

KEREN HINDA

England & Wales - Charity number 1067029

Details

Status Registered

Legal form Trust

Registered 1997-12-22

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

Contact

Address 27 Reizel Close
Stamford Hill
London
N16 5GY

Phone 02088065546

Email re8069796@gmail.com

Activities

Objects: THE OBJECTS OF THE CHARITY SHALL BE :(A) THE ADVANCEMENT OF THE ORTHODOX JEWISH RELIGION (B) THE ADVANCEMENT OF ORTHODOX JEWISH RELIGIOUS EDUCATION AND EDUCATION GENERALLY (C) THE RELIEF OF POVERTY (D) SUCH OTHER CHARITABLE OBJECTS AS THE TRUSTEES FROM TIME TO TIME DETERMINE.

Activities: To assist in the provision of orthodox jewish education and the alleviation of poverty within the orthodox jewish community.

Classification

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

Geography

- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-04-30	£51,550	£60,130	-	-
2024-04-30	£86,860	£100,950	-	-
2023-04-30	£105,030	£212,348	-	-
2022-04-30	£458,666	£333,150	-	-
2021-04-30	£331,570	£349,573	-	-

Trustees

Name	Role	Appointed
Asher Strom		2019-05-09
Joseph Schwarcz		2025-01-08
MOISHE COHEN		2023-05-22

KEREN HINDA

England & Wales - Charity number 1067029

Accounts

Keren Hinda

Unaudited Financial Statements

30 April 2025

WHITESIDE AND DAVIES LTD

Chartered Certified Accountants

158 Cromwell Road

Salford

M6 6DE

Keren Hinda

Financial Statements

Year ended 30 April 2025

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Keren Hinda

Trustees' Annual Report

Year ended 30 April 2025

The trustees present their report and the unaudited financial statements of the charity for the year ended 30 April 2025.

Reference and administrative details

Registered charity name	Keren Hinda
Charity registration number	1067029
Principal office	27 Reizel Close London N16 5GY England

The trustees

Mr A Strom	
Mrs D Pollak	(Resigned 8 January 2025)
Mr J Schwarcz	(Appointed 8 January 2025)
Mr M Cohen	

Independent examiner	David Pollak 158 Cromwell Road Salford M6 6DE
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Structure, governance and management

Keren Hinda (The Charity) is a charitable trust constituted by a Declaration of trust executed 28 October 1997 and is registered with the Charity Commission.

The Charity is run by the trustees who all act in an honorary capacity. A new trustee would be given to read copies of the previous years' Annual Report and Accounts and a copy of the Charity Commission leaflet 'The Essential Trustee: What you need to know'.

Objectives and activities

The objects of the charity are:

- a. The advancement of the orthodox Jewish faith.
- b. The advancement of orthodox Jewish religious education and in particular by supporting the charitable activities of the school.
- c. The relief of poverty sickness and infirmity amongst members of the Jewish faith.
- d. Other purposes as are charitable according to English law.

We have referred to the guidance in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities.

Keren Hinda

Trustees' Annual Report *(continued)*

Year ended 30 April 2025

Achievements and performance

Grants are made to charitable institutions and organisations which accord with the objects of the charity. Total donations received during the year was £51,550 (2024: £86,860), which was mainly used to make grants of £60,130 (2024: £100,950). The year's net deficit was £8,580 (2024: £14,090).

Financial review

The balance of the unrestricted funds is a surplus of £12,848 (2024: £21,428). The trustees do not deem it necessary to retain reserves of more than £100 as the charity has no commitment to distribute any more than what is held at any given moment.

The trustees have identified and reviewed the major risks to which the charity is exposed. Both manual and automated checks are regularly invoked, particularly those relating to the operations and finance of the charity. The trustees are satisfied that these systems and procedures mitigate any perceived risks.

The trustees' annual report was approved on 30 June 2025 and signed on behalf of the board of trustees by:

Mr M Cohen
Trustee

Keren Hinda

Independent Examiner's Report to the Trustees of Keren Hinda

Year ended 30 April 2025

I report to the trustees on my examination of the financial statements of Keren Hinda ('the charity') for the year ended 30 April 2025.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

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

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

David Pollak
Independent Examiner

158 Cromwell Road
Salford
M6 6DE

Keren Hinda

Statement of Financial Activities

Year ended 30 April 2025

		2025		2024
	Note	Unrestricted funds £	Total funds £	Total funds £
Income and endowments				
Donations and legacies	4	<u>51,550</u>	<u>51,550</u>	<u>86,860</u>
Total income		<u>51,550</u>	<u>51,550</u>	<u>86,860</u>
Expenditure				
Expenditure on charitable activities	5,6	<u>60,130</u>	<u>60,130</u>	<u>100,950</u>
Total expenditure		<u>60,130</u>	<u>60,130</u>	<u>100,950</u>
Net expenditure and net movement in funds		<u>(8,580)</u>	<u>(8,580)</u>	<u>(14,090)</u>
Reconciliation of funds				
Total funds brought forward		<u>21,428</u>	<u>21,428</u>	<u>35,518</u>
Total funds carried forward		<u>12,848</u>	<u>12,848</u>	<u>21,428</u>

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

The notes on pages 6 to 12 form part of these financial statements.

Keren Hinda

Statement of Financial Position

30 April 2025

	Note	2025 £	2024 £
Fixed assets			
Investments	12	2	2
Current assets			
Cash at bank and in hand		14,946	23,526
Creditors: amounts falling due within one year	13	2,100	2,100
Net current assets		<u>12,846</u>	<u>21,426</u>
Total assets less current liabilities		<u>12,848</u>	<u>21,428</u>
Net assets		<u>12,848</u>	<u>21,428</u>
Funds of the charity			
Unrestricted funds		12,848	21,428
Total charity funds	14	<u>12,848</u>	<u>21,428</u>

These financial statements were approved by the board of trustees and authorised for issue on 30 June 2025, and are signed on behalf of the board by:

Mr M Cohen
Trustee

The notes on pages 6 to 12 form part of these financial statements.

Keren Hinda

Notes to the Financial Statements

Year ended 30 April 2025

1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is 27 Reizel Close, London, N16 5GY, England.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

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

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Keren Hinda

Notes to the Financial Statements *(continued)*

Year ended 30 April 2025

3. Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Investments

Unlisted equity investments are initially recorded at cost, and subsequently measured at fair value. If fair value cannot be reliably measured, assets are measured at cost less impairment.

Listed investments are measured at fair value with changes in fair value being recognised in income or expenditure.

3. Accounting policies *(continued)*

Investments in associates

Investments in associates accounted for in accordance with the cost model are recorded at cost less any accumulated impairment losses.

Investments in associates accounted for in accordance with the fair value model are initially recorded at the transaction price. At each reporting date, the investments are measured at fair value, with changes in fair value taken through income or expenditure. Where it is impracticable to measure fair value reliably without undue cost or effort, the cost model will be adopted.

Dividends and other distributions received from the investment are recognised as income without regard to whether the distributions are from accumulated profits of the associate arising before or after the date of acquisition.

Investments in joint ventures

Investments in jointly controlled entities accounted for in accordance with the cost model are recorded at cost less any accumulated impairment losses.

Investments in jointly controlled entities accounted for in accordance with the fair value model are initially recorded at the transaction price. At each reporting date, the investments are measured at fair value, with changes in fair value taken through income or expenditure. Where it is impracticable to measure fair value reliably without undue cost or effort, the cost model will be adopted.

Dividends and other distributions received from the investment are recognised as income without regard to whether the distributions are from accumulated profits of the joint venture arising before or after the date of acquisition.

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Keren Hinda

Notes to the Financial Statements *(continued)*

Year ended 30 April 2025

3. Accounting policies *(continued)*

Financial instruments *(continued)*

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

4. Donations and legacies

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Donations				
Donations received	51,550	51,550	86,860	86,860

Keren Hinda

Notes to the Financial Statements *(continued)*

Year ended 30 April 2025

5. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Charitable activity	59,050	59,050	100,050	100,050
Support costs	1,080	1,080	900	900
	<u>60,130</u>	<u>60,130</u>	<u>100,950</u>	<u>100,950</u>

6. Expenditure on charitable activities by activity type

	Grant funding of activities £	Support costs £	Total funds 2025 £	Total fund 2024 £
Charitable activity	59,050	–	59,050	100,050
Governance costs	–	1,080	1,080	900
	<u>59,050</u>	<u>1,080</u>	<u>60,130</u>	<u>100,950</u>

7. Analysis of support costs

	Analysis of support costs £	Total 2025 £	Total 2024 £
Governance costs	1,080	1,080	900

8. Analysis of grants

	2025 £	2024 £
Grants to institutions		
Grants less than £3,000	16,050	6,250
Bait Limud Vecheded	–	5,000
Keren Ohr	–	3,000
Kollel Yoel Moshe	–	10,000
Lehachayos	–	5,000
Wilowoda Charity	10,000	22,500
Rays of Hope	3,000	–
	<u>29,050</u>	<u>51,750</u>
Grants to individuals		
Grants less than £3,000	30,000	42,300
Mr Lipa Ostreicher	–	3,000
Mr I Hirsch	–	3,000
	<u>30,000</u>	<u>48,300</u>
Total grants	<u>59,050</u>	<u>100,050</u>

Keren Hinda

Notes to the Financial Statements *(continued)*

Year ended 30 April 2025

9. Independent examination fees

	2025	2024
	£	£
Fees payable to the independent examiner for: Independent examination of the financial statements	1,080	900

10. Staff costs

The average head count of employees during the year was Nil (2024: Nil).

No employee received employee benefits of more than £60,000 during the year (2024: Nil).

11. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

12. Investments

	Other investments £
Cost or valuation	
At 1 May 2024	2
Additions	—
At 30 April 2025	<u>2</u>
Impairment	
At 1 May 2024 and 30 April 2025	—
Carrying amount	
At 30 April 2025	<u>2</u>
At 30 April 2024	<u>2</u>

All investments shown above are held at valuation.

13. Creditors: amounts falling due within one year

	2025	2024
	£	£
Accruals and deferred income	2,100	2,100

Keren Hinda

Notes to the Financial Statements *(continued)*

Year ended 30 April 2025

14. Analysis of charitable funds

Unrestricted funds

	At 1 May 2024 £	Income £	Expenditure £	At 30 Apr 2025 £
General funds	21,428	51,550	(60,130)	12,848

	At 1 May 2023 £	Income £	Expenditure £	At 30 Apr 2024 £
General funds	35,518	86,860	(100,950)	21,428

15. Analysis of net assets between funds

	Unrestricted Funds £	Total Funds 2025 £
Investments	2	2
Current assets	14,946	14,946
Creditors less than 1 year	(2,100)	(2,100)
Net assets	<u>12,848</u>	<u>12,848</u>

	Unrestricted Funds £	Total Funds 2024 £
Investments	2	2
Current assets	23,526	23,526
Creditors less than 1 year	(2,100)	(2,100)
Net assets	<u>21,428</u>	<u>21,428</u>

KEREN HINDA

England & Wales - Charity number 1067029

Accounts

KEREN HINDA

Registered Charity

**Annual Report and
Financial Statements**

**For The Year Ended
30 April 2024**

Charity Number
1067029



Whiteside and Davies Ltd
Certified Chartered Accountants
158 Cromwell Road
Salford M6 6DE

KEREN HINDA
CHARITY NUMBER 1118639
FINANCIAL STATEMENTS
FOR YEAR ENDED 30 APRIL 2024

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KEREN HINDA
CHARITY NUMBER 1118639
FINANCIAL STATEMENTS
FOR YEAR ENDED 30 APRIL 2024

Page 3

Charity Information

Board of Trustees

A Strom
M Stolzberg
D Pollak

Administration Address

27 Reizel Close
London N16 5GY

Charity Number

1067029

Independent Examiner

David Pollak
Whiteside and Davies Ltd
Certified Chartered Accountants
158 Cromwell Road
Salford M6 6DE

Bankers

Santander Bank
Bootle
merseyside
I30 4GB

KEREN HINDA
CHARITY NUMBER 1118639
FINANCIAL STATEMENTS
FOR YEAR ENDED 30 APRIL 2024

Report of the Trustees

The trustees have pleasure in presenting their report and the financial statements of the charity for the year ended 30 April 2024.

The accounts have been prepared in accordance with the accounts policies set out in note 3 to the accounts.

Status and Administration

The Charity, constituted by trust deed, dated 28th October 1997, which has not been amended and is a Registered Charity.

Charitable Objects

The objects of the charity are:

- a. The advancement of the orthodox Jewish faith.
- b. The advancement of orthodox Jewish religious education and in particular by supporting the charitable activities of the school.
- c. The relief of poverty sickness and infirmity amongst members of the Jewish faith.
- d. Other purposes as are charitable according to English law.

The trustees are pleased that the charity has performed in accordance to its objects during the year. It is envisaged that similar progress will ensue in the following year.

Trustees

The Trustees in office throughout the year were A Strom, M Stolzberg and D Pollak.

All trustees give of their time freely and no trustee nor any person connected with them received any remuneration during the year.

Reserves Policy

The trustees do not deem it necessary to retain reserves of more than £100 as the charity has no commitment to distribute any more than what is held and any given moment.

Investment policy and returns

Under the memorandum and articles of association, the charity has the power to make any investment which the trustees see fit.

Risk Management

The trustees have identified and reviewed the major risks to which the charity is exposed. Both manual and automated checks are regularly invoked, particularly those relating to the operations and finance of the charity. The trustees are satisfied that these systems and procedures mitigate any perceived risks.

Public Benefit Policy

We have referred to the guidance in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities.

Grant Making Policy

Grants are made to charitable institutions and organisations which accord with the objects of the charity.

Structure, governance and management

Keren Hinda is a charitable trust constituted by a Declaration of trust executed 28 October 1997 and is registered charity, number 1067029.

The Charity is run by the trustees who all act in an honorary capacity. A new trustee would receive copies of the previous years' Annual Report and Accounts and a copy of the Charity Commission leaflet 'The Essential Trustee : What you need to know'.

KEREN HINDA
CHARITY NUMBER 1118639
FINANCIAL STATEMENTS
FOR YEAR ENDED 30 APRIL 2024

Report of the Trustees (continued)

Achievements and performance

The charity has increased its activities due to the increase of donations received. However, the trustees did their best to alleviate the pain and need of its recipients and are satisfied with the performance of the charity. Total donations received during the year was £86,860 (2022: £105,030) of which was mainly used to make grants of £100,050 (2023: £211,448). The net deficit was £14,090 (2023: surplus of £107,318).

Responsibilities of the Trustees

Charity 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 as at the Balance Sheet Date, and of its incoming resources, including income and expenditure for the financial year.

In preparing those financial statements, the Trustees should follow best practice and

- a. Select suitable accounting policies and apply them consistently.
- b. Make judgments and estimates that are reasonable and prudent.
- c. Follow applicable accounting standards and the Charities SORP, disclosing and explaining any departures in the financial statements.
- d. Prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in operation.

The Trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them as Trustees to ensure that the financial statements comply with the Charity Law.

The Trustees are also responsible for safeguarding the charity's assets and hence for taking reasonable steps for the prevention and detection of fraud and other regularities.

Approved by the Trustees on 12 July 2024

M Stolzberg

KEREN HINDA
CHARITY NUMBER 1118639
FINANCIAL STATEMENTS
FOR YEAR ENDED 30 APRIL 2024

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Independent Examiner's Report to the Trustees

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended
#

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2015 Act and

Independent examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a

I have completed my examination. I confirm that no material matters have come to my attention in connection

- a) the accounting records were not kept in accordance with section 130 of the Charities Act; or
- b) the accounts did not accord with the accounting records; or
- c) the accounts did not comply with the applicable requirements concerning the form and content of accounts set

I have no concerns and have come across no other matters in connection with the examination to which attention

D Pollack
Chartered Certified Accountant
Whiteside and Davies Accountants
158 Cromwell Road
Salford
Manchester
M6 6DE

David Pollak 12 July 2024

KEREN HINDA
 CHARITY NUMBER 1118639
 FINANCIAL STATEMENTS
 FOR YEAR ENDED 30 APRIL 2024

Statement of Financial Activities

	<i>Notes</i>	<i>Unrestricted funds</i>	<i>2024 Total</i>	<i>2023 Total</i>
		£	£	£
Incoming Resources				
Donations Received		86,860	86,860	105,030
Net incoming resources available for charitable application				
		86,860	86,860	105,030
Resources expended				
Charitable activities	3	100,050	100,050	211,448
Governance costs	4	900	900	900
		<u>100,950</u>	100,950	<u>212,348</u>
Accumulated Funds				
Net surplus (deficit) for the year		(14,090)	(14,090)	(107,318)
Balance brought forward		35,518	35,518	142,836
Balance carried forward		<u>21,428</u>	21,428	<u>35,518</u>

The Notes on page 9 to 12 form part of these financial statements

KEREN HINDA
 CHARITY NUMBER 1118639
 FINANCIAL STATEMENTS
 FOR YEAR ENDED 30 APRIL 2024

Balance Sheet
At 30 April 2024

<u>Notes</u>	<u>2024</u>	<u>2023</u>
	<u>£</u>	<u>£</u>
Fixed Assets		
Investments	2	2
 Current Assets		
Cash at Bank	23,526	37,616
 Current Liabilities		
Creditors	<u>(2,100)</u>	<u>(2,100)</u>
 Net Current Assets	21,428	35,518
 Net Assets	<u>21,428</u>	<u>35,518</u>
 Accumulated Funds		
Restricted		
Unrestricted	<u>21,428</u>	<u>35,518</u>
	<u>21,428</u>	<u>35,518</u>

Approved by the Trustees on 12 July 2024 and signed on behalf of them all.

 M Stolzberg - Trustee

The Notes on page 9 to 12 form part of these financial statements

KEREN HINDA
CHARITY NUMBER 1118639
FINANCIAL STATEMENTS
FOR YEAR ENDED 30 APRIL 2024

Notes To The Accounts

1. General information

The charity is a public benefit entity and is a registered charity in England and Wales. The address of the principal office is 22 Craven Walk London N16 6BT.

Statement of compliance

The financial statements have been prepared under 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).

Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

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

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal and fall into one of two sub-classes: restricted income funds or endowment funds.

KEREN HINDA
CHARITY NUMBER 1118639
FINANCIAL STATEMENTS
FOR YEAR ENDED 30 APRIL 2024

Notes To The Accounts (continued)

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

KEREN HINDA
CHARITY NUMBER 1118639
FINANCIAL STATEMENTS
FOR YEAR ENDED 30 APRIL 2024

Notes To The Accounts (continued)

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

KEREN HINDA
CHARITY NUMBER 1118639
FINANCIAL STATEMENTS
FOR YEAR ENDED 30 APRIL 2024

Notes To The Accounts (continued)

2) Taxation

The Charity is exempt from taxation on its charitable activities.

	<u>2024</u>	<u>2023</u>
	£	£
3) Charitable activities		
<i>Cost of Activities In Furtherance of the Charity's Objects</i>		
Donations to UK registered Charities	51,750	179,648
Donations to Individuals	48,300	31,800
	100,050	211,448
4) Governance costs		
Accountants and Independent examiner's fees	900	900
	900	900
5) Creditors		
Accruals	2,100	2,100
Other creditors		
	2,100	2,100
6) Accumulated Funds		
<u>Unrestricted</u>		
Balance brought forward	35,518	142,836
Net surplus (deficit) for the year	(14,090)	(107,318)
Balance carried forward	21,428	35,518
7) Independent examination fees		
Fees payable to the independent examiner for:		
Independent examination of the financial statements	900	900

KEREN HINDA
CHARITY NUMBER 1118639
FINANCIAL STATEMENTS
FOR YEAR ENDED 30 APRIL 2024

Notes To The Accounts (continued)

8) Grants Paid	<u>2024</u> £	<u>Grants Paid</u>	2023 £
BAIT LIMUD VECHESSED	5,000	AHT	150.00
BEIS KOSOV	300	BEIS KOSOV	150.00
CHAREDIM BEIS SHEMESH		CHAREDIM BEIS SHEMESH	30,000.00
CHASDEI SHLOMO TRUST		CHASDEI SHLOMO TRUST	10,000.00
CML		CML	250.00
CONG SHAREI SHOLOM TCHABE		CONG SHAREI SHOLOM TCHABE	10,000.00
CWBH TRUST	1,400	CWBH TRUST	1,450.00
DARKEI CHAIM		DARKEI CHAIM	360.00
HTVC		HTVC	500.00
KEREN OHR	3,000.00	KEREN HABINYAN	120.00
KOLEL YOEL MOSHE	10,000.00	KOLEL HIBAT YERUSHOLAY	458.00
KTV		KTV	500.00
LEHACHAYOS	5,000.00	LEHACHAYOS	10,000.00
MT COLLEGE		MT COLLEGE	2,000.00
NOAM HALEVAVOS		NOAM HALEVAVOS	43,000.00
SATMAR KOLLEL	50	SATMAR KOLLEL	250.00
SHAYKEL ESUH		SHAYKEL ESUH	40,000.00
TOV	250	TCHABE KOLLEL LTD	15,000.00
TEHILOS YOEL	250	TEHILOS YOEL	1,600.00
TORAS MOSHE TRUST		TORAS MOSHE TRUST	2,500.00
YAD VOCHESSED	2,000	TT BEIS SHLOMO	250.00
WILOWODA CHARITY	22,500	WILOWODA CHARITY	10,000.00
YESHIVOS SHABBOS	2,000	ZSV TRUST	1,110.00
	<hr/> 51,750 <hr/>		<hr/> 179,648 <hr/>
Mr N Appel	2,300.00	Mr Y C Cohen	2,500.00
Mr Y C Cohen	2,500.00	Mrs Y Bindiger	2,500.00
Mr F Weiss	2,500.00	Mr a Horowitz	2,500.00
Mr M Brander	2,500.00	Mrs G Bindiger	1,000.00
Mr I Weinberg	2,500.00	Mr H Bindiger	1,000.00
Y Pruzansky	2,500.00	Mr J Bindiger	2,500.00
Yacob Freiman	2,500.00	Mr MT Glausiasz	2,500.00
Shimon Zilberman	2,500.00	Mr I Friedman	2,500.00
K Zafir	2,500.00	Mr M Friedman	2,500.00
Mr GM Lamm	2,500.00	Mr A Greenberg	2,500.00
May grosz	2,500.00	Mr C Kahan	2,500.00
Mr C Pearlman	2,500.00	Mr S Pollack	2,300.00
Mr M Klian	2,500.00	Mr I Lieberman	2,500.00
Mrs R Rosenberg	2,500.00	Mr Pruzansky	2,500.00
Mr I Feldman	2,500.00		
Mr M Wiznitser	2,500.00		
Mr Shie Lefkowitz	2,500.00		
Mr Lipa Ostreicher	3,000.00		
Mr I Hirsch	3,000.00		
	<hr/> 48,300.00 <hr/>		<hr/> 31,800.00 <hr/>

KEREN HINDA

England & Wales - Charity number 1067029

Accounts

KEREN HINDA

Registered Charity

Annual Report and
Financial Statements

For The Year Ended
30 April 2023

Charity Number
1067029



Accounts & Business Solutions Limited

Certified Chartered Accountants

158 Cromwell Road

Salford M6 6DE

KEREN HINDA
CHARITY NUMBER 1118639
FINANCIAL STATEMENTS
FOR YEAR ENDED 30 APRIL 2023

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Statement of Financial Activities	7
Balance Sheet	8
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KEREN HINDA
CHARITY NUMBER 1118639
FINANCIAL STATEMENTS
FOR YEAR ENDED 30 APRIL 2023

Charity Information

Board of Trustees

A Strom
M Stolzberg
D Pollak

Administration Address

27 Reizel Close
London N16 5GY

Charity Number

1067029

Independent Examiner

Ian Graff FCCA
Accounts & Business Solutions Limited
Certified Chartered Accountants
158 Cromwell Road
Salford M6 6DE

Bankers

Santander Bank

Structure, governance and management

Keren Hinda is a charitable trust constituted by a Declaration of trust executed 28 October 1997 and is registered charity, number 1067029.

The Charity is run by the trustees who all act in an honorary capacity. A new trustee would receive copies of the previous years' Annual Report and Accounts and a copy of the Charity Commission leaflet 'The Essential Trustee : What you need to know'.

KEREN HINDA
CHARITY NUMBER 1118639
FINANCIAL STATEMENTS
FOR YEAR ENDED 30 APRIL 2023

Report of the Trustees

The trustees have pleasure in presenting their report and the financial statements of the charity for the year ended 30 April 2023.

The accounts have been prepared in accordance with the accounts policies set out in note 3 to the accounts.

Status and Administration

The Charity, constituted by trust deed, dated 28th October 1997, which has not been amended and is a Registered Charity.

Charitable Objects

The objects of the charity are:

- a. The advancement of the orthodox Jewish faith.
- b. The advancement of orthodox Jewish religious education and in particular by supporting the charitable activities of the school.
- c. The relief of poverty sickness and infirmity amongst members of the Jewish faith.
- d. Other purposes as are charitable according to English law.

The trustees are pleased that the charity has performed in accordance to its objects during the year. It is envisaged that similar progress will ensue in the following year.

Trustees

The Trustees in office throughout the year were A Strom, M Stolzberg and D Pollak. All trustees give of their time freely and no trustee nor any person connected with them received any remuneration during the year.

Reserves Policy

The trustees do not deem it necessary to retain reserves of more than £100 as the charity has no commitment to distribute any more than what is held and any given moment.

Investment policy and returns

Under the memorandum and articles of association, the charity has the power to make any investment which the trustees see fit.

Risk Management

The trustees have identified and reviewed the major risks to which the charity is exposed. Both manual and automated checks are regularly invoked, particularly those relating to the operations and finance of the charity. The trustees are satisfied that these systems and procedures mitigate any perceived risks.

Public Benefit Policy

We have referred to the guidance in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities.

Grant Making Policy

Grants are made to charitable institutions and organisations which accord with the objects of the charity.

KEREN HINDA
CHARITY NUMBER 1118639
FINANCIAL STATEMENTS
FOR YEAR ENDED 30 APRIL 2023

Report of the Trustees (continued)

Achievements and performance

The charity has increased its activities due to the increase of donations received. However, the trustees did their best to alleviate the pain and need of its recipients and are satisfied with the performance of the charity. Total donations received during the year was £105,030 (2022: £458,666) of which was mainly used to make grants of £211,448 (2022: £332,250). The net deficit was £107,318 (2022: surplus of £125,516).

Responsibilities of the Trustees

Charity 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 as at the Balance Sheet Date, and of its incoming resources, including income and expenditure for the financial year.

In preparing those financial statements, the Trustees should follow best practice and

- a. Select suitable accounting policies and apply them consistently.
- b. Make judgments and estimates that are reasonable and prudent.
- c. Follow applicable accounting standards and the Charities SORP, disclosing and explaining any departures in the financial statements.
- d. Prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in operation.

The Trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them as Trustees to ensure that the financial statements comply with the Charity Law.

The Trustees are also responsible for safeguarding the charity's assets and hence for taking reasonable steps for the prevention and detection of fraud and other regularities.

Approved by the Trustees on 11 September 2023

M Stolzberg

KEREN HINDA
CHARITY NUMBER 1118639
FINANCIAL STATEMENTS
FOR YEAR ENDED 30 APRIL 2023

Independent Examiner's Report to the Trustees

**Independent examiner's report to the trustees of "Keren Hinda"
on accounts for the year to 30 April 2023 set out on pages 7 to 12**

Responsibilities and basis of report

As the trustees of the company you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ("the Act 2006")
Having satisfied myself that the accounts 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 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.
It is my responsibility to:

Basis of Independent Examiner's Report

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 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 386 of the 2006 Act other than any other 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 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 (FRS102).

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.

David Pollak 11 September 2023

KEREN HINDA
CHARITY NUMBER 1118639
FINANCIAL STATEMENTS
FOR YEAR ENDED 30 APRIL 2023

Statement of Financial Activities

	<i>Notes</i>	<i>Unrestricted funds</i>	<u>2023</u> Total	<u>2022</u> Total
		<u>£</u>	<u>£</u>	<u>£</u>
Incoming Resources				
Donations Received		105,030	105,030	458,666
Net incoming resources available for charitable application				
		105,030	105,030	458,666
Resources expended				
Charitable activities	3	211,448	211,448	332,250
Governance costs	4	900	900	900
		<u>212,348</u>	<u>212,348</u>	<u>333,150</u>
Accumulated Funds				
Net surplus (deficit) for the year		(107,318)	(107,318)	125,516
Balance brought forward		142,836	142,836	17,320
Balance carried forward		<u>35,518</u>	<u>35,518</u>	<u>142,836</u>

The Notes on page 9 to 12 form part of these financial statements

KEREN HINDA
 CHARITY NUMBER 1118639
 FINANCIAL STATEMENTS
 FOR YEAR ENDED 30 APRIL 2023

Balance Sheet
At 30 April 2023

<u>Notes</u>	<u>2023</u>	<u>2022</u>
	<u>£</u>	<u>£</u>
Fixed Assets		
Investments	2	2
 Current Assets		
Cash at Bank	37,616	144,934
 Current Liabilities		
Creditors	<u>(2,100)</u>	<u>(2,100)</u>
 Net Current Assets	35,518	142,836
 Net Assets	<u>35,518</u>	<u>142,836</u>
 Accumulated Funds		
Restricted		142,836
Unrestricted	<u>35,518</u>	<u>142,836</u>
	<u>35,518</u>	<u>142,836</u>

Approved by the Trustees on 11 September 2023 and signed on behalf of them all.

 M Stolzberg - Trustee

The Notes on page 9 to 12 form part of these financial statements

KEREN HINDA
CHARITY NUMBER 1118639
FINANCIAL STATEMENTS
FOR YEAR ENDED 30 APRIL 2023

Notes To The Accounts

1. General information

The charity is a public benefit entity and is a registered charity in England and Wales. The address of the principal office is 22 Craven Walk London N16 6BT.

Statement of compliance

The financial statements have been prepared under 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).

Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

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

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal and fall into one of two sub-classes: restricted income funds or endowment funds.

KEREN HINDA
CHARITY NUMBER 1118639
FINANCIAL STATEMENTS
FOR YEAR ENDED 30 APRIL 2023

Notes To The Accounts (continued)

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

KEREN HINDA
CHARITY NUMBER 1118639
FINANCIAL STATEMENTS
FOR YEAR ENDED 30 APRIL 2023

Notes To The Accounts (continued)

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

KEREN HINDA
CHARITY NUMBER 1118639
FINANCIAL STATEMENTS
FOR YEAR ENDED 30 APRIL 2023

Notes To The Accounts (continued)

2) Taxation

The Charity is exempt from taxation on its charitable activities.

	<u>2023</u>	<u>2022</u>
	<u>£</u>	<u>£</u>
3) Charitable activities		
<i>Cost of Activities In Furtherance of the Charity's Objects</i>		
Donations to UK registered Charities	179,648	299,650
Donations to Individuals	31,800	32,600
	211,448	332,250
4) Governance costs		
Accountants and Independent examiner's fees	900	900
	900	900
5) Creditors		
Accruals	2,100	2,100
Other creditors		
	2,100	2,100
6) Accumulated Funds		
<u>Unrestricted</u>		
Balance brought forward	142,836	17,320
Net surplus (deficit) for the year	(107,318)	125,516
Balance carried forward	35,518	142,836
7) Independent examination fees		
Fees payable to the independent examiner for:		
Independent examination of the financial statements	900	900

KEREN HINDA
CHARITY NUMBER 1118639
FINANCIAL STATEMENTS
FOR YEAR ENDED 30 APRIL 2023

Notes To The Accounts (continued)

8) Grants Paid	<u>2023</u> £		<u>2022</u> £
AHT	150	A B C TRUST	10,000
BEIS KOSOV	150	AMUD TAZEDOKO TRUST	500
CHAREDIM BEIS SHEMESH	30,000	BAIT LIMMUD VCHESSED	20,000
CHASDEI SHLOMO TRUST	10,000	BEIS KOSOV	100
CML	250	CHASDEI AHARON LTD	40,000
CONG SHAREI SHOLOM TCHABE	10,000	CHASDEI SHLOMO TRUST	25,000
CWBH TRUST	1,450	COLLEGE FOR HIGHER RABE	45,000
DARKEI CHAIM	360.00	CONG SHAAREI SHOLOM TCH	25,000
HTVC	500.00	CWBH	1,500
KEREN HABINYAN	120.00	DUSHINSKY TRUST	1,000
KOLEL HIBAT YERUSHOLAYIM	458.00	GATESHEAD TALMUDICAL CC	250
KTV	500.00	HAMATZLIACH LTD	2,500
LEHACHAYOS	10,000.00	HATZOLA TRUST LTD	1,000
MT COLLEGE	2,000.00	KOLEL TORAH VEYIRO	500
NOAM HALEVAVOS	43,000	LEHACHYOS	22,000
SATMAR KOLLEL	250	MTY	5,000
SHAYKEL ESUH	40,000	NORTH LONDON WELFARE	200
TCHABE KOLLEL LTD	15,000	OLAM CHESSED YIBONEH	5,000
TEHILOS YOEL	1,600	SATMAR KOLLEL	100
TORAS MOSHE TRUST	2,500	START UPRIGHT	35,000
TT BEIS SHLOMO	250	TACHBE KOLLEL LTD	50,000
WILOWODA CHARITY	10,000	VHLT	5,000
ZSV TRUST	1,110	YESHIVAS TORAS CHESSED	5,000
	<hr/> 179,648 <hr/>		<hr/> 299,650 <hr/>

Mr Y C Cohen	2,500.00	A GOLDMAN	2,600
Mrs Y Bindiger	2,500.00	NACHMAN APPEL	2,500
Mr a Horowitz	2,500.00	A KALTZ	2,500
Mrs G Bindiger	1,000.00	MR M COHEN	2,500
Mr H Bindiger	1,000.00	H STERN	5,000
Mr J Bindiger	2,500.00	MR LOCK	2,000
Mr MT Glausiasz	2,500.00	ZEV PRVZANSKY	2,000
Mr I Friedman	2,500.00	FELDMAN	2,500
Mr M Friedman	2,500.00	MRS R ROSENBERG	2,500
Mr A Greenberg	2,500.00	MRS JACOBS	2,500
Mr C Kahan	2,500.00	MRS C NEUFELD	2,500
Mr S Pollack	2,300.00	M COHEN FOR WEDDING	1,000
Mr I Lieberman	2,500.00	Z L LERNER	2,500
Mr Pruzansky	2,500.00		
	<hr/> 31,800.00 <hr/>		<hr/> 32,600 <hr/>

KEREN HINDA

England & Wales - Charity number 1067029

Accounts

KEREN HINDA

Registered Charity

**Annual Report and
Financial Statements**

**For The Year Ended
30 April 2022**

Charity Number
1067029



Accounts & Business Solutions Limited

Certified Chartered Accountants

158 Cromwell Road

Salford M6 6DE

KEREN HINDA
CHARITY NUMBER 1118639
FINANCIAL STATEMENTS
FOR YEAR ENDED 30 APRIL 2022

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KEREN HINDA
CHARITY NUMBER 1118639
FINANCIAL STATEMENTS
FOR YEAR ENDED 30 APRIL 2022

Charity Information

Board of Trustees

A Strom
M Stolzberg
D Pollak

Administration Address

22 Craven Walk
London N16 6BT

Charity Number

1067029

Independent Examiner

Ian Graff FCCA
Accounts & Business Solutions Limited
Certified Chartered Accountants
158 Cromwell Road
Salford M6 6DE

Bankers

Santander Bank

Structure, governance and management

Keren Hinda is a charitable trust constituted by a Declaration of trust executed 28 October 1997 and is registered charity, number 1067029.

The Charity is run by the trustees who all act in an honorary capacity. A new trustee would receive copies of the previous years' Annual Report and Accounts and a copy of the Charity Commission leaflet 'The Essential Trustee : What you need to know'.

KEREN HINDA
CHARITY NUMBER 1118639
FINANCIAL STATEMENTS
FOR YEAR ENDED 30 APRIL 2022

Report of the Trustees

The trustees have pleasure in presenting their report and the financial statements of the charity for the year ended 30 April 2022.

The accounts have been prepared in accordance with the accounts policies set out in note 3 to the accounts.

Status and Administration

The Charity, constituted by trust deed, dated 28th October 1997, which has not been amended and is a Registered Charity.

Charitable Objects

The objects of the charity are:

- a. The advancement of the orthodox Jewish faith.
- b. The advancement of orthodox Jewish religious education and in particular by supporting the charitable activities of the school in the town of Bnei Brak, Israel known as Ziv Hatorah.
- c. The relief of poverty sickness and infirmity amongst members of the Jewish faith.
- d. Other purposes as are charitable according to English law.

The trustees are pleased that the charity has performed in accordance to its objects during the year. It is envisaged that similar progress will ensue in the following year.

Trustees

The Trustees in office throughout the year were A Strom, M Stolzberg and D Pollak.

All trustees give of their time freely and no trustee nor any person connected with them received any remuneration during the year.

Reserves Policy

The trustees do not deem it necessary to retain reserves of more than £100 as the charity has no commitment to distribute any more than what is held and any given moment.

Investment policy and returns

Under the memorandum and articles of association, the charity has the power to make any investment which the trustees see fit.

Risk Management

The trustees have identified and reviewed the major risks to which the charity is exposed. Both manual and automated checks are regularly invoked, particularly those relating to the operations and finance of the charity. The trustees are satisfied that these systems and procedures mitigate any perceived risks.

Public Benefit Policy

We have referred to the guidance in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities.

Grant Making Policy

Grants are made to charitable institutions and organisations which accord with the objects of the charity.

KEREN HINDA
CHARITY NUMBER 1118639
FINANCIAL STATEMENTS
FOR YEAR ENDED 30 APRIL 2022

Report of the Trustees (continued)

Achievements and performance

The charity has increased its activities due to the increase of donations received. However, the trustees did their best to alleviate the pain and need of its recipients and are satisfied with the performance of the charity. Total donations received during the year was £458,666 (2021: £331,570) of which was mainly used to make grants of £332,250 (2021: £348,673). The net surplus was £125,516 (2021: surplus of £18,003).

Responsibilities of the Trustees

Charity 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 as at the Balance Sheet Date, and of its incoming resources, including income and expenditure for the financial year.

In preparing those financial statements, the Trustees should follow best practice and

- a. Select suitable accounting policies and apply them consistently.
- b. Make judgments and estimates that are reasonable and prudent.
- c. Follow applicable accounting standards and the Charities SORP, disclosing and explaining any departures in the financial statements.
- d. Prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in operation.

The Trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them as Trustees to ensure that the financial statements comply with the Charity Law.

The Trustees are also responsible for safeguarding the charity's assets and hence for taking reasonable steps for the prevention and detection of fraud and other regularities.

Approved by the Trustees on 23 August 2022

M Stolzberg

KEREN HINDA
CHARITY NUMBER 1118639
FINANCIAL STATEMENTS
FOR YEAR ENDED 30 APRIL 2022

Independent Examiner's Report to the Trustees

**Independent examiner's report to the trustees of "Keren Hinda"
on accounts for the year to 30 April 2022 set out on pages 7 to 12**

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 30 April 2022.

Responsibilities and basis of report

As the charity's trustees, 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 which gives me cause to believe that in, any material respect:

- a) the accounting records were not kept in accordance with section 130 of the Charities Act; or
- b) the accounts did not accord with the accounting records; or
- c) the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination. I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Ian Graff FCCA
Accounts & Business Solutions Limited
158 Cromwell Road
Salford Manchester M6 6DE

23 August 2022

KEREN HINDA
CHARITY NUMBER 1118639
FINANCIAL STATEMENTS
FOR YEAR ENDED 30 APRIL 2022

Statement of Financial Activities

	<i>Notes</i>	<i>Unrestricted funds</i>	<u>2022</u> <u>Total</u>	<i>2021</i> <i>Total</i>
		£	£	£
Incoming Resources				
Donations Received		458,666	458,666	331,570
Net incoming resources available for charitable application				
		458,666	458,666	331,570
Resources expended				
Charitable activities	3	332,250	332,250	348,673
Governance costs	4	900	900	900
		<u>333,150</u>	<u>333,150</u>	<u>349,573</u>
Accumulated Funds				
Net surplus (deficit) for the year		125,516	125,516	(18,003)
Balance brought forward		17,320	17,320	35,323
Balance carried forward		<u>142,836</u>	<u>142,836</u>	<u>17,320</u>

The Notes on page 9 to 12 form part of these financial statements

KEREN HINDA
 CHARITY NUMBER 1118639
 FINANCIAL STATEMENTS
 FOR YEAR ENDED 30 APRIL 2022

Balance Sheet
At 30 April 2022

<i>Notes</i>	<u>2022</u>	<u>2021</u>
	£	£
Fixed Assets		
Investments	2	2
 Current Assets		
Cash at Bank	144,934	19,418
 Current Liabilities		
Creditors	<u>(2,100)</u>	<u>(2,100)</u>
 Net Current Assets	142,836	17,320
 Net Assets	<u>142,836</u>	<u>17,320</u>
 Accumulated Funds		
Restricted		
Unrestricted	<u>142,836</u>	<u>17,320</u>
	<u>142,836</u>	<u>17,320</u>

Approved by the Trustees on 23 August 2022 and signed on behalf of them all.

 M Stolzberg - Trustee

The Notes on page 9 to 12 form part of these financial statements

KEREN HINDA
CHARITY NUMBER 1118639
FINANCIAL STATEMENTS
FOR YEAR ENDED 30 APRIL 2022

Notes To The Accounts

1. General information

The charity is a public benefit entity and is a registered charity in England and Wales. The address of the principal office is 22 Craven Walk London N16 6BT.

Statement of compliance

The financial statements have been prepared under 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).

Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

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

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal and fall into one of two sub-classes: restricted income funds or endowment funds.

KEREN HINDA
CHARITY NUMBER 1118639
FINANCIAL STATEMENTS
FOR YEAR ENDED 30 APRIL 2022

Notes To The Accounts (continued)

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

KEREN HINDA
CHARITY NUMBER 1118639
FINANCIAL STATEMENTS
FOR YEAR ENDED 30 APRIL 2022

Notes To The Accounts (continued)

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

KEREN HINDA
CHARITY NUMBER 1118639
FINANCIAL STATEMENTS
FOR YEAR ENDED 30 APRIL 2022

Notes To The Accounts (continued)

2) Taxation

The Charity is exempt from taxation on its charitable activities.

	<u>2022</u>	<u>2021</u>
	£	£
3) Charitable activities		
<i>Cost of Activities In Furtherance of the Charity's Objects</i>		
Donations to UK registered Charities	299,650	327,236
Donations to Individuals	32,600	21,237
	332,250	348,473
4) Governance costs		
Accountants and Independent examiner's fees	900	900
	900	900
5) Creditors		
Accruals	2,100	2,100
Other creditors		
	2,100	2,100
6) Accumulated Funds		
<u>Unrestricted</u>		
Balance brought forward	17,320	35,323
Net surplus (deficit) for the year	125,516	(18,003)
Balance carried forward	142,836	17,320
7) Independent examination fees		
Fees payable to the independent examiner for:		
Independent examination of the financial statement	900	900

KEREN HINDA
CHARITY NUMBER 1118639
FINANCIAL STATEMENTS
FOR YEAR ENDED 30 APRIL 2022

Notes To The Accounts (continued)

8) Grants Paid	<u>2022</u> £		<u>2021</u> £
A B C TRUST	10,000		
AMUD TAZEDOKO TRUST	500	CHASDEI AHARON LTD	25,000
BAIT LIMMUD VCHESED	20,000	CHASDEI DOV TRUST	15,000
BEIS KOSOV	100	CHASDEI SHLOMO TRUST	25,000
CHASDEI AHARON LTD	40,000	CHEVRAS MOOZ LADOL	2,500
CHASDEI SHLOMO TRUST	25,000	COLLEGE FOR HIGHER RABBINICAL	25,000
COLLEGE FOR HIGHER RABBINIC	45,000	CONG SST LTD	20,000
CONG SHAAREI SHOLOM TCHABE	25,000	CRAVEN WALK MIKVE TRUST	2,500
CWBH	1,500	CWBH TRUST	900
DUSHINSKY TRUST	1,000	HS LTD	300
GATESHEAD TALMUDICAL COLLEGE	250	LEHCACHYOS	30,000
HAMATZLIACH LTD	2,500	M YESHIVA KOLLEL	36
HATZOLA TRUST LTD	1,000	NOAN HALVOVOS	100,000
KOLEL TORAH VEYIRO	500	START UPRIGHT	18,000
LEHACHYOS	22,000	TCHABE KOLLEL	25,000
MTY	5,000	WLODOWA CHARITY TRUST	35,000
NORTH LONDON WELFARE	200	YESHUOS SHABBOS	3,000
OLAM CHESED YIBONEH	5,000		
SATMAR KOLLEL	100		
START UPRIGHT	35,000		
TACHBE KOLLEL LTD	50,000		
VHLT	5,000		
YESHIVAS TORAS CHESED	5,000		
	<hr/> 299,650 <hr/>		<hr/> 327,236 <hr/>
A GOLDMAN	2,600	A FRIEDMAN	2,500
NACHMAN APPEL	2,500	BARD	2,500
A KALTZ	2,500	CHAIM SHMUEL	2,500
MR M COHEN	2,500	SD SAMUELS	2,500
H STERN	5,000	J HERZOG	2,500
MR LOCK	2,000	MOZES ZAFIR	3,500
ZEV PRVZANSKY	2,000	MRS D WEISS	3,000
FELDMAN	2,500	S PRVANSKY	2,237
MRS R ROSENBERG	2,500		
MRS JACOBS	2,500		
MRS C NEUFELD	2,500		
M COHEN FOR WEDDING	1,000		
Z L LERNER	2,500		
	<hr/> 32,600 <hr/>		<hr/> 21,237 <hr/>

KEREN HINDA

England & Wales - Charity number 1067029

Accounts

KEREN HINDA

Registered Charity

**Annual Report and
Financial Statements**

**For The Year Ended
30 April 2021**

Charity Number
1067029



Accounts & Business Solutions Limited

Certified Chartered Accountants

158 Cromwell Road

Salford M6 6DE

KEREN HINDA
CHARITY NUMBER 1118639
FINANCIAL STATEMENTS
FOR YEAR ENDED 30 APRIL 2021

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KEREN HINDA
CHARITY NUMBER 1118639
FINANCIAL STATEMENTS
FOR YEAR ENDED 30 APRIL 2021

Charity Information

Board of Trustees

A Strom
M Stolzberg
Mrs S Braun

Administration Address

22 Craven Walk
London N16 6BT

Charity Number

1067029

Independent Examiner

David Pollack
Accounts & Business Solutions Limited
Certified Chartered Accountants
158 Cromwell Road
Salford M6 6DE

Bankers

Santander Bank

Structure, governance and management

Keren Hinda is a charitable trust constituted by a Declaration of trust executed 28 October 1997 and is registered charity, number 1067029.

The Charity is run by the trustees who all act in an honorary capacity. A new trustee would receive copies of the previous years' Annual Report and Accounts and a copy of the Charity Commission leaflet 'The Essential Trustee : What you need to know'.

KEREN HINDA
CHARITY NUMBER 1118639
FINANCIAL STATEMENTS
FOR YEAR ENDED 30 APRIL 2021

Report of the Trustees

The trustees have pleasure in presenting their report and the financial statements of the charity for the year ended 30 April 2021.

The accounts have been prepared in accordance with the accounts policies set out in note 3 to the accounts.

Status and Administration

The Charity, constituted by trust deed, dated 28th October 1997, which has not been amended and is a Registered Charity.

Charitable Objects

The objects of the charity are:

- a. The advancement of the orthodox Jewish faith.
- b. The advancement of orthodox Jewish religious education and in particular by supporting the charitable activities of the school in the town of Bnei Brak, Israel known as Ziv Hatorah.
- c. The relief of poverty sickness and infirmity amongst members of the Jewish faith.
- d. Other purposes as are charitable according to English law.

The trustees are pleased that the charity has performed in accordance to its objects during the year. It is envisaged that similar progress will ensue in the following year.

Trustees

The Trustees in office throughout the year were A Strom, M Stolzberg and Mrs S Braun. All trustees give of their time freely and no trustee nor any person connected with them received any remuneration during the year.

Reserves Policy

The trustees do not deem it necessary to retain reserves of more than £100 as the charity has no commitment to distribute any more than what is held and any given moment.

Investment policy and returns

Under the memorandum and articles of association, the charity has the power to make any investment which the trustees see fit.

Risk Management

The trustees have identified and reviewed the major risks to which the charity is exposed. Both manual and automated checks are regularly invoked, particularly those relating to the operations and finance of the charity. The trustees are satisfied that these systems and procedures mitigate any perceived risks.

Public Benefit Policy

We have referred to the guidance in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities.

Grant Making Policy

Grants are made to charitable institutions and organisations which accord with the objects of the charity.

KEREN HINDA
CHARITY NUMBER 1118639
FINANCIAL STATEMENTS
FOR YEAR ENDED 30 APRIL 2021

Report of the Trustees (continued)

Achievements and performance

The charity has had to reduce its activities due to the decrease of donations received. However, the trustees did their best to alleviate the pain and need of its recipients and are satisfied with the performance of the charity. Total donations received during the year was £331,570 (2020: £49,332) of which was mainly used to make grants of £348,673 (2020: £43,668). The net deficit was £18,003 (2020: surplus of £5,664).

Responsibilities of the Trustees

Charity 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 as at the Balance Sheet Date, and of its incoming resources, including income and expenditure for the financial year.

In preparing those financial statements, the Trustees should follow best practice and

- a. Select suitable accounting policies and apply them consistently.
- b. Make judgments and estimates that are reasonable and prudent.
- c. Follow applicable accounting standards and the Charities SORP, disclosing and explaining any departures in the financial statements.
- d. Prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in operation.

The Trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them as Trustees to ensure that the financial statements comply with the Charity Law.

The Trustees are also responsible for safeguarding the charity's assets and hence for taking reasonable steps for the prevention and detection of fraud and other regularities.

Approved by the Trustees on 23 August 2021

M Stolzberg

KEREN HINDA
CHARITY NUMBER 1118639
FINANCIAL STATEMENTS
FOR YEAR ENDED 30 APRIL 2021

Independent Examiner's Report to the Trustees

**Independent examiner's report to the trustees of "Keren Hinda"
on accounts for the year to 30 April 2021 set out on pages 7 to 12**

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 30 April 2021.

Responsibilities and basis of report

As the charity's trustees, 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 which gives me cause to believe that in, any material respect:

- a) the accounting records were not kept in accordance with section 130 of the Charities Act; or
- b) the accounts did not accord with the accounting records; or
- c) the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination. I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

David Pollak
Accounts & Business Solutions Limited
158 Cromwell Road
Salford Manchester M6 6DE

23 August 2021

KEREN HINDA
 CHARITY NUMBER 1118639
 FINANCIAL STATEMENTS
 FOR YEAR ENDED 30 APRIL 2021

Statement of Financial Activities

	<i>Notes</i>	<i>Unrestricted funds</i>	<u>2021</u> <u>Total</u>	<i>2020</i> <u>Total</u>
		£	£	£
Incoming Resources				
Donations Received		331,570	331,570	49,332
Net incoming resources available for charitable application				
		331,570	331,570	49,332
Resources expended				
Charitable activities	3	348,673	348,673	42,468
Governance costs	4	900	900	1,200
		<u>349,573</u>	<u>349,573</u>	<u>43,668</u>
Accumulated Funds				
Net surplus (deficit) for the year		(18,003)	(18,003)	5,664
Balance brought forward		35,323	35,323	29,659
Balance carried forward		<u>17,320</u>	<u>17,320</u>	<u>35,323</u>

The Notes on page 9 to 12 form part of these financial statements

KEREN HINDA
 CHARITY NUMBER 1118639
 FINANCIAL STATEMENTS
 FOR YEAR ENDED 30 APRIL 2021

Balance Sheet
At 30 April 2021

	<i>Notes</i>	<u>2021</u>	<u>2020</u>
		£	£
Fixed Assets			
Investments		<u>2</u>	<u>2</u>
Current Assets			
Cash at Bank		19,418	36,521
Current Liabilities			
Creditors	5	<u>(2,100)</u>	<u>(1,200)</u>
Net Current Assets		17,320	35,323
Net Assets		<u>17,320</u>	<u>35,323</u>
Accumulated Funds			
Restricted			
Unrestricted	6	<u>17,320</u>	<u>35,323</u>
		<u>17,320</u>	<u>35,323</u>

Approved by the Trustees on 23 August 2021 and signed on behalf of them all.

 M Stolzberg - Trustee

The Notes on page 9 to 12 form part of these financial statements

KEREN HINDA
CHARITY NUMBER 1118639
FINANCIAL STATEMENTS
FOR YEAR ENDED 30 APRIL 2021

Page 9

Notes To The Accounts

1. General information

The charity is a public benefit entity and is a registered charity in England and Wales. The address of the principal office is 22 Craven Walk London N16 6BT.

2. Statement of compliance

The financial statements have been prepared under 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).

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

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

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal and fall into one of two sub-classes: restricted income funds or endowment funds.

KEREN HINDA
CHARITY NUMBER 1118639
FINANCIAL STATEMENTS
FOR YEAR ENDED 30 APRIL 2021

Notes To The Accounts (continued)

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

KEREN HINDA
CHARITY NUMBER 1118639
FINANCIAL STATEMENTS
FOR YEAR ENDED 30 APRIL 2021

Notes To The Accounts (continued)

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

KEREN HINDA
 CHARITY NUMBER 1118639
 FINANCIAL STATEMENTS
 FOR YEAR ENDED 30 APRIL 2021

Notes To The Accounts (continued)

2) Taxation

The Charitable Company is exempt from taxation on its charitable activities.

	<u>2021</u>	<u>2020</u>
	<u>£</u>	<u>£</u>
3) Charitable activities		
<i>Cost of Activities In Furtherance of the Charity's Objects</i>		
Grants Paid	348,673	42,468
4) Governance costs		
Accountants and Independent examiner's fees	900	1,200
	900	1,253
5) Creditors		
Accruals	2,100	1,200
Other creditors		
	2,100	1,200
6) Accumulated Funds		
<u>Unrestricted</u>		
Balance brought forward	35,323	29,659
Net surplus (deficit) for the year	(18,003)	5,664
Balance carried forward	17,320	35,323
7) Independent examination fees		
Fees payable to the independent examiner for:		
Independent examination of the financial statements	900	1200