities and basis for report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of the accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

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



Stuart McKay BSc FCA DChA

for and on behalf of
MHA MacIntyre Hudson

Chartered Accountants

2 London Wall Place
London
EC2Y 5AU

Date: 15/10/2021

The Keren Mitzvah Trust

Statement of financial activities for the year ended 31 December 2020

	Note	Unrestricted funds	Unrestricted funds
		2020 £	2019 £
Income			
Donations	4	93,341	111,725
Investment income		19	41
Total income		<u>93,360</u>	<u>111,766</u>
Expenditure			
Charitable activities	5	(94,329)	(134,484)
Total expenditure		<u>(94,329)</u>	<u>(134,484)</u>
Net income/(expenditure)		(969)	(22,718)
Funds brought forward		<u>15,856</u>	<u>38,574</u>
Funds carried forward		<u>14,887</u>	<u>15,856</u>

The Charity made no recognised gains or losses in the year other than the movement in net funds set out above.
All income and expenses derive from continuing operations.
All funds held are unrestricted.

The notes on pages 7 to 12 form part of these financial statements.

The Keren Mitzvah Trust

Balance sheet
at 31 December 2020

	Note	2020 £	2019 £
Current assets			
Debtors	7	125	125
Cash at bank and in hand		17,162	20,131
		<u>17,287</u>	<u>20,256</u>
Current liabilities			
Creditors: amounts falling due within one year	8	(2,400)	(4,400)
		<u>14,887</u>	<u>15,856</u>
Net assets			
		<u>14,887</u>	<u>15,856</u>
Unrestricted funds			
General fund		14,887	15,856

The financial statements were approved by the Trustees and authorised for issue on

Signed on behalf of the Trustees

N. Bradley

N Bradley
Trustee

11/10/2021

The notes on pages 7 to 12 form part of these financial statements.

The Keren Mitzvah Trust

Notes forming part of the financial statements for the year ended 31 December 2020

1 Accounting policies

The financial statements have been prepared under the historical cost convention.

The accounts (financial statements) have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2015. The accounts (financial statements) have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The Trust constitutes a public benefit entity as defined by FRS 102.

The Financial Statements are presented in £ sterling, the functional currency, rounded to the nearest £1.

The Financial Statements are prepared on the going concern basis which assumes that The Keren Mitzvah Trust will continue in operational existence for the foreseeable future. The Board of Trustees have considered the working capital and cash flow requirements and consider that the current and forecast cash resources are sufficient to cover the working capital requirements of the Charity for at least 12 months from the signing date of these financial statements.

There are no significant areas of judgement nor key accounting estimates that affect items in the financial statements.

Accounting convention

The accounts have been prepared under the historical cost convention.

Fund accounting

Funds held by the Charity are unrestricted funds.

Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably. Donations and the related gift aid tax are accounted for on receipt.

Investment income is accounted for on a receivable basis.

Expenditure

All expenditure is accounted for gross, on an accruals basis. 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.

Grants payable are payments made to third parties in the furtherance of the charitable objectives of the Trust. The grants are accounted for where either the Trustees have agreed to pay the grant without condition and the recipient has a reasonable expectation that they will receive a grant, or any condition attaching to the grant is outside the control of the Trust.

The Keren Mitzvah Trust

Notes forming part of the financial statements
for the year ended 31 December 2020 (*continued*)

1 Accounting policies continued

Foreign currency

Foreign currency transactions of the Trust are translated at the rates ruling when they occurred. Foreign currency monetary assets and liabilities are translated at the rates ruling at the balance sheet dates. Any differences are taken to the profit and loss account.

Cash flow statement

The accounts do not include a cash flow statement because the Charity, as a small reporting entity, is exempt from the requirement to prepare a cash flow statement under the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the UK Generally Accepted Accounting Practices (UKGAAP).

Allocation of overhead and support costs

Overhead and support costs have been allocated entirely to charitable activity. These costs have been attributed to the type of charitable activity on a pro-rata activity cost by total cost basis.

Charitable activities

Costs of charitable activities include grants made and overhead and support costs as shown in note 5.

Realised gains and losses

All gains and losses are taken to the statement of financial activities as they arise.

Financial instruments

The Charity only holds basic Financial Instruments. The financial assets and financial liabilities of the Charity are as follows:

Debtors – trade and other debtor (including accrued income) are basic financial instruments and are debt instruments measured at amortised cost as detailed in Note 7. Financial liabilities - trade creditors, accruals and other creditors are financial instruments, and are measured at amortised cost as detailed in Note 8. Deferred income is not deemed to be a financial liability, as the cash settlement has already taken place and there is an obligation to deliver services rather than cash or another financial instrument.

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 amounts 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 if the revision affects only that period or in the period of the revision and future periods if the revision affects both current and future periods. The Trustees do not consider there are any critical judgements or sources of estimation uncertainty requiring disclosure beyond the accounting policies listed above.

The Keren Mitzvah Trust

Notes forming part of the financial statements
for the year ended 31 December 2020 (*continued*)

2 Related party transactions

The following related party transactions arose during the year:

- The Trust made grants of **£500** (2019: £nil) to The Good Deed Foundation, a charity administrated from the same address. Messrs Weiss, McCormack and Bradley are trustees of The Good Deed Foundation.

Unrestricted income includes a total of **£70,590** (2019: £73,925) from The Good Deed Foundation.

3 Trustees' remuneration

The Trustees are considered to be the Key Management Personnel of the Charity. The Trustees received no remuneration in respect of their services to the Charity (2019: £Nil) and were not reimbursed any expenses (2019: £Nil).

4 Voluntary income

	2020 £	2019 £
Donations	93,341	111,725

All donations received in the current and prior year were Unrestricted.

5 Analysis of charitable expenditure

The Trust undertook no direct charitable activities but awarded grants in furtherance of its charitable activities. Details of the grants awarded can be found in note 6.

	Grants made £	Support costs £	2020 £
Direct charitable expenditure:			
Religious advancement	57,710	2,336	60,046
Education	17,950	726	18,676
Health	7,500	304	7,804
Poverty relief	2,000	81	2,081
General charitable	5,000	202	5,202
Related Parties	500	20	520
	<u>90,660</u>	<u>3,669</u>	<u>94,329</u>

The Keren Mitzvah Trust

Notes forming part of the financial statements
for the year ended 31 December 2020 *(continued)*

5 Analysis of charitable expenditure (continued)

	Grants made £	Support costs £	2019 £
Direct charitable expenditure:			
Religious advancement	86,643	2,216	88,859
Education	27,498	703	28,201
Health	8,860	226	9,086
Poverty relief	3,080	79	3,159
General charitable	5,050	129	5,179
Related Parties	-	-	-
	131,131	3,353	134,484
	131,131	3,353	134,484

	2020 £	2019 £
Support Costs :		
General Expenses	403	388
Bank Charges	375	525
Exchange rate Variance	31	40
Governance costs – Independent examiners fee	2,860	2,400
	3,669	3,353
	3,669	3,353

The Trust has **no** employees (2019: none).

The Keren Mitzvah Trust

Notes forming part of the financial statements
for the year ended 31 December 2020 *(continued)*

6 Charitable grants

All grants made during the year were to institutions. Charitable grants which totalled £5,000 or more, made during the year are as follows:

Recipient	2020 £	2019 £
Religious advancement		
Achisomoch	42,400	70,815
Chevras Mo'oz Ladol	8,000	-
Torah & Chesed	-	10,568
Others <£5,000	7,310	5,260
Total religious advancement	57,710	86,643
Education		
Kisharon	7,500	7,500
Hasmonean Girls School	5,000	-
Others <£5,000	5,450	19,998
Total education	17,950	27,498
Health		
Camp Simcha	7,500	7,500
Others <£5,000	-	1,360
Total health	7,500	8,860
Poverty relief		
Others <£5,000	2,000	3,080
Total poverty relief	2,000	3,080
General charitable		
Noa Girls	5,000	-
Others <£5,000	-	5,050
Total general charitable	5,000	5,050
Related parties		
The Good Deed Foundation	500	-
Total related parties	500	-
Total charitable donations	90,660	131,131

The Keren Mitzvah Trust

Notes forming part of the financial statements
for the year ended 31 December 2020 (*continued*)

7 Debtors	2020	2019
Amounts receivable within one year:	£	£
Other debtors	125	125
	<hr/>	<hr/>
8 Creditors: amounts falling due within one year	2020	2019
	£	£
Other creditors and accruals	2,400	4,400
	<hr/>	<hr/>
	2,400	4,400
	<hr/>	<hr/>