

YISMACH MOSHE COMMUNITY GROUP

England & Wales · Charity number 1080336

Details

Other names FAMILY FUN, SUMMER DREAMS, Y.M. COMMUNITY GROUP, YMCG

Status Registered

Legal form Other

Registered 2000-04-14

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

Contact

Address Flat E
227 Northwold Road
London
N16 7EH

Phone 02088069088

Activities

Objects: FOR THE BENEFIT OF THE PUBLIC IN THE LONDON BOROUGHS OF HACKNEY AND HARINGEY AND THE SURROUNDING AREAS, AND IN PARTICULAR MEMBERS OF THE ORTHODOX JEWISH FAITH:(1) THE ADVANCEMENT OF EDUCATION OF CHILDREN AND YOUNG PEOPLE BY THE PROVISION OF A HOLIDAY AND OUT OF SCHOOL HOURS PLAYScheme. (2) SUCH OTHER PURPOSES WHICH RE CHARITABLE ACCORDING TO THE LAWS OF ENGLAND AND WALES AS THE TRUSTEES SHALL FROM TIME TO TIME DECIDE.

Activities: The objectives of the Yismach Moshe Community Group are a) The advancement of education of young children by the provision of holiday and out of school play services. b) The provision of other such purposes which are charitable according to the law of England and Wales, as left to the discretion of the Trustees.

Classification

- **How:** Provides Services
- **What:** Education/training, Amateur Sport
- **Who:** Children/young People, People Of A Particular Ethnic Or Racial Origin

Geography

- **Area of benefit:** BOROUGHS OF HACKNEY AND HARINGEY AND THE SURROUNDING AREAS.
- Hackney
- Haringey

Finances

| Period end | Income | Expenditure | Assets | Employees |
|------------|----------|-------------|--------|-----------|
| 2024-12-31 | £77,528 | £93,843 | - | - |
| 2023-12-31 | £135,058 | £140,226 | - | - |
| 2022-12-31 | £61,246 | £54,748 | - | - |
| 2021-12-31 | £69,454 | £53,049 | - | - |
| 2020-12-31 | £4,073 | £4,826 | - | - |

Trustees

| Name | Role | Appointed |
|--------------------|------|-----------|
| HODOR REIZEL STERN | | |
| MRS C JOSEPHS | | |
| MRS E LOW | | |
| MRS Z SERNLICHT | | |
| TRAINDA GOLDMAN | | |

YISMACH MOSHE COMMUNITY GROUP

England & Wales - Charity number 1080336

Accounts

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For The Year Ended

31 December 2024

Charity Number 1080336

Yismach Moshe Community Group

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Yismach Moshe Community Group

Trustees

Mrs. Esther Low
Mrs. Chana Josephs
Mrs. Zeldy Sternlicht
Mrs. Hodor Reizel Stern
Mrs. Trainda Goldman

Administration Address

Flat E
227 Northwold Road
London N16 7EH

E mail: 1summerdreams@gmail.com

Charity Number 1080336

Accountants

C Rosen

Yismach Moshe Community Group Report of the Trustees

The Trustees present their annual report with accounts of the Charity for the Year Ended 31 December 2024.

Status and Administration

The Charity, constituted by trust deed, dated 20th April 1999 and is a Registered Charity.

Trustees

The Trustees in office throughout the year were

Mrs. Esther Low

Mrs. Chana Josephs

Mrs. Zeldy Sternlicht

Mrs. Hodor Reizel Stern

Mrs. Trainda Goldman

No trustee nor any person connected with them received any remuneration during the year.

Investment Powers

The Trust Deed authorises the trustees to make and hold investments using the general funds of the Charity.

Constitution, Objects and Policies

The objectives of the Yismach Moshe Community Group are

- a) The advancement of education of young children by the provision of holiday and out of school play services.
- b) The provision of other such purposes which are charitable according to the law of England and Wales, as left to the discretion of the Trustees.

Activities and Achievement

We are very grateful to report that this year we had a huge increase in donations.

The summer playscheme was a hit, helping over 150 children to have a fulfilling and stimulating holiday at almost no cost to them.

Food distribution helped many destitute families to buy household food and be able to provide nutritious meals for their families. Families reported that "We feel we had a new lease of life.

Being satisfied, instead of hungry, enables us to move on in life and try to help ourselves in all areas."

Care and share provides support to families in crisis as the need arises.

We were able to help with housing issues, clothes, electrical goods, debt clearing and more.

Each situation is judged on its own merit, giving everybody a chance to benefit.

Student Support We have moved strongly towards helping children achieve well academically.

This is a long term project enabling children to grow up empowered to have successful lives.

Children earmarked for support, were given year long education possibilities.

This is a life changing project that will set up children for the future.

Grants and Donations

The Charity received grants of £ 2,500 this year.

Risk Management

The Governors have assessed the major risks to which the Charity is exposed.

In particular, the operational and finance risks have been assessed: the Governors are satisfied that systems are in place to mitigate their exposure to major risks.

**Yismach Moshe Community Group
Report of the Trustees**

Reserves Policy

The trustees retain reserves as necessary to maintain the operational capability of the Charity.

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 the apply them consistently.
- b. Make judgements and estimates that are reasonable and prudent.
- c. Follow applicable accounting standards and the Charities SORP 2015, 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.

Board Of Trustees

The members of the Board Of Trustees are set out on Page 1.

Approved by The Trustees of Yismach Moshe Community Group on 20 October 2025,
and signed on behalf of them all.

Trustee
Mrs. Esther Low

Yismach Moshe Community Group

Statement Of Financial Activities

For The Year Ended 31 December 2024

| | Notes | Unrestricted Funds £ | Restricted Funds £ | 2024 Total Funds £ | 2023 Total Funds £ |
|--|-------|----------------------------|--------------------------|-----------------------------|-----------------------------|
| INCOMING RESOURCES | | | | | |
| Activities to further the Charity's Objects | 2 | <u>0</u> | <u>77,528</u> | <u>77,528</u> | <u>135,058</u> |
| Total Incoming Resources | | <u>0</u> | <u>77,528</u> | <u>77,528</u> | 135,058 |
| Total Incoming Resources | | 0 | 77,528 | 77,528 | 135,058 |
| RESOURCES EXPENDED | | | | | |
| Cost of Generating Funds | | <u>0</u> | <u>0</u> | <u>0</u> | <u>0</u> |
| Net Incoming Resources Available For Charitable Application | | 0 | 77,528 | 77,528 | 135,058 |
| Cost of Activities In Further: of the Charity's Objects | 3 | 0 | 93,843 | 93,843 | 140,226 |
| Support Costs | 4 | 0 | 0 | 0 | 0 |
| Governance Costs | 5 | <u>0</u> | <u>0</u> | <u>0</u> | <u>0</u> |
| Total Charitable Expenditure | | 0 | 93,843 | 93,843 | 140,226 |
| Total Resources Expended | 3 | <u>0</u> | <u>93,843</u> | <u>93,843</u> | <u>140,226</u> |
| Net Movement In Funds | | 0 | (16,315) | (16,315) | (5,168) |
| Transfer To / (From) Reserves | | <u>0</u> | <u>0</u> | <u>0</u> | <u>0</u> |
| Net Reserves for the Year | | <u>0</u> | <u>(16,315)</u> | <u>(16,315)</u> | <u>(5,168)</u> |
| Total Funds Brought Forward | | 9,688 | 18,284 | 27,972 | 33,140 |
| Total Funds Carried Forward | 11 | <u>£ 9,688</u> | <u>£ 1,969</u> | <u>£ 11,657</u> | <u>£ 27,972</u> |

Yismach Moshe Community Group

Balance Sheet at 31 December 2024

| | Notes | 2024 £ | 2023 £ |
|--|-------|-----------------|-----------------|
| Current Assets | | | |
| Debtors | 8 | 4,500 | 4,500 |
| Cash at Bank and in Hand | | <u>30,010</u> | <u>23,472</u> |
| | | 34,510 | 27,972 |
| Net Current Assets | | <u>11,657</u> | <u>27,972</u> |
| Total Assets less Current Liabilities | | <u>11,657</u> | <u>27,972</u> |
| Net Assets | 10 | <u>£ 11,657</u> | <u>£ 27,972</u> |
| Restricted Funds | 11 | 1,969 | 18,284 |
| Unrestricted Funds | 12 | <u>9,688</u> | <u>9,688</u> |
| Total Funds | | <u>£ 11,657</u> | <u>£ 27,972</u> |

Approved by the Trustees on 20 October 2025, and signed on behalf of them all.

Trustee
Mrs. Zeldy Sternlicht

The notes on pages 6 and 7 form part of these accounts.

Yismach Moshe Community Group
Notes To The Accounts - 31 December 2024

1) Principal Accounting Policies

Basis of Accounting

The Accounts have been prepared under the historical cost convention in accordance with the Charities Act (Accounts and Reports) 2011, and the Financial Reporting Standard for Smaller Entities 102, and follow the recommendations in Accounting and Reporting By Charities: Statement of Recommended Practice (effective from April 2015).

Cash Flow

The accounts do not include a cash flow statement because the charity as a small reporting entity is exempt from the requirement to prepare such a statement.

Donations and Fund Accounting

Donations received for the general and main purposes of the Charity is included as unrestricted funds in the Statement of Financial Activities when receivable.

Donations and Grants for activities restricted by the donors are taken to restricted funds if the wishes and conditions of the donor are legally binding on the Trustees.

Resources Expended

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

The irrecoverable element of VAT is included with the item of expense to which it relates.

| | Unrestricted Funds £ | Restricted Funds £ | Total £ 2024 | Unrestricted Funds £ | Restricted Funds £ | Total £ 2023 |
|---|----------------------------|--------------------------|---------------------|----------------------------|--------------------------|---------------------|
| 2) Incoming Funds | | | | | | |
| Local Donations | 0 | 64,932 | 64,932 | 0 | 0 | |
| Care & Share | | 100 | 100 | | 0 | |
| Playscheme | | 9,996 | 9,996 | | 0 | |
| Donations: General | | <u>0</u> | <u>0</u> | | <u>135,058</u> | <u>135,05</u> |
| | 0 | 75,028 | 75,028 | 0 | 135,058 | 135,05 |
| Grants Received | | | | | | |
| Arnold Clark | <u>0</u> | <u>2,500</u> | <u>2,500</u> | <u>0</u> | <u>0</u> | |
| Total Grants | 0 | 2,500 | 2,500 | 0 | 0 | |
| Total Grants and Donations Received | <u>£ 0</u> | <u>£ 77,528</u> | <u>£ 77,528</u> | <u>£ 0</u> | <u>£ 135,058</u> | <u>£ 135,05</u> |

Yismach Moshe Community Group

Notes To The Accounts - 31 December 2024

| | Unrestricted Funds | Restricted Funds | Total 2024 | Unrestricted Funds | Restricted Funds | Total 2023 |
|--|-----------------------|---------------------|-------------------|-----------------------|---------------------|-----------------|
| 3) Analysis of Total Resources Expended Charitable Activities | £ | £ | £ | £ | £ | £ |
| Cost of Activities In Furtherance of the Charity's Objects | | | | | | |
| Food Distribution | <u>0</u> | <u>21,014</u> | <u>21,014</u> | <u>0</u> | <u>9,559</u> | <u>9,559</u> |
| Total Food Distribution | 0 | 21,014 | 21,014 | 0 | 9,559 | 9,559 |
| Play Scheme | | <u>15,562</u> | <u>15,562</u> | | <u>32,644</u> | <u>32,644</u> |
| Total Play Scheme | 0 | 15,562 | 15,562 | 0 | 32,644 | 32,644 |
| Care and Share | | <u>14,646</u> | <u>14,646</u> | | <u>12,347</u> | <u>12,347</u> |
| | 0 | 14,646 | 14,646 | 0 | 12,347 | 12,347 |
| Student Support formally know as Tutoring | | <u>42,621</u> | <u>42,621</u> | | <u>85,676</u> | <u>85,676</u> |
| | | 42,621 | 42,621 | | 85,676 | 85,676 |
| Total Cost of Activities In Furtherance of the Charity's Objects | 0 | 93,843 | 93,843 | 0 | 140,226 | 140,226 |
| 4) Cost of Generating Funds | | | <u>£ 0</u> | | | <u>£</u> |
| 5) Governance Costs | | | | | | |
| Accountancy | | | 0 | | | |
| Bank Charges | | | <u>0</u> | | | |
| | | | <u>£ 0</u> | | | <u>£</u> |
| 6) Taxation | | | | | | |
| The Charity is exempt from taxation on its charitable activities. | | | | | | |
| 7) The average number of Employees during the year, on a full time equivalent basis was | | | 2024 | | | 2023 |
| | | | <u>1</u> | | | <u>1</u> |
| No Employee was paid above £60,000 per year. | | | | | | |

Yismach Moshe Community Group

Notes To The Accounts - 31 December 2024

| | | |
|-------------------|-----------------------|-----------------------|
| 8) Debtors | 2024 | 2023 |
| | £ | £ |
| Other Debtors | <u>4,500</u> | <u>4,500</u> |
| | <u>£ 4,500</u> | <u>£ 4,500</u> |

9) Creditors: Amounts falling due within one year

| | | |
|-----------------|------------------------|-------------------|
| | 2024 | 2023 |
| | <u>22,853</u> | <u>0</u> |
| Other Creditors | <u>£ 22,853</u> | <u>£ 0</u> |

10) Net Assets of The Charity's Funds

| | Fixed Assets £ | Net Current Assets £ | Long Term Liabilities £ | Fund Balances £ |
|--------------------|----------------------|-------------------------------|-------------------------------|------------------------|
| Restricted Funds | 0 | 11,657 | 0 | 11,657 |
| Unrestricted Funds | <u>0</u> | <u>0</u> | <u>0</u> | <u>0</u> |
| Total Funds | <u>£ 0</u> | <u>£ 11,657</u> | <u>£ 0</u> | <u>£ 11,657</u> |

11) Restricted Funds : Movements In The Year

| | Balance at 31 December 2023 £ | Income £ | Expended £ | Gains and Losses £ | Transfer To From Reserves | Balance at 30 December 2024 £ |
|--------------------|-------------------------------------|------------------------|------------------------|--------------------------|---------------------------------|-------------------------------------|
| Grants | <u>18,284</u> | <u>77,528</u> | <u>93,843</u> | 0 | 0 | <u>1,969</u> |
| Total Funds | <u>£ 18,284</u> | <u>£ 77,528</u> | <u>£ 93,843</u> | <u>£ 0</u> | <u>£ 0</u> | <u>£ 1,969</u> |

12) Unrestricted Funds : Movements In The Year

| | Balance at 31 December 2023 £ | Income £ | Expended £ | Gains and Losses £ | Transfer To From Reserves | Balance at 30 December 2024 £ |
|--------------------|-------------------------------------|-------------------|-------------------|--------------------------|---------------------------------|-------------------------------------|
| General Reserve | <u>9,688</u> | 0 | 0 | 0 | 0 | <u>9,688</u> |
| Total Funds | <u>£ 9,688</u> | <u>£ 0</u> | <u>£ 0</u> | <u>£ 0</u> | <u>£ 0</u> | <u>£ 9,688</u> |

13) Related Party Transactions

No trustee nor any person connected with them received any remuneration, or claimed any expense, during the year, from this or any related Charity.

There were no Related Party Transactions in the Year.

**Independent Examiner's Report to the Trustees on the Unaudited Accounts of the Charity
Yismach Moshe Community Group
For the Year Ended 31 December 2024**

We report on the financial statements of Yismach Moshe Community Group for the Year Ended 31 December 2024 which comprise the Statement of Financial Activities, the Balance Sheet and the related notes. These financial statements have been prepared, under the historical cost convention, and in accordance with the recommendations in Accounting and Reporting By Charities: Statement of Recommended Practice (Issued 2015), and the Financial Reporting Standard for Smaller Entities 102 (effective 2016), and the accounting policies set out therein.

Respective Responsibilities Of Trustees and Independent Examiner

As described on page 3, the trustees of the charity are responsible for the preparation of the accounts, and they consider that the audit requirement of section 144 of the Charities Act 2011 (the Act) does not apply. It is our responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under section 144 of the Act, whether particular matters have come to our attention.

Basis of Independent Examiner's Report

Our examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. These procedures provide only the assurance expressed in our opinion. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently we do not express an audit opinion on the view given by the accounts.

Opinion

In our opinion, no matter has come to our attention,

- 1) which gives us reasonable cause to believe that, in any material respect, the requirements
 - a) to keep accounting records in accordance with section 130 of the Act; and
 - b) to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act have not been met; or
- 2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Date 20 October 2025

Independent Examiner
C Rosen

YISMACH MOSHE COMMUNITY GROUP

England & Wales - Charity number 1080336

Accounts

Yismach Moshe Community Group

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For The Year Ended

31 December 2023

Charity Number 1080336

Yismach Moshe Community Group

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Yismach Moshe Community Group

Trustees

Mrs. Esther Low
Mrs. Chana Josephs
Mrs. Zeldy Sternlicht
Mrs. Hodor Reizel Stern
Mrs. Trainda Goldman

Administration Address

Flat E
227 Northwold Road
London N16 7EH

E mail: 1summerdreams@gmail.com

Charity Number 1080336

Accountants

C Rosen

Yismach Moshe Community Group Report of the Trustees

The Trustees present their annual report with accounts of the Charity for the Year Ended 31 December 2023.

Status and Administration

The Charity, constituted by trust deed, dated 20th April 1999 and is a Registered Charity.

Trustees

The Trustees in office throughout the year were

Mrs. Esther Low

Mrs. Chana Josephs

Mrs. Zeldy Sternlicht

Mrs. Hodor Reizel Stern

Mrs. Trainda Goldman

No trustee nor any person connected with them received any remuneration during the year.

Investment Powers

The Trust Deed authorises the trustees to make and hold investments using the general funds of the Charity.

Constitution, Objects and Policies

The objectives of the Yismach Moshe Community Group are

- a) The advancement of education of young children by the provision of holiday and out of school play services.
- b) The provision of other such purposes which are charitable according to the law of England and Wales, as left to the discretion of the Trustees.

Activities and Achievement

We are very grateful to report that this year we had a huge increase in donations.

The summer playscheme was a hit, helping over 150 children to have a fulfilling and stimulating holiday at almost no cost to them.

Food distribution helped many destitute families to buy household food and be able to provide nutritious meals for their families. Families reported that "We feel we had a new lease of life.

Being satisfied, instead of hungry, enables us to move on in life and try to help ourselves in all areas."

Care and share provides support to families in crisis as the need arises.

We were able to help with housing issues, clothes, electrical goods, debt clearing and more.

Each situation is judged on its own merit, giving everybody a chance to benefit.

Tutoring We have moved strongly towards helping children achieve well academically.

This is a long term project enabling children to grow up empowered to have successful lives.

Children earmarked for support, were given year long education possibilities.

This is a life changing project that will set up children for the future.

Grants and Donations

The Charity received grants of £ 0 this year.

Risk Management

The Governors have assessed the major risks to which the Charity is exposed.

In particular, the operational and finance risks have been assessed: the Governors are satisfied that systems are in place to mitigate their exposure to major risks.

**Yismach Moshe Community Group
Report of the Trustees**

Reserves Policy

The trustees retain reserves as necessary to maintain the operational capability of the Charity.

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 the apply them consistently.
- b. Make judgements and estimates that are reasonable and prudent.
- c. Follow applicable accounting standards and the Charities SORP 2015, 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.

Board Of Trustees

The members of the Board Of Trustees are set out on Page 1.

Approved by The Trustees of Yismach Moshe Community Group on 8 October 2024,
and signed on behalf of them all.

Trustee
Mrs. Esther Low

Yismach Moshe Community Group

Statement Of Financial Activities

For The Year Ended 31 December 2023

| | Notes | Unrestricted | Restricted | 2023 | 2022 |
|--|-------|-----------------------|------------------------|------------------------|------------------------|
| | | Funds | Funds | Total | Total |
| | | £ | £ | Funds | Funds |
| | | £ | £ | £ | £ |
| INCOMING RESOURCES | | | | | |
| Activities to further the Charity's Objects | 2 | <u>0</u> | <u>135,058</u> | <u>135,058</u> | <u>61,246</u> |
| Total Incoming Resources | | <u>0</u> | <u>135,058</u> | <u>135,058</u> | 61,246 |
| Total Incoming Resources | | 0 | 135,058 | 135,058 | 61,246 |
| RESOURCES EXPENDED | | | | | |
| Cost of Generating Funds | | <u>0</u> | <u>0</u> | <u>0</u> | <u>0</u> |
| Net Incoming Resources Available For Charitable Application | | 0 | 135,058 | 135,058 | 61,246 |
| Cost of Activities In Ft of the Charity's Objects | 3 | 0 | 140,226 | 140,226 | 54,748 |
| Support Costs | 4 | 0 | 0 | 0 | 0 |
| Governance Costs | 5 | <u>0</u> | <u>0</u> | <u>0</u> | <u>0</u> |
| Total Charitable Expenditure | | 0 | 140,226 | 140,226 | 54,748 |
| Total Resources Expended | 3 | <u>0</u> | <u>140,226</u> | <u>140,226</u> | <u>54,748</u> |
| Net Movement In Funds | | 0 | (5,168) | (5,168) | 6,498 |
| Transfer To / (From) Reserves | | <u>0</u> | <u>0</u> | <u>0</u> | <u>0</u> |
| Net Reserves for the Year | | <u>0</u> | <u>(5,168)</u> | <u>(5,168)</u> | <u>6,498</u> |
| Total Funds Brought Forward | | 9,688 | 23,452 | 33,140 | 26,642 |
| Total Funds Carried Forward | 10 | <u>£ 9,688</u> | <u>£ 18,284</u> | <u>£ 27,972</u> | <u>£ 33,140</u> |

Yismach Moshe Community Group

Balance Sheet at 31 December 2023

| | Notes | 2023 £ | 2022 £ |
|--|-------|------------------------|------------------------|
| Current Assets | | | |
| Debtors | 8 | 4,500 | 4,500 |
| Cash at Bank and in Hand | | <u>23,472</u> | <u>28,640</u> |
| | | 27,972 | 33,140 |
| Net Current Assets | | <u>27,972</u> | <u>33,140</u> |
| Total Assets less Current Liabilities | | <u>27,972</u> | <u>33,140</u> |
| Net Assets | 9 | <u>£ 27,972</u> | <u>£ 33,140</u> |
| Restricted Funds | 10 | 18,284 | 23,452 |
| Unrestricted Funds | 11 | <u>9,688</u> | <u>9,688</u> |
| Total Funds | | <u>£ 27,972</u> | <u>£ 33,140</u> |

Approved by the Trustees on 8 October 2024, and signed on behalf of them all.

Trustee
Mrs. Zeldy Sternlicht

The notes on pages 6 and 7 form part of these accounts.

Yismach Moshe Community Group
Notes To The Accounts - 31 December 2023

1) Principal Accounting Policies

Basis of Accounting

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Cash Flow

The accounts do not include a cash flow statement because the charity as a small reporting entity is exempt from the requirement to prepare such a statement.

Donations and Fund Accounting

Donations received for the general and main purposes of the Charity is included as unrestricted funds in the Statement of Financial Activities when receivable.

Donations and Grants for activities restricted by the donors are taken to restricted funds if the wishes and conditions of the donor are legally binding on the Trustees.

Resources Expended

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

The irrecoverable element of VAT is included with the item of expense to which it relates.

| | Unrestricted Funds £ | Restricted Funds £ | Total £ 2023 | Unrestricted Funds £ | Restricted Funds £ | Total £ 2022 |
|---|----------------------------|--------------------------|----------------------|----------------------------|--------------------------|---------------------|
| 2) Incoming Funds | | | | | | |
| Local Donations | 0 | 0 | 0 | 0 | 0 | 0 |
| Care & Share | | 0 | 0 | | 0 | 0 |
| Day Camp | 0 | 0 | 0 | 0 | 0 | 0 |
| Donations: General | | <u>135,058</u> | <u>135,058</u> | | <u>61,246</u> | <u>61,246</u> |
| | 0 | 135,058 | 135,058 | 0 | 61,246 | 61,246 |
| Grants Received | | | | | | |
| General Grants | <u>0</u> | <u>0</u> | <u>0</u> | <u>0</u> | <u>0</u> | <u>0</u> |
| Total Grants | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Grants and Donations Received | <u>£ 0</u> | <u>£ 135,058</u> | <u>£ 135,058</u> | <u>£ 0</u> | <u>£ 61,246</u> | <u>£ 61,246</u> |

Yismach Moshe Community Group

Notes To The Accounts - 31 December 2023

| 3) Analysis of Total Resources Expended | Unrestricted Funds | Restricted Funds | Total 2023 | Unrestricted Funds | Restricted Funds | Total 2022 |
|--|--------------------|------------------|-------------------|--------------------|------------------|-------------------|
| Charitable Activities | £ | £ | £ | £ | £ | £ |
| Cost of Activities In Furtherance of the Charity's Objects | | | | | | |
| Summer Play Scheme | | | | | | |
| Clubs and playschemes | 0 | 32,644 | 32,644 | 0 | 15,322 | 15,322 |
| Total Clubs and playschemes | 0 | 32,644 | 32,644 | 0 | 15,322 | 15,322 |
| Food Distribution | <u>0</u> | <u>9,559</u> | <u>9,559</u> | <u>0</u> | <u>4,446</u> | <u>4,446</u> |
| Total Food Distribution | 0 | 9,559 | 9,559 | 0 | 4,446 | 4,446 |
| Winter Play Scheme | | <u>0</u> | <u>0</u> | | <u>4,057</u> | <u>4,057</u> |
| Total Winter Play Scheme | 0 | 0 | 0 | 0 | 4,057 | 4,057 |
| Care and Share | | <u>12,347</u> | <u>12,347</u> | | <u>8,695</u> | <u>8,695</u> |
| | 0 | 12,347 | 12,347 | 0 | 8,695 | 8,695 |
| Tutoring | 0 | 85,676 | 85,676 | 0 | 18,025 | 18,025 |
| Administration | | 0 | 0 | 0 | 4,203 | 4,203 |
| Equipment | | 0 | 0 | | 0 | 0 |
| Maintenance | 0 | 0 | 0 | 0 | 0 | 0 |
| Professional Fees | | 0 | 0 | | 0 | 0 |
| Rent | | 0 | 0 | | 0 | 0 |
| Donations | 0 | 0 | 0 | 0 | | 0 |
| Total Charitable Activities | 0 | 0 | 0 | 0 | 4,203 | 4,203 |
| Total Cost of Activities In Furtherance of the Charity's Objects | 0 | 140,226 | 140,226 | 0 | 54,748 | 54,748 |
| 4) Cost of Generating Funds | | | <u>£ 0</u> | | | <u>£ 0</u> |
| 5) Governance Costs | | | | | | |
| Accountancy | | | 0 | | | 0 |
| Bank Charges | | | <u>0</u> | | | <u>0</u> |
| | | | <u>£ 0</u> | | | <u>£ 0</u> |
| 6) Taxation | | | | | | |
| The Charity is exempt from taxation on its charitable activities. | | | | | | |
| 7) The average number of Employees during the year, on a full time equivalent basis was | | | 2023 | | | 2022 |
| | | | <u>1</u> | | | <u>1</u> |

No Employee was paid above £60,000 per year.

Yismach Moshe Community Group

Notes To The Accounts - 31 December 2023

| | | |
|-------------------|----------------|----------------|
| 8) Debtors | 2023 | 2022 |
| | £ | £ |
| Other Debtors | 4,500 | 4,500 |
| | <u>£ 4,500</u> | <u>£ 4,500</u> |

9) Net Assets of The Charity's Funds

| | Fixed Assets £ | Net Current Assets £ | Long Term Liabilities £ | Fund Balances £ |
|--------------------|----------------------|-------------------------------|-------------------------------|-----------------------|
| Restricted Funds | 0 | 27,972 | 0 | 27,972 |
| Unrestricted Funds | <u>0</u> | <u>0</u> | <u>0</u> | <u>0</u> |
| Total Funds | <u>£ 0</u> | <u>£ 27,972</u> | <u>£ 0</u> | <u>£ 27,972</u> |

10) Restricted Funds : Movements In The Year

| | Balance at 31 December 2022 £ | Income £ | Expended £ | Gains and Losses £ | Transfer To From Reserves | Balance at 31 December 2023 £ |
|--------------------|-------------------------------------|------------------|------------------|--------------------------|---------------------------------|-------------------------------------|
| Grants | 23,452 | 135,058 | 140,226 | 0 | 0 | 18,284 |
| Total Funds | <u>£ 23,452</u> | <u>£ 135,058</u> | <u>£ 140,226</u> | <u>£ 0</u> | <u>£ 0</u> | <u>£ 18,284</u> |

11) Unrestricted Funds : Movements In The Year

| | Balance at 31 December 2022 £ | Income £ | Expended £ | Gains and Losses £ | Transfer To From Reserves | Balance at 31 December 2023 £ |
|--------------------|-------------------------------------|-------------|---------------|--------------------------|---------------------------------|-------------------------------------|
| General Reserve | 9,688 | 0 | 0 | 0 | 0 | 9,688 |
| Total Funds | <u>£ 9,688</u> | <u>£ 0</u> | <u>£ 0</u> | <u>£ 0</u> | <u>£ 0</u> | <u>£ 9,688</u> |

12) Related Party Transactions

No trustee nor any person connected with them received any remuneration, or claimed any expense, during the year, from this or any related Charity.
There were no Related Party Transactions in the Year.

**Independent Examiner's Report to the Trustees on the Unaudited Accounts of the Charity
Yismach Moshe Community Group
For the Year Ended 31 December 2023**

We report on the financial statements of Yismach Moshe Community Group for the Year Ended 31 December 2023

which comprise the Statement of Financial Activities, the Balance Sheet and the related notes. These financial statements have been prepared, under the historical cost convention, and in accordance with the recommendations in Accounting and Reporting By Charities: Statement of Recommended Practice (Issued 2015), and the Financial Reporting Standard for Smaller Entities 102 (effective 2016), and the accounting policies set out therein.

Respective Responsibilities Of Trustees and Independent Examiner

As described on page 3, the trustees of the charity are responsible for the preparation of the accounts, and they consider that the audit requirement of section 144 of the Charities Act 2011 (the Act) does not apply. It is our responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under section 144 of the Act, whether particular matters have come to our attention.

Basis of Independent Examiner's Report

Our examination was carried out in accordance with the General Directions given by the Charity Commissioners.

An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters.

These procedures provide only the assurance expressed in our opinion.

The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently we do not express an audit opinion on the view given by the accounts.

Opinion

In our opinion, no matter has come to our attention,

- 1) which gives us reasonable cause to believe that, in any material respect, the requirements
 - a) to keep accounting records in accordance with section 130 of the Act; and
 - b) to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act have not been met; or

- 2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Date 8 October 2024

Independent Examiner
C Rosen

YISMACH MOSHE COMMUNITY GROUP

England & Wales - Charity number 1080336

Accounts

Yismach Moshe Community Group

Report

and

Financial

Statements

For The Year Ended

31 December 2022

Charity Number 1080336

Yismach Moshe Community Group

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| Legal and Administrative Information | | 1 |
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Yismach Moshe Community Group

Trustees

Mrs. Esther Low
Mrs. Chana Josephs
Mrs. Zeldy Sternlicht
Mrs. Hodor Reizel Stern
Mrs. Trainda Goldman

Administration Address

227 Northwold Road
London N16 7EH

E mail: 1summerdreams@gmail.com

Charity Number 1080336

Accountants

C Rosen

Yismach Moshe Community Group
Report of the Trustees

The Trustees present their annual report with accounts of the Charity for the Year Ended 31 December 2022.

Status and Administration

The Charity, constituted by trust deed, dated 20th April 1999 and is a Registered Charity.

Trustees

The Trustees in office throughout the year were

Mrs. Esther Low

Mrs. Chana Josephs

Mrs. Zeldy Sternlicht

Mrs. Hodor Reizel Stern

Mrs. Trainda Goldman

No trustee nor any person connected with them received any remuneration during the year.

Investment Powers

The Trust Deed authorises the trustees to make and hold investments using the general funds of the Charity.

Constitution, Objects and Policies

The objectives of the Yismach Moshe Community Group are

- a) The advancement of education of young children by the provision of holiday and out of school play services.
- b) The provision of other such purposes which are charitable according to the law of England and Wales, as left to the discretion of the Trustees.

Activities and Achievement

We are very grateful to be able to report that this year saw a massive turnaround in donations, and we were able to operate in full force. Summer and winter playschemes helped almost two hundred children have fulfilling and stimulating holidays. Self esteem was boosted, and social skills thrived.

We also continued with our Food distribution project, giving breakfast and supper to hungry kids

Grants and Donations

The Charity received grants of £ 0 this year.

Risk Management

The Governors have assessed the major risks to which the Charity is exposed.

In particular, the operational and finance risks have been assessed: the Governors are satisfied that systems are in place to mitigate their exposure to major risks.

**Yismach Moshe Community Group
Report of the Trustees**

Reserves Policy

The trustees retain reserves as necessary to maintain the operational capability of the Charity.

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 the apply them consistently.
- b. Make judgements and estimates that are reasonable and prudent.
- c. Follow applicable accounting standards and the Charities SORP 2015, 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.

Board Of Trustees

The members of the Board Of Trustees are set out on Page 1.

Approved by The Trustees of Yismach Moshe Community Group on 23 October 2023,
and signed on behalf of them all.

Trustee

Mrs. Esther Low

Yismach Moshe Community Group

Statement Of Financial Activities

For The Year Ended 31 December 2022

| | Notes | Unrestricted | Restricted | 2022 | 2021 |
|--|-------|-----------------------|------------------------|------------------------|------------------------|
| | | Funds | Funds | Total | Total |
| | | £ | £ | Funds | Funds |
| | | £ | £ | £ | £ |
| INCOMING RESOURCES | | | | | |
| Activities to further the Charity's Objects | 2 | <u>0</u> | <u>61,246</u> | <u>61,246</u> | <u>69,454</u> |
| Total Incoming Resources | | <u>0</u> | <u>61,246</u> | <u>61,246</u> | 69,454 |
| Total Incoming Resources | | 0 | 61,246 | 61,246 | 69,454 |
| RESOURCES EXPENDED | | | | | |
| Cost of Generating Funds | | <u>0</u> | <u>0</u> | <u>0</u> | <u>0</u> |
| Net Incoming Resources Available For Charitable Application | | 0 | 61,246 | 61,246 | 69,454 |
| Cost of Activities In Fi of the Charity's Objects | 3 | 0 | 54,748 | 54,748 | 53,049 |
| Support Costs | 4 | 0 | 0 | 0 | 0 |
| Governance Costs | 5 | <u>0</u> | <u>0</u> | <u>0</u> | <u>0</u> |
| Total Charitable Expenditure | | 0 | 54,748 | 54,748 | 53,049 |
| Total Resources Expended | 3 | <u>0</u> | <u>54,748</u> | <u>54,748</u> | <u>53,049</u> |
| Net Movement In Funds | | 0 | 6,498 | 6,498 | 16,405 |
| Transfer To / (From) Reserves | | <u>0</u> | <u>0</u> | <u>0</u> | <u>0</u> |
| Net Reserves for the Year | | <u>0</u> | <u>6,498</u> | <u>6,498</u> | <u>16,405</u> |
| Total Funds Brought Forward | | 9,688 | 16,954 | 26,642 | 10,237 |
| Total Funds Carried Forward | 10 | <u>£ 9,688</u> | <u>£ 23,452</u> | <u>£ 33,140</u> | <u>£ 26,642</u> |

Yismach Moshe Community Group

Balance Sheet at 31 December 2022

| | Notes | 2022 £ | 2021 £ |
|--|-------|------------------------|------------------------|
| Current Assets | | | |
| Debtors | 8 | 4,500 | 4,500 |
| Cash at Bank and in Hand | | <u>28,640</u> | <u>22,142</u> |
| | | 33,140 | 26,642 |
| Net Current Assets | | <u>33,140</u> | <u>26,642</u> |
| Total Assets less Current Liabilities | | <u>33,140</u> | <u>26,642</u> |
| Net Assets | 9 | <u>£ 33,140</u> | <u>£ 26,642</u> |
| Restricted Funds | 10 | 23,452 | 16,954 |
| Unrestricted Funds | 11 | <u>9,688</u> | <u>9,688</u> |
| Total Funds | | <u>£ 33,140</u> | <u>£ 26,642</u> |

Approved by the Trustees on 23 October 2023, and signed on behalf of them all.

Trustee
Mrs. Zeldy Sternlicht

The notes on pages 6 and 7 form part of these accounts.

Yismach Moshe Community Group
Notes To The Accounts - 31 December 2022

1) Principal Accounting Policies

Basis of Accounting

The Accounts have been prepared under the historical cost convention in accordance with the Charities Act (Accounts and Reports) 2011, and the Financial Reporting Standard for Smaller Entities 102, and follow the recommendations in Accounting and Reporting By Charities: Statement of Recommended Practice (effective from April 2015).

Cash Flow

The accounts do not include a cash flow statement because the charity as a small reporting entity is exempt from the requirement to prepare such a statement.

Donations and Fund Accounting

Donations received for the general and main purposes of the Charity is included as unrestricted funds in the Statement of Financial Activities when receivable.

Donations and Grants for activities restricted by the donors are taken to restricted funds if the wishes and conditions of the donor are legally binding on the Trustees.

Resources Expended

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

The irrecoverable element of VAT is included with the item of expense to which it relates.

| | Unrestricted Funds £ | Restricted Funds £ | Total £ 2022 | Unrestricted Funds £ | Restricted Funds £ | Total £ 2021 |
|---|----------------------------|--------------------------|---------------------|----------------------------|--------------------------|---------------------|
| 2) Incoming Funds | | | | | | |
| Local Donations | 0 | 0 | 0 | 0 | 0 | 0 |
| Care & Share | | 0 | 0 | | 0 | 0 |
| Day Camp | 0 | 0 | 0 | 0 | 0 | 0 |
| Donations: General | 0 | <u>61,246</u> | <u>61,246</u> | 0 | <u>51,183</u> | <u>51,183</u> |
| Grants Received | | 61,246 | 61,246 | | 51,183 | 51,183 |
| General Grants | <u>0</u> | <u>0</u> | <u>0</u> | <u>0</u> | <u>18,271</u> | <u>18,271</u> |
| Total Grants | 0 | 0 | 0 | 0 | 18,271 | 18,271 |
| Total Grants and Donations Received | <u>£ 0</u> | <u>£ 61,246</u> | <u>£ 61,246</u> | <u>£ 0</u> | <u>£ 69,454</u> | <u>£ 69,454</u> |

Yismach Moshe Community Group

Notes To The Accounts - 31 December 2022

| | Unrestricted Funds | Restricted Funds | Total 2022 | Unrestricted Funds | Restricted Funds | Total 2021 |
|--|-----------------------|---------------------|-------------------|-----------------------|---------------------|-------------------|
| | £ | £ | £ | £ | £ | £ |
| 3) Analysis of Total Resources Expended | | | | | | |
| Charitable Activities | | | | | | |
| Cost of Activities In Furtherance of the Charity's Objects | | | | | | |
| Summer Play Scheme | | | | | | |
| Club Activities | 0 | 15,322 | 15,322 | 0 | 11,930 | 11,930 |
| Total Summer Play Scheme | 0 | 15,322 | 15,322 | 0 | 11,930 | 11,930 |
| Food Distribution | <u>0</u> | <u>4,446</u> | <u>4,446</u> | <u>0</u> | <u>15,662</u> | <u>15,662</u> |
| Total Food Distribution | 0 | 4,446 | 4,446 | 0 | 15,662 | 15,662 |
| Winter Play Scheme | | <u>4,057</u> | <u>4,057</u> | | <u>11,240</u> | <u>11,240</u> |
| Total Winter Play Scheme | 0 | 4,057 | 4,057 | 0 | 11,240 | 11,240 |
| Care and Share | | <u>8,695</u> | <u>8,695</u> | | <u>8,707</u> | <u>8,707</u> |
| Total Care and Share | 0 | 8,695 | 8,695 | 0 | 8,707 | 8,707 |
| General Expenditure | | | | | | |
| Administration | | 4,203 | | 0 | 0 | 0 |
| Club Activities | 0 | 0 | 0 | 0 | 0 | 0 |
| Equipment | | 0 | 0 | | 1,460 | 1,460 |
| Maintenance | 0 | 0 | 0 | 0 | 0 | 0 |
| Professional Fees | | 0 | 0 | | 2,450 | 2,450 |
| Rent | | 0 | 0 | | 1,600 | 1,600 |
| Tutoring | 0 | 18,025 | 18,025 | 0 | 0 | 0 |
| Donations | 0 | 0 | 0 | 0 | 0 | 0 |
| Covid Relief Service | <u>0</u> | <u>0</u> | <u>0</u> | <u>0</u> | <u>0</u> | <u>0</u> |
| Total General Expenditure | 0 | 22,228 | 22,228 | 0 | 5,510 | 5,510 |
| Total Cost of Activities In Furtherance of the Charity's Objects | 0 | 54,748 | 54,748 | 0 | 53,049 | 53,049 |
| | | | | | | |
| 4) Cost of Generating Funds | | | <u>£ 0</u> | | | <u>£ 0</u> |
| | | | | | | |
| 5) Governance Costs | | | | | | |
| Accountancy | | | 0 | | | 0 |
| Bank Charges | | | <u>0</u> | | | <u>0</u> |
| | | | <u>£ 0</u> | | | <u>£ 0</u> |
| | | | | | | |
| 6) Taxation | | | | | | |
| The Charity is exempt from taxation on its charitable activities. | | | | | | |
| | | | | | | |
| 7) The average number of Employees during the year, on a full time equivalent basis was | | | <u>2022</u> | | | <u>2021</u> |
| | | | <u>1</u> | | | <u>1</u> |
| | | | | | | |
| No Employee was paid above £60,000 per year. | | | | | | |

Yismach Moshe Community Group

Notes To The Accounts - 31 December 2022

| | | |
|-------------------|----------------|----------------|
| 8) Debtors | 2022 | 2021 |
| | £ | £ |
| Other Debtors | 4,500 | 4,500 |
| | <u>£ 4,500</u> | <u>£ 4,500</u> |

9) Net Assets of The Charity's Funds

| | Fixed Assets | Net Current Assets | Long Term Liabilities | Fund Balances |
|--------------------|-----------------|--------------------------|--------------------------|------------------|
| | £ | £ | £ | £ |
| Restricted Funds | 0 | 33,140 | 0 | 33,140 |
| Unrestricted Funds | 0 | 0 | 0 | 0 |
| Total Funds | <u>£ 0</u> | <u>£ 33,140</u> | <u>£ 0</u> | <u>£ 33,140</u> |

10) Restricted Funds : Movements In The Year

| | Balance at 31 December 2021 | Income | Expended | Gains and Losses | Transfer To From Reserves | Balance at 31 December 2022 |
|--------------------|--------------------------------|-----------------|-----------------|---------------------|---------------------------------|--------------------------------|
| | £ | £ | £ | £ | £ | £ |
| Grants | 16,954 | 61,246 | 54,748 | 0 | 0 | 23,452 |
| Total Funds | <u>£ 16,954</u> | <u>£ 61,246</u> | <u>£ 54,748</u> | <u>£ 0</u> | <u>£ 0</u> | <u>£ 23,452</u> |

11) Unrestricted Funds : Movements In The Year

| | Balance at 31 December 2021 | Income | Expended | Gains and Losses | Transfer To From Reserves | Balance at 31 December 2022 |
|--------------------|--------------------------------|------------|------------|---------------------|---------------------------------|--------------------------------|
| | £ | £ | £ | £ | £ | £ |
| General Reserve | 9,688 | 0 | 0 | 0 | 0 | 9,688 |
| Total Funds | <u>£ 9,688</u> | <u>£ 0</u> | <u>£ 0</u> | <u>£ 0</u> | <u>£ 0</u> | <u>£ 9,688</u> |

12) Related Party Transactions

No trustee nor any person connected with them received any remuneration, or claimed any expense, during the year, from this or any related Charity.
There were no Related Party Transactions in the Year.

**Independent Examiner's Report to the Trustees on the Unaudited Accounts of the Charity
Yismach Moshe Community Group
For the Year Ended 31 December 2022**

We report on the financial statements of Yismach Moshe Community Group for the Year Ended 31 December 2022

which comprise the Statement of Financial Activities, the Balance Sheet and the related notes.

These financial statements have been prepared, under the historical cost convention, and in accordance with the recommendations in Accounting and Reporting By Charities: Statement of Recommended Practice (Issued 2015), and the Financial Reporting Standard for Smaller Entities 102 (effective 2016), and the accounting policies set out therein.

Respective Responsibilities Of Trustees and Independent Examiner

As described on page 3, the trustees of the charity are responsible for the preparation of the accounts, and they consider that the audit requirement of section 144 of the Charities Act 2011 (the Act) does not apply. It is our responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under section 144 of the Act, whether particular matters have come to our attention.

Basis of Independent Examiner's Report

Our examination was carried out in accordance with the General Directions given by the Charity Commissioners.

An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters.

These procedures provide only the assurance expressed in our opinion.

The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently we do not express an audit opinion on the view given by the accounts.

Opinion

In our opinion, no matter has come to our attention,

1) which gives us reasonable cause to believe that, in any material respect, the requirements

a) to keep accounting records in accordance with section 130 of the Act; and

b) to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act have not been met; or

2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Date 23 October 2023

Independent Examiner

C Rosen

Yismach Moshe Community Group

SUMMER DREAMS PLAYScheme

Introduction

Twenty years ago a concerned group of parents were discussing the different options of holiday provision available for their children. As members of the Jewish Community there was no summer playscheme suitable for them. The combination of needing a low cost programme as well as a culturally sensitive group meant that there was no option – Summer Dreams was born!

From its early humble beginnings our group has developed into a professional group providing an excellent Summer playscheme. Guided by our local Voluntary Sector Support group we have developed policies and procedures appropriate to our needs and established a firm financial base. With a broad approach to fundraising we have been able to provide a first class service at a minimal cost to our users.

Our Project

We run a summer play scheme which is specifically geared towards the needs of the children in our area. We provide exciting, fun and educational activities, organise outings to places of interest and relaxation, provide games and group activities to encourage children to socialize one with another and inspire the children with song, dance and drama. We encourage children to help plan activities for the playscheme and become actively involved, through the input of their ideas and opinions, which have a very real impact. This gives them a feeling of confidence and reassurance that their voices are being heard and that their views and preferences definitely count, and a chance to demonstrate their capabilities.

We have a high ratio of volunteers to children in order to provide plenty supervision and also constant mentoring for these disadvantaged children. Safety of the children is our very highest priority, as we are aware of the responsibilities involved when working with young children. Staff and volunteers are CRB checked and attend training courses to become thoroughly familiar with our Child Protection policies and requirements.

Who are our users?

The children are from poor families, and suffer from living in small, overcrowded conditions – usually with no garden or open spaces to play in. Their parents are constrained by financial considerations, and long working hours, and cannot provide the kind of holiday their children so desperately need.

Spending a holiday at home under these circumstances has in the past shown itself to be a breeding ground for discontentment, boredom and frustration, all of which are not at all conducive to producing children who are emotionally healthy and well adjusted. The downward spiral continues, causing a negative impact on their school and home life, as weeks of bored inactivity and the lack of a refreshing holiday finds them returning to school in a restless state of mind, unable to concentrate on their schoolwork properly

In most cases there are a few children in each family requiring suitable holiday activity, which makes things even more difficult. As an ethnic-minority group, our children cannot access community-based and funded activities, due to cultural restrictions. Further

compounding this is the fact that the children are reluctant to visit public playgrounds on their own, having been attacked and harassed in the past.

Our playscheme is the answer! It increases social, emotional and personal development and removes the feelings of inferiority often experienced by children who do not go away on holiday. With our fun-filled, exciting programme, they can feel equal to their peers – they no longer have reason to feel resentful and deprived, as they, too, have a chance to feel the freedom that the summer has to offer, and to take part in various exciting outings, crafts and activities. When children feel content and in a relaxed frame of mind, this attitude spills over to every aspect of their lives.

The differences we achieve

We provide our participants with an exciting, structured holiday, offering opportunities they would otherwise never experience. For many of them this is the first time that they have visited a zoo or seen a balloon show.

We make a significant difference to the lives of children who experience difficulties at home. Our goal is to assist in prevention, so as to eliminate the necessity for cure. Under our care, the children receive an extra dose of warmth and attention, and come home relaxed and content, easier to deal with, and able to occupy themselves during the times they are not in a structured play setting. In a happy atmosphere, interpersonal relationships and social skills are developed, by encouraging the young people to interact with children from other schools and make new friends. The new skills they have learnt help them find their areas of excellence and, once having experienced this sensation they have the confidence to take an active role in extracurricular activities in school, and find creative outlets for their talents at home.

We introduce healthy eating and exercising habits, which we encourage them to implement in their daily lives. This helps them concentrate better on their studies and strive for success in all areas of their lives.

Our equal opportunities policy

Our uses are unable to access any of the mainstream activities available in the borough due to their cultural requirements. This reflects our Equal opportunities policy of providing the same opportunities for these children as are available to other children their age who are happily looking forward to the exciting holiday activities provided locally. Our playscheme removes the feelings of inferiority often experienced by children who do not go away on holiday, allowing them to feel equal to their peers.

We also welcome children with disabilities and their carers to join our project. They receive equal treatment are encouraged to participate fully to derive maximum enjoyment

Our track record

Our programme has been running successfully for 20 years, increasing in scope and quality. This period has provided us with a wealth of experience as to the best way of running such a scheme. In this time we have succeeded in accomplishing our original goals, working towards long-term benefits for our participants, endeavoring to keep assessing our programme to reflect the needs of those it seeks to help. We have built good relationships with other groups who are involved in the provision of holiday activities, so that we can constantly examine and update our strategies. We have earned an all-round, excellent reputation amongst our users, who are confident to entrust us with their children.

YISMACH MOSHE COMMUNITY GROUP

England & Wales - Charity number 1080336

Accounts

Yismach Moshe Community Group

Report

and

Financial

Statements

For The Year Ended

31 December 2021

Charity Number 1080336

Yismach Moshe Community Group

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Yismach Moshe Community Group

Trustees

Mrs. Esther Low
Mrs. Chana Josephs
Mrs. Zeldy Sternlicht
Mrs. Hodor Reizel Stern
Mrs. Trainda Goldman

Administration Address

36 Fountayne Road
London N16 7DT

E mail: 1summerdreams@gmail.com

Charity Number 1080336

Accountants

C Rosen

Yismach Moshe Community Group
Report of the Trustees

The Trustees present their annual report with accounts of the Charity for the Year Ended 31 December 2021.

Status and Administration

The Charity, constituted by trust deed, dated 20th April 1999 and is a Registered Charity.

Trustees

The Trustees in office throughout the year were

Mrs. Esther Low

Mrs. Chana Josephs

Mrs. Zeldy Sternlicht

Mrs. Hodor Reizel Stern

Mrs. Trainda Goldman

No trustee nor any person connected with them received any remuneration during the year.

Investment Powers

The Trust Deed authorises the trustees to make and hold investments using the general funds of the Charity.

Constitution, Objects and Policies

The objectives of the Yismach Moshe Community Group are

- a) The advancement of education of young children by the provision of holiday and out of school play services.
- b) The provision of other such purposes which are charitable according to the law of England and Wales, as left to the discretion of the Trustees.

Activities and Achievement

We are very grateful to be able to report that this year saw a massive turnaround in donations, and we were able to operate in full force. Summer and winter playschemes helped almost two hundred children have fulfilling and stimulating holidays. Self esteem was boosted, and social skills thrived.

We also continued with our Food distribution project, giving breakfast and supper to hungry kids

Grants and Donations

The Charity received grants of £ 18,271 this year.

Risk Management

The Governors have assessed the major risks to which the Charity is exposed.

In particular, the operational and finance risks have been assessed: the Governors are satisfied that systems are in place to mitigate their exposure to major risks.

**Yismach Moshe Community Group
Report of the Trustees**

Reserves Policy

The trustees retain reserves as necessary to maintain the operational capability of the Charity.

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 the apply them consistently.
- b. Make judgements and estimates that are reasonable and prudent.
- c. Follow applicable accounting standards and the Charities SORP 2015, 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.

Board Of Trustees

The members of the Board Of Trustees are set out on Page 1.

Approved by The Trustees of Yismach Moshe Community Group on 6 March 2022,
and signed on behalf of them all.

Trustee
Mrs. Esther Low

Yismach Moshe Community Group

Statement Of Financial Activities

For The Year Ended 31 December 2021

| | Notes | Unrestricted | Restricted | 2021 | 2020 |
|--|-------|-----------------------|------------------------|------------------------|------------------------|
| | | Funds | Funds | Total | Total |
| | | £ | £ | Funds | Funds |
| | | £ | £ | £ | £ |
| INCOMING RESOURCES | | | | | |
| Activities to further the Charity's Objects | 2 | <u>0</u> | <u>69,454</u> | <u>69,454</u> | <u>4,073</u> |
| Total Incoming Resources | | <u>0</u> | <u>69,454</u> | <u>69,454</u> | 4,073 |
| Total Incoming Resources | | 0 | 69,454 | 69,454 | 4,073 |
| RESOURCES EXPENDED | | | | | |
| Cost of Generating Funds | | <u>0</u> | <u>0</u> | <u>0</u> | <u>0</u> |
| Net Incoming Resources Available For Charitable Application | | 0 | 69,454 | 69,454 | 4,073 |
| Cost of Activities In Fi of the Charity's Objects | 3 | 0 | 53,049 | 53,049 | 4,826 |
| Support Costs | 4 | 0 | 0 | 0 | 0 |
| Governance Costs | 5 | <u>0</u> | <u>0</u> | <u>0</u> | <u>0</u> |
| Total Charitable Expenditure | | 0 | 53,049 | 53,049 | 4,826 |
| Total Resources Expended | 3 | <u>0</u> | <u>53,049</u> | <u>53,049</u> | <u>4,826</u> |
| Net Movement In Funds | | 0 | 16,405 | 16,405 | (753) |
| Transfer To / (From) Reserves | | <u>0</u> | <u>0</u> | <u>0</u> | <u>0</u> |
| Net Reserves for the Year | | <u>0</u> | <u>16,405</u> | <u>16,405</u> | <u>(753)</u> |
| Total Funds Brought Forward | | 9,688 | 549 | 10,237 | 10,990 |
| Total Funds Carried Forward | 10 | <u>£ 9,688</u> | <u>£ 16,954</u> | <u>£ 26,642</u> | <u>£ 10,237</u> |

Yismach Moshe Community Group

Balance Sheet at 31 December 2021

| | Notes | 2021 £ | 2020 £ |
|--|-------|------------------------|------------------------|
| Current Assets | | | |
| Debtors | 8 | 4,500 | 4,500 |
| Cash at Bank and in Hand | | <u>22,142</u> | <u>5,737</u> |
| | | 26,642 | 10,237 |
| Net Current Assets | | <u>26,642</u> | <u>10,237</u> |
| Total Assets less Current Liabilities | | <u>26,642</u> | <u>10,237</u> |
| Net Assets | 9 | <u>£ 26,642</u> | <u>£ 10,237</u> |
| Restricted Funds | 10 | 16,954 | 549 |
| Unrestricted Funds | 11 | <u>9,688</u> | <u>9,688</u> |
| Total Funds | | <u>£ 26,642</u> | <u>£ 10,237</u> |

Approved by the Trustees on 6 March 2022, and signed on behalf of them all.

Trustee
Mrs. Zeldy Sternlicht

The notes on pages 6 and 7 form part of these accounts.

Yismach Moshe Community Group
Notes To The Accounts - 31 December 2021

1) Principal Accounting Policies

Basis of Accounting

The Accounts have been prepared under the historical cost convention in accordance with the Charities Act (Accounts and Reports) 2011, and the Financial Reporting Standard for Smaller Entities 102, and follow the recommendations in Accounting and Reporting By Charities: Statement of Recommended Practice (effective from April 2015).

Cash Flow

The accounts do not include a cash flow statement because the charity as a small reporting entity is exempt from the requirement to prepare such a statement.

Donations and Fund Accounting

Donations received for the general and main purposes of the Charity is included as unrestricted funds in the Statement of Financial Activities when receivable.

Donations and Grants for activities restricted by the donors are taken to restricted funds if the wishes and conditions of the donor are legally binding on the Trustees.

Resources Expended

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

The irrecoverable element of VAT is included with the item of expense to which it relates.

| | Unrestricted Funds £ | Restricted Funds £ | Total £ 2021 | Unrestricted Funds £ | Restricted Funds £ | Total £ 2020 |
|---|----------------------------|--------------------------|---------------------|----------------------------|--------------------------|--------------------|
| 2) Incoming Funds | | | | | | |
| Local Donations | 0 | 0 | 0 | 0 | 0 | 0 |
| Care & Share | | 0 | 0 | | 0 | 0 |
| Day Camp | 0 | 0 | 0 | 0 | 0 | 0 |
| Donations: General | 0 | <u>51,183</u> | <u>51,183</u> | <u>1,573</u> | <u>0</u> | <u>1,573</u> |
| | | 51,183 | 51,183 | 1,573 | 0 | 1,573 |
| Grants Received | | | | | | |
| General Grants | <u>0</u> | <u>18,271</u> | <u>18,271</u> | <u>2,500</u> | <u>0</u> | <u>2,500</u> |
| Total Grants | 0 | 18,271 | 18,271 | 2,500 | 0 | 2,500 |
| Total Grants and Donations Received | <u>£ 0</u> | <u>£ 69,454</u> | <u>£ 69,454</u> | <u>£ 4,073</u> | <u>£ 0</u> | <u>£ 4,073</u> |

Yismach Moshe Community Group

Notes To The Accounts - 31 December 2021

| | Unrestricted Funds | Restricted Funds | Total 2021 | Unrestricted Funds | Restricted Funds | Total 2020 |
|--|-----------------------|---------------------|---------------|-----------------------|---------------------|---------------|
| 3) Analysis of Total Resources Expended | £ | £ | £ | £ | £ | £ |
| Charitable Activities | | | | | | |
| Cost of Activities In Furtherance of the Charity's Objects | | | | | | |
| Summer Play Scheme | | | | | | |
| Club Activities | 0 | 11,930 | 11,930 | 0 | 0 | 0 |
| Total Summer Play Scheme | 0 | 11,930 | 11,930 | 0 | 0 | 0 |
| Food Distribution | <u>0</u> | <u>15,662</u> | <u>15,662</u> | | | |
| Total Food Distribution | 0 | 15,662 | 15,662 | 0 | 0 | 0 |
| Winter Play Scheme | | <u>11,240</u> | | | | |
| Total Winter Play Scheme | 0 | 11,240 | 0 | 0 | 0 | 0 |
| Care and Share | | <u>8,707</u> | <u>8,707</u> | | | |
| | 0 | 8,707 | 8,707 | 0 | 0 | 0 |
| General Expenditure | | | | | | |
| Club Activities | 0 | 0 | 0 | 500 | 0 | 500 |
| Equipment | | 1,460 | 1,460 | | | 0 |
| Maintenance | 0 | 0 | 0 | 98 | 0 | 98 |
| Professional Fees | | 2,450 | 2,450 | | | 0 |
| Rent | | 1,600 | 1,600 | | | 0 |
| Donations | 0 | | 0 | 400 | 0 | 400 |
| Covid Relief Service | <u>0</u> | <u>0</u> | <u>0</u> | <u>3,828</u> | <u>0</u> | <u>3,828</u> |
| Total General Expenditure | 0 | 5,510 | 5,510 | 4,826 | 0 | 4,826 |
| Total Cost of Activities In Furtherance of the Charity's Objects | 0 | 53,049 | 41,809 | 4,826 | 0 | 4,826 |
| | | | | | | |
| 4) Cost of Generating Funds | | | <u>£ 0</u> | | | <u>£ 0</u> |
| | | | | | | |
| 5) Governance Costs | | | | | | |
| Accountancy | | | 0 | | | 0 |
| Bank Charges | | | <u>0</u> | | | <u>0</u> |
| | | | <u>£ 0</u> | | | <u>£ 0</u> |
| | | | | | | |
| 6) Taxation | | | | | | |
| The Charity is exempt from taxation on its charitable activities. | | | | | | |
| | | | | | | |
| 7) The average number of Employees during the year, on a full time equivalent basis was | | | <u>2021</u> | | | <u>2020</u> |
| | | | <u>1</u> | | | <u>1</u> |

No Employee was paid above £60,000 per year.

Yismach Moshe Community Group

Notes To The Accounts - 31 December 2021

| | | |
|-------------------|----------------|----------------|
| 8) Debtors | <i>2021</i> | <i>2020</i> |
| | £ | £ |
| Other Debtors | 4,500 | 4,500 |
| | <u>£ 4,500</u> | <u>£ 4,500</u> |

9) Net Assets of The Charity's Funds

| | Fixed Assets | Net Current Assets | Long Term Liabilities | Fund Balances |
|---------------------------|-------------------------|-----------------------------------|----------------------------------|--------------------------|
| | £ | £ | £ | £ |
| Restricted Funds | 0 | 26,642 | 0 | 26,642 |
| Unrestricted Funds | 0 | 0 | 0 | 0 |
| Total Funds | <u>£ 0</u> | <u>£ 26,642</u> | <u>£ 0</u> | <u>£ 26,642</u> |

10) Restricted Funds : Movements In The Year

| | Balance at 31 December 2020 | Income | Expended | Gains and Losses | Transfer To From Reserves | Balance at 31 December 2021 |
|--------------------|--|-----------------|-----------------|-----------------------------|--|--|
| | £ | £ | £ | £ | £ | £ |
| Grants | 549 | 69,454 | 53,049 | 0 | 0 | 16,954 |
| Total Funds | <u>£ 549</u> | <u>£ 69,454</u> | <u>£ 53,049</u> | <u>£ 0</u> | <u>£ 0</u> | <u>£ 16,954</u> |

11) Unrestricted Funds : Movements In The Year

| | Balance at 31 December 2020 | Income | Expended | Gains and Losses | Transfer To From Reserves | Balance at 31 December 2021 |
|--------------------|--|---------------|-----------------|-----------------------------|--|--|
| | £ | £ | £ | £ | £ | £ |
| General Reserve | 9,688 | 0 | 0 | 0 | 0 | 9,688 |
| Total Funds | <u>£ 9,688</u> | <u>£ 0</u> | <u>£ 0</u> | <u>£ 0</u> | <u>£ 0</u> | <u>£ 9,688</u> |

12) Related Party Transactions

No trustee nor any person connected with them received any remuneration, or claimed any expense, during the year, from this or any related Charity.
There were no Related Party Transactions in the Year.

**Independent Examiner's Report to the Trustees on the Unaudited Accounts of the Charity
Yismach Moshe Community Group
For the Year Ended 31 December 2021**

We report on the financial statements of Yismach Moshe Community Group for the Year Ended 31 December 2021

which comprise the Statement of Financial Activities, the Balance Sheet and the related notes.

These financial statements have been prepared, under the historical cost convention, and in accordance with the recommendations in Accounting and Reporting By Charities: Statement of Recommended Practice (Issued 2015), and the Financial Reporting Standard for Smaller Entities 102 (effective 2016), and the accounting policies set out therein.

Respective Responsibilities Of Trustees and Independent Examiner

As described on page 3, the trustees of the charity are responsible for the preparation of the accounts, and they consider that the audit requirement of section 144 of the Charities Act 2011 (the Act) does not apply. It is our responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under section 144 of the Act, whether particular matters have come to our attention.

Basis of Independent Examiner's Report

Our examination was carried out in accordance with the General Directions given by the Charity Commissioners.

An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters.

These procedures provide only the assurance expressed in our opinion.

The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently we do not express an audit opinion on the view given by the accounts.

Opinion

In our opinion, no matter has come to our attention,

1) which gives us reasonable cause to believe that, in any material respect, the requirements

a) to keep accounting records in accordance with section 130 of the Act; and

b) to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act have not been met; or

2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Date 6 March 2022

Independent Examiner

C Rosen

