

BIRCHAS MOSHE TRUST

England & Wales · Charity number 1083889

Details

Status Registered

Legal form Trust

Company number [01472619](#)

Registered 2000-11-30

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

Contact

Address 16D Urban Hive
Theydon Road
London
E5 9BQ

Phone 02085579557

Activities

Objects: THE TRUSTEES SHALL STAND POSSESSED OF THE TRUST FUND UPON TRUST TO PAY OR APPLY THE WHOLE OF THE INCOME AND THE CAPITAL OF THE TRUST FUND TO OR TOWARDS OR IN FURTHERANCE OR FOR THE BENEFIT OF SUCH ONE OR MORE CHARITIES CHARITABLE INSTITUTIONS OR CHARITABLE PURPOSES IN ANY PART OF THE WORLD IN SUCH SHARES AND IN SUCH MANNER AS THE TRUSTEES SHALL IN THEIR ABSOLUTE DISCRETION DETERMINE.

Activities: To support & advance religion in accordance with the Orthodox Jewish Faith. To fund & support old age homes managed in accordance with the Orthodox Jewish Faith & other associated & affiliated institutions & other religious Jewish causes - charities.

Classification

- **How:** Makes Grants To Organisations
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Religious Activities
- **Who:** Elderly/old People, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies, Other Defined Groups

Geography

- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-04-05	£174,019	£174,788	-	-
2024-04-05	£112,959	£125,900	-	-
2023-04-05	£124,917	£106,299	-	-
2022-04-05	£66,000	£73,800	-	-
2021-04-05	£58,000	£53,800	-	-

Trustees

Name	Role	Appointed
Dwora Feldman		
Ephraim Gottesfeld		2022-12-06
SHULOM FELDMAN		

BIRCHAS MOSHE TRUST

England & Wales - Charity number 1083889

Accounts

CHARITY REGISTRATION NUMBER: 1083889

BIRCHAS MOSHE TRUST
Unaudited Financial Statements
5 April 2025

BIRCHAS MOSHE TRUST
Financial Statements
Period ending 5 April 2025

	Page
Report of the Trustees	1 to 2
Statement of Financial Activities	3
Statement of Financial Position	4
Notes to the Financial Statements	5 to 8

BIRCHAS MOSHE TRUST
Trustees' Annual Report
Period ending 5 April 2025

OBJECTIVES AND ACTIVITIES

Objectives and aims

The principle objectives of the charity throughout the year have been:

- 1) The advancement of the orthodox jewish faith
- 2) The advancement of orthodox jewish religious education
- 3) The relief of poverty, sickness and infirmity amongst members of the jewish faith, and
- 4) Such other purposes as are charitable according to English Law.

Public benefit

The governors have considered the guidance published by the Charity Commission and believe that the charity, in carrying out its objectives, fully complies with these requirements.

In particular the provision of funding for education in accordance with the principles of traditional Judaism and the support of associated communal charitable institutions such as synagogues and homes for the elderly and infirm automatically gives rise to a public benefit. Each year the governors review the objectives and activities of the charity to ensure that they continue to reflect these aims. In carrying out this review the governors have considered the Charity Commission's general guidance on public benefit and in particular its supplementary public guidance on the advancement of religion for the public benefit.

ACHIEVEMENT AND PERFORMANCE

The trustees consider that the performance of the charity this year has been most satisfactory.

Financial review

During the year, the charity's funds have been applied in furtherance of its objectives and the day to day running of the charity.

In the year to 5 April 2025, incoming resources amounted to £174,019 (2024: £112,959) and resources expended amounted to £174,788 (2024: £125,900).

At the 5 April 2025, the charity had a total unrestricted fund balance of £69 (2024: £838).

There have been no changes in the accounting policies of the charity during the year.

RISK MANAGEMENT

The trustees actively review the risk which the charity faces on a regular basis and believe that the bank facilities available, combined with an annual review of the controls over key financial systems, will provide sufficient resources in the event of adverse conditions. The trustees have also examined other operational and business risks faced by the Charity and confirm that they have established systems to mitigate the significant risks.

Plans for future periods

The trust will continue to seek funding to enable it to carry out its objects on a similar or higher level.

RESERVES POLICY

The trustees consider that prudence demands that they build up and therefore maintain sufficient reserves to fund the cost of the annual charitable expenditure.

Approved by order of the board of trustees on 1 December 2025 and signed on its behalf by:

Mr S. Feldman
Trustee

BIRCHAS MOSHE TRUST
Statement of Financial Activities
Period Ending 5 April 2025

		2025	2025	2025	2024
		Unrestricted	Restricted	Total	Total
		funds	funds	funds	funds
	Note	£	£	£	£
INCOME AND ENDOWMENTS					
Donations and grants	4	174,019	-	174,019	112,800
Investment income	5	-	-	-	159
Total income		<u>174,019</u>	<u>-</u>	<u>174,019</u>	<u>112,959</u>
EXPENDITURE ON					
Expenditure on charitable activities	6,7	174,788	-	174,788	125,900
Total expenditure		<u>174,788</u>	<u>-</u>	<u>174,788</u>	<u>125,900</u>
NET INCOME/(EXPENDITURE)		<u>(769)</u>	<u>-</u>	<u>(769)</u>	<u>(12,941)</u>
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>838</u>	<u>-</u>	<u>838</u>	<u>13,779</u>
TOTAL FUNDS CARRIED FORWARD		<u>69</u>	<u>-</u>	<u>69</u>	<u>838</u>

CONTINUING OPERATIONS

All income and expenditure has arisen from continuing activities.

BIRCHAS MOSHE TRUST
Statement of Financial Position
Period Ending 5 April 2025

		2025		2024
	Note	£	£	£
CURRENT ASSETS				
Debtors		-		-
Cash at bank		<u>789</u>		<u>1,738</u>
		789		1,738
CREDITORS				
Amounts falling due within one year	9	<u>(720)</u>		<u>(900)</u>
NET CURRENT ASSETS			<u>69</u>	<u>838</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			<u>69</u>	<u>838</u>
NET ASSETS			<u><u>69</u></u>	<u><u>838</u></u>
FUNDS				
Unrestricted funds			69	838
Restricted funds			<u>-</u>	<u>-</u>
TOTAL FUNDS			<u><u>69</u></u>	<u><u>838</u></u>

The financial statements were approved by the Board of Trustees on 1 December 2025 and were signed on its behalf by:

Mr S. Feldman

BIRCHAS MOSHE TRUST
Notes to the financial statements
Period Ending 5 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 16D Urban Hive, Theydon Road, London, E5 9BQ.

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 preparing the financial statements

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.

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.

BIRCHAS MOSHE TRUST
Notes to the Financial Statements (continued)
Period Ending 5 April 2025

3 ACCOUNTING POLICIES (continued)

Incoming resources (continued)

• 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, noncharitable 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.

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.

BIRCHAS MOSHE TRUST
Notes to the Financial Statements (continued)
Period Ending 5 April 2025

3 ACCOUNTING POLICIES (continued)

Financial instruments (continued)

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 GRANTS

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Donations received	174,019	-	174,019	112,800
Grants received	-	-	-	
	<u>174,019</u>	<u>-</u>	<u>174,019</u>	<u>112,800</u>

5 INVESTMENT INCOME

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Bank deposit interest	-	-	-	159
	<u>-</u>	<u>-</u>	<u>-</u>	<u>159</u>

6 EXPENDITURE ON CHARITABLE ACTIVITIES BY FUND TYPE

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Grants to individuals	-	-	-	-
Grants to institutions	174,000	-	174,000	125,000
Support costs	788	-	788	900
	<u>174,788</u>	<u>-</u>	<u>174,788</u>	<u>125,900</u>

7 EXPENDITURE ON CHARITABLE ACTIVITIES BY ACTIVITY TYPE

	Direct Costs £	Support Costs £	Total Funds 2025 £	Total Funds 2024 £
Charitable grants	174,000	-	174,000	125,000
Governance costs	-	788	788	900
	<u>174,000</u>	<u>788</u>	<u>174,788</u>	<u>125,900</u>

BIRCHAS MOSHE TRUST
Notes to the Financial Statements (continued)
Period Ending 5 April 2025

8 TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the period ending 5 April 2025.

Trustees' expenses

There were no trustees' expenses paid for the period ending 5 April 2025.

9 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Accruals and deferred income	<u>720</u>	<u>900</u>
	<u><u>720</u></u>	<u><u>900</u></u>

10 RELATED PARTY DISCLOSURES

Grants to institutions include the following donations to a charity that has a Trustee in common with this charity:

	£
Friends of Wiznitz Limited	<u>114,000</u>
	<u><u>114,000</u></u>

BIRCHAS MOSHE TRUST

England & Wales - Charity number 1083889

Accounts

CHARITY REGISTRATION NUMBER: 1083889

BIRCHAS MOSHE TRUST
Unaudited Financial Statements
5 April 2024

BIRCHAS MOSHE TRUST
Financial Statements
Period ending 5 April 2024

	Page
Report of the Trustees	1 to 2
Statement of Financial Activities	3
Statement of Financial Position	4
Notes to the Financial Statements	5 to 8

BIRCHAS MOSHE TRUST
Trustees' Annual Report
Period ending 5 April 2024

The trustees present their report and the unaudited financial statements of the charity for the period ending 5 April 2024.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered charity name Birchas Moshe Trust

Trustees Mr E. Gottesfeld
 Mr S. Feldman
 Mrs D. Feldman

Charity number 1083889

Principal office 16D Urban Hive
 Theydon Road
 London
 E5 9BQ

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Birchas Moshe Trust is registered as a charity with the Charity Commission and is constituted by Trust Deed. The trustees named above have served throughout the year, their appointment having been governed by the Trust Deed of the charity. The charity is managed by the trustees who are responsible for setting the strategic direction of the organisation and for establishing policy. The board of Trustees is authorised to appoint new trustees to fill vacancies arising through resignation or death of an existing trustee.

BIRCHAS MOSHE TRUST
Trustees' Annual Report
Period ending 5 April 2024

OBJECTIVES AND ACTIVITIES

Objectives and aims

The principle objectives of the charity throughout the year have been:

- 1) The advancement of the orthodox jewish faith
- 2) The advancement of orthodox jewish religious education
- 3) The relief of poverty, sickness and infirmity amongst members of the jewish faith, and
- 4) Such other purposes as are charitable according to English Law.

Public benefit

The governors have considered the guidance published by the Charity Commission and believe that the charity, in carrying out its objectives, fully complies with these requirements.

In particular the provision of funding for education in accordance with the principles of traditional Judaism and the support of associated communal charitable institutions such as synagogues and homes for the elderly and infirm automatically gives rise to a public benefit. Each year the governors review the objectives and activities of the charity to ensure that they continue to reflect these aims. In carrying out this review the governors have considered the Charity Commission's general guidance on public benefit and in particular its supplementary public guidance on the advancement of religion for the public benefit.

ACHIEVEMENT AND PERFORMANCE

The trustees consider that the performance of the charity this year has been most satisfactory.

Financial review

During the year, the charity's funds have been applied in furtherance of its objectives and the day to day running of the charity.

In the year to 05 April 2024, incoming resources amounted to £112,959 (2023: £124,917) and resources expended amounted to £125,900 (2023: £106,300).

At the 5 April 2024, the charity had a total unrestricted fund balance of £837 (2023: £13,778).

There have been no changes in the accounting policies of the charity during the year.

RISK MANAGEMENT

The trustees actively review the risk which the charity faces on a regular basis and believe that the bank facilities available, combined with an annual review of the controls over key financial systems, will provide sufficient resources in the event of adverse conditions. The trustees have also examined other operational and business risks faced by the Charity and confirm that they have established systems to mitigate the significant risks.

Plans for future periods

The trust will continue to seek funding to enable it to carry out its objects on a similar or higher level.

RESERVES POLICY

The trustees consider that prudence demands that they build up and therefore maintain sufficient reserves to fund the cost of the annual charitable expenditure.

Approved by order of the board of trustees on 8 January 2025 and signed on its behalf by:

Mr S. Feldman
Trustee

BIRCHAS MOSHE TRUST
Statement of Financial Activities
Period Ending 5 April 2024

		2024	2024	2024	2023
		Unrestricted	Restricted	Total	Total
		funds	funds	funds	funds
	Note	£	£	£	£
INCOME AND ENDOWMENTS					
Donations and grants	4	112,800	-	112,800	124,900
Investment income	5	159	-	159	17
Total income		<u>112,959</u>	<u>-</u>	<u>112,959</u>	<u>124,917</u>
EXPENDITURE ON					
Expenditure on charitable activities	6,7	125,900	-	125,900	106,300
Total expenditure		<u>125,900</u>	<u>-</u>	<u>125,900</u>	<u>106,300</u>
NET INCOME/(EXPENDITURE)		<u>(12,941)</u>	<u>-</u>	<u>(12,941)</u>	<u>18,617</u>
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>13,778</u>	<u>-</u>	<u>13,778</u>	<u>(4,839)</u>
TOTAL FUNDS CARRIED FORWARD		<u>837</u>	<u>-</u>	<u>837</u>	<u>13,778</u>

CONTINUING OPERATIONS

All income and expenditure has arisen from continuing activities.

BIRCHAS MOSHE TRUST
Statement of Financial Position
Period Ending 5 April 2024

		2024		2023
	Note	£	£	£
CURRENT ASSETS				
Debtors		-		-
Cash at bank		<u>1,738</u>		<u>15,579</u>
		1,738		15,579
CREDITORS				
Amounts falling due within one year	9	<u>(900)</u>		<u>(1,800)</u>
NET CURRENT ASSETS			<u>838</u>	<u>13,779</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			<u>838</u>	<u>13,779</u>
NET ASSETS			<u><u>838</u></u>	<u><u>13,779</u></u>
FUNDS				
Unrestricted funds			838	13,779
Restricted funds			<u>-</u>	<u>-</u>
TOTAL FUNDS			<u><u>838</u></u>	<u><u>13,779</u></u>

The financial statements were approved by the Board of Trustees on 8 January 2025 and were signed on its behalf by:

Mr S. Feldman

BIRCHAS MOSHE TRUST
Notes to the financial statements
Period Ending 5 April 2024

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 16D Urban Hive, Theydon Road, London, E5 9BQ.

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 preparing the financial statements

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.

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.

BIRCHAS MOSHE TRUST
Notes to the Financial Statements (continued)
Period Ending 5 April 2024

3 ACCOUNTING POLICIES (continued)

Incoming resources (continued)

• 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, noncharitable 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.

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.

BIRCHAS MOSHE TRUST
Notes to the Financial Statements (continued)
Period Ending 5 April 2024

3 ACCOUNTING POLICIES (continued)

Financial instruments (continued)

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 GRANTS

	Unrestricted Funds	Restricted Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£
Donations received	112,800	-	112,800	124,900
Grants received	-	-	-	
	<u>112,800</u>	<u>-</u>	<u>112,800</u>	<u>124,900</u>

5 INVESTMENT INCOME

	Unrestricted Funds	Restricted Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£
Bank deposit interest	159	-	159	17
	<u>159</u>	<u>-</u>	<u>159</u>	<u>17</u>

6 EXPENDITURE ON CHARITABLE ACTIVITIES BY FUND TYPE

	Unrestricted Funds	Restricted Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£
Grants to individuals	-	-	-	-
Grants to institutions	125,000	-	125,000	104,500
Support costs	900	-	900	1,800
	<u>125,900</u>	<u>-</u>	<u>125,900</u>	<u>106,300</u>

7 EXPENDITURE ON CHARITABLE ACTIVITIES BY ACTIVITY TYPE

	Direct Costs	Support Costs	Total Funds 2024	Total Funds 2023
	£	£	£	£
Charitable grants	125,000	-	125,000	104,500
Governance costs	-	900	900	1,800
	<u>125,000</u>	<u>900</u>	<u>125,900</u>	<u>106,300</u>

BIRCHAS MOSHE TRUST
Notes to the Financial Statements (continued)
Period Ending 5 April 2024

8 TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the period ending 5 April 2024.

Trustees' expenses

There were no trustees' expenses paid for the period ending 5 April 2024.

9 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024	2023
	£	£
Accruals and deferred income	900	1,800
	<u>900</u>	<u>1,800</u>
	<u><u>900</u></u>	<u><u>1,800</u></u>

10 RELATED PARTY DISCLOSURES

Grants to institutions include the following donation to a charity that has a Trustee in common with this charity:

	£
Friends of Wiznitz Limited	108,000
	<u>108,000</u>
	<u><u>108,000</u></u>

BIRCHAS MOSHE TRUST

England & Wales - Charity number 1083889

Accounts

CHARITY REGISTRATION NUMBER: 1083889

The Birchas Moshe Trust
Unaudited Financial Statements
5 April 2023

The Birchas Moshe Trust

Financial Statements

Year ended 5 April 2023

	Page
Trustees' annual report	1
Independent examiner's report to the trustees	4
Statement of financial activities	5
Statement of financial position	6
Notes to the financial statements	7

The Birchas Moshe Trust

Trustees' Annual Report

Year ended 5 April 2023

The trustees present their report and the unaudited financial statements of the charity for the year ended 5 April 2023.

Reference and administrative details

Registered charity name The Birchas Moshe Trust

Charity registration number 1083889

Principal office 46a Clapton Common
Springfield Park
London

The trustees

Mr E Gottesfeld (Appointed 6 December 2022)
Mrs D. Feldman
Mr S. Feldman

Independent examiner Dr P P Smulovitch
Hallswelle House
1 Hallswelle Road
London
NW11 0DH

Structure, governance and management

The Birchas Moshe Trust is registered as a charity with the Charity Commission and is constituted by Trust Deed. The trustees named above have served throughout the year, their appointment having been governed by the Trust Deed of the charity. The charity is managed by the trustees who are responsible for setting the strategic direction of the organisation and for establishing policy. The Board of Trustees is authorised to appoint new trustees to fill vacancies arising through resignation or death of an existing trustee.

The Birchas Moshe Trust

Trustees' Annual Report *(continued)*

Year ended 5 April 2023

Objectives and activities

The principal objectives of the charity throughout the year have been

- 1). The advancement of the orthodox jewish faith
- 2). The advancement of orthodox jewish religious education
- 3). The relief of poverty, sickness and infirmity amongst members of the jewish faith, and
- 4). Such other purposes as are charitable according to English Law.

PUBLIC BENEFIT

The governors have considered the guidance published by the Charity Commission and believe that the charity in carrying out its objectives, fully complies with these requirements.

In particular the provision of funding for education in accordance with the principles of traditional Judaism and the support of associated communal charitable institutions such as synagogues and homes for the elderly and infirm automatically gives rise to a public benefit. Each year the governors review the objectives and activities of the charity to ensure that they continue to reflect these aims. In carrying out this review the governors have considered the Charity Commission's general guidance on public benefit and in particular its supplementary public guidance on the advancement of religion for the public benefit.

Achievements and performance

The trustees consider that the performance of the charity this year has been most satisfactory.

Financial review

During the year, the charity's funds have been applied in furtherance of its objectives and the day to day running of the charity.

In the year to 05 April 2023, incoming resources amounted to £124,917 (2022 £66,002) and resources expended amounted to £106,299 (2022 £73,800).

At the 5 April 2023, the charity had a total unrestricted fund balance of £13,779 (2022 (£4,839)).

There have been no changes in the accounting policies of the charity during the year.

RISK MANAGEMENT

The trustees actively review the risk which the charity faces on a regular basis and believe that the bank facilities available, combined with an annual review of the controls over key financial systems, will provide sufficient resources in the event of adverse conditions. The trustees have also examined other operational and business risks faced by the Charity and confirm that they have established systems to mitigate the significant risks.

Plans for future periods

The trust will continue to seek funding to enable it to carry out its objects on a similar or higher level.

The Birchas Moshe Trust

Trustees' Annual Report *(continued)*

Year ended 5 April 2023

Funds held as custodian trustee

RESERVES POLICY

The trustees consider that prudence demands that they build up and therefore maintain sufficient reserves to fund the cost of the annual charitable expenditure.

The trustees' annual report was approved on 13 December 2023 and signed on behalf of the board of trustees by:

Mr S. Feldman
Trustee

The Birchas Moshe Trust

Independent Examiner's Report to the Trustees of The Birchas Moshe Trust

Year ended 5 April 2023

I report to the trustees on my examination of the financial statements of The Birchas Moshe Trust ('the charity') for the year ended 5 April 2023.

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.

Dr P P Smulovitch
Independent Examiner

Hallswelle House
1 Hallswelle Road
London
NW11 0DH

13 December 2023

The Birchas Moshe Trust
Statement of Financial Activities
Year ended 5 April 2023

		2023		2022
		Unrestricted funds	Total funds	Total funds
	Note	£	£	£
Income and endowments				
Donations and legacies	4	124,900	124,900	66,000
Investment income	5	17	17	2
Total income		<u>124,917</u>	<u>124,917</u>	<u>66,002</u>
Expenditure				
Expenditure on charitable activities	6,7	106,299	106,299	73,800
Total expenditure		<u>106,299</u>	<u>106,299</u>	<u>73,800</u>
Net income/(expenditure) and net movement in funds		<u>18,618</u>	<u>18,618</u>	<u>(7,798)</u>
Reconciliation of funds				
Total funds brought forward		(4,839)	(4,839)	2,959
Total funds carried forward		<u>13,779</u>	<u>13,779</u>	<u>(4,839)</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 7 to 11 form part of these financial statements.

The Birchas Moshe Trust
Statement of Financial Position
5 April 2023

	Note	2023 £	£	2022 £
Current assets				
Cash at bank and in hand		15,579		562
Creditors: amounts falling due within one year	10	<u>1,800</u>		<u>5,401</u>
Net current assets			<u>13,779</u>	<u>(4,839)</u>
Total assets less current liabilities			<u>13,779</u>	<u>(4,839)</u>
Net assets			<u>13,779</u>	<u>(4,839)</u>
Funds of the charity				
Unrestricted funds			<u>13,779</u>	<u>(4,839)</u>
Total charity funds	11		<u>13,779</u>	<u>(4,839)</u>

These financial statements were approved by the board of trustees and authorised for issue on 13 December 2023, and are signed on behalf of the board by:

Mr S. Feldman
Trustee

The notes on pages 7 to 11 form part of these financial statements.

The Birchas Moshe Trust
Notes to the Financial Statements
Year ended 5 April 2023

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 46A Clapton Common,, London,, E5 9BA.

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.

The Birchas Moshe Trust

Notes to the Financial Statements *(continued)*

Year ended 5 April 2023

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.

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.

The Birchas Moshe Trust

Notes to the Financial Statements *(continued)*

Year ended 5 April 2023

3. Accounting policies *(continued)*

Financial instruments *(continued)*

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 2023 £	Unrestricted Funds £	Total Funds 2022 £
Donations				
Donations received	<u>124,900</u>	<u>124,900</u>	<u>66,000</u>	<u>66,000</u>

5. Investment income

	Unrestricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Total Funds 2022 £
Bank deposit interest	<u>17</u>	<u>17</u>	<u>2</u>	<u>2</u>

The Birchas Moshe Trust

Notes to the Financial Statements *(continued)*

Year ended 5 April 2023

6. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Total Funds 2022 £
Charitable Donations	104,500	104,500	72,000	72,000
Support costs	1,799	1,799	1,800	1,800
	<u>106,299</u>	<u>106,299</u>	<u>73,800</u>	<u>73,800</u>

7. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	Total funds 2023 £	Total fund 2022 £
Charitable Donations	104,500	–	104,500	72,000
Governance costs	–	1,799	1,799	1,800
	<u>104,500</u>	<u>1,799</u>	<u>106,299</u>	<u>73,800</u>

8. Independent examination fees

	2023 £	2022 £
Fees payable to the independent examiner for: Independent examination of the financial statements	1,800	1,800

9. Trustee remuneration and expenses

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

10. Creditors: amounts falling due within one year

	2023 £	2022 £
Accruals and deferred income	1,800	5,400
Other creditors	–	1
	<u>1,800</u>	<u>5,401</u>

The Birchas Moshe Trust

Notes to the Financial Statements *(continued)*

Year ended 5 April 2023

11. Analysis of charitable funds

Unrestricted funds

	At 6 April 2022	Income	Expenditure	At 5 April 2023
	£	£	£	£
General funds	(4,839)	124,917	(106,299)	13,779

	At 6 April 2021	Income	Expenditure	At 5 April 2022
	£	£	£	£
General funds	2,959	66,002	(73,800)	(4,839)

12. Analysis of net assets between funds

	Unrestricted Funds £	Total Funds 2023 £
Current assets	15,579	15,579
Creditors less than 1 year	(1,800)	(1,800)
Net assets	13,779	13,779

	Unrestricted Funds £	Total Funds 2022 £
Current assets	562	562
Creditors less than 1 year	(5,401)	(5,401)
Net assets	(4,839)	(4,839)

BIRCHAS MOSHE TRUST

England & Wales - Charity number 1083889

Accounts

CHARITY REGISTRATION NUMBER: 1083889

The Birchas Moshe Trust
Unaudited Financial Statements
5 April 2022

The Birchas Moshe Trust

Financial Statements

Year ended 5 April 2022

	Page
Trustees' annual report	1
Independent examiner's report to the trustees	4
Statement of financial activities	5
Statement of financial position	6
Notes to the financial statements	7

The Birchas Moshe Trust

Trustees' Annual Report

Year ended 5 April 2022

The trustees present their report and the unaudited financial statements of the charity for the year ended 5 April 2022.

Reference and administrative details

Registered charity name The Birchas Moshe Trust

Charity registration number 1083889

Principal office 46a Clapton Common
Springfield Park
London

The trustees

Mr A. Feldman
Mr J Feldman
Mr S. Feldman

Independent examiner Dr P P Smulovitch
Hallswelle House
1 Hallswelle Road
London
NW11 0DH

Structure, governance and management

The Birchas Moshe Trust is registered as a charity with the Charity Commission and is constituted by Trust Deed. The trustees named above have served throughout the year, their appointment having been governed by the Trust Deed of the charity. The charity is managed by the trustees who are responsible for setting the strategic direction of the organisation and for establishing policy. The Board of Trustees is authorised to appoint new trustees to fill vacancies arising through resignation or death of an existing trustee.

The Birchas Moshe Trust

Trustees' Annual Report *(continued)*

Year ended 5 April 2022

Objectives and activities

The principal objectives of the charity throughout the year have been

- 1). The advancement of the orthodox jewish faith
- 2). The advancement of orthodox jewish religious education
- 3). The relief of poverty, sickness and infirmity amongst members of the jewish faith, and
- 4). Such other purposes as are charitable according to English Law.

PUBLIC BENEFIT

The governors have considered the guidance published by the Charity Commission and believe that the charity in carrying out its objectives, fully complies with these requirements.

In particular the provision of funding for education in accordance with the principles of traditional Judaism and the support of associated communal charitable institutions such as synagogues and homes for the elderly and infirm automatically gives rise to a public benefit. Each year the governors review the objectives and activities of the charity to ensure that they continue to reflect these aims. In carrying out this review the governors have considered the Charity Commission's general guidance on public benefit and in particular its supplementary public guidance on the advancement of religion for the public benefit.

Achievements and performance

The trustees consider that the performance of the charity this year has been most satisfactory.

Financial review

During the year, the charity's funds have been applied in furtherance of its objectives and the day to day running of the charity.

In the year to 05 April 2022, incoming resources amounted to £66000 (2021 £58000) and resources expended amounted to £73800 (2021 £53800).

At the 5 April 2022, the charity had a total unrestricted fund balance of £4839 (2021 £2959).

There have been no changes in the accounting policies of the charity during the year.

RISK MANAGEMENT

The trustees actively review the risk which the charity faces on a regular basis and believe that the bank facilities available, combined with an annual review of the controls over key financial systems, will provide sufficient resources in the event of adverse conditions. The trustees have also examined other operational and business risks faced by the Charity and confirm that they have established systems to mitigate the significant risks.

Plans for future periods

The trust will continue to seek funding to enable it to carry out its objects on a similar or higher level.

The Birchas Moshe Trust

Trustees' Annual Report *(continued)*

Year ended 5 April 2022

Funds held as custodian trustee

RESERVES POLICY

The trustees consider that prudence demands that they build up and therefore maintain sufficient reserves to fund the cost of the annual charitable expenditure.

The trustees' annual report was approved on 25 January 2023 and signed on behalf of the board of trustees by:

Mr S. Feldman
Trustee

The Birchas Moshe Trust

Independent Examiner's Report to the Trustees of The Birchas Moshe Trust

Year ended 5 April 2022

I report to the trustees on my examination of the financial statements of The Birchas Moshe Trust ('the charity') for the year ended 5 April 2022.

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.

Dr P P Smulovitch
Independent Examiner

Hallswelle House
1 Hallswelle Road
London
NW11 0DH

25 January 2023

The Birchas Moshe Trust
Statement of Financial Activities
Year ended 5 April 2022

		2022		2021
	Note	Unrestricted funds £	Total funds £	Total funds £
Income and endowments				
Donations and legacies	4	66,000	66,000	58,000
Investment income	5	2	2	3
Total income		<u>66,002</u>	<u>66,002</u>	<u>58,003</u>
Expenditure				
Expenditure on charitable activities	6,7	73,800	73,800	53,800
Total expenditure		<u>73,800</u>	<u>73,800</u>	<u>53,800</u>
Net (expenditure)/income and net movement in funds		<u>(7,798)</u>	<u>(7,798)</u>	<u>4,203</u>
Reconciliation of funds				
Total funds brought forward		2,959	2,959	(1,244)
Total funds carried forward		<u>(4,839)</u>	<u>(4,839)</u>	<u>2,959</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 7 to 11 form part of these financial statements.

The Birchas Moshe Trust
Statement of Financial Position
5 April 2022

	Note	2022 £	£	2021 £
Current assets				
Cash at bank and in hand		562		6,560
Creditors: amounts falling due within one year	10	<u>5,401</u>		<u>3,601</u>
Net current liabilities			<u>(4,839)</u>	<u>2,959</u>
Total assets less current liabilities			<u>(4,839)</u>	<u>2,959</u>
Net liabilities			<u>(4,839)</u>	<u>2,959</u>
Funds of the charity				
Unrestricted funds			<u>(4,839)</u>	<u>2,959</u>
Total charity funds	11		<u>(4,839)</u>	<u>2,959</u>

These financial statements were approved by the board of trustees and authorised for issue on 25 January 2023, and are signed on behalf of the board by:

Mr S. Feldman
Trustee

The notes on pages 7 to 11 form part of these financial statements.

The Birchas Moshe Trust
Notes to the Financial Statements
Year ended 5 April 2022

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 46A Clapton Common,, London,, E5 9BA.

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.

The Birchas Moshe Trust

Notes to the Financial Statements *(continued)*

Year ended 5 April 2022

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.

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.

The Birchas Moshe Trust

Notes to the Financial Statements *(continued)*

Year ended 5 April 2022

3. Accounting policies *(continued)*

Financial instruments *(continued)*

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 2022 £	Unrestricted Funds £	Total Funds 2021 £
Donations				
Donations received	<u>66,000</u>	<u>66,000</u>	<u>58,000</u>	<u>58,000</u>

5. Investment income

	Unrestricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Total Funds 2021 £
Bank deposit interest	<u>2</u>	<u>2</u>	<u>3</u>	<u>3</u>

The Birchas Moshe Trust

Notes to the Financial Statements *(continued)*

Year ended 5 April 2022

6. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Total Funds 2021 £
Charitable Donations	72,000	72,000	52,000	52,000
Support costs	1,800	1,800	1,800	1,800
	<u>73,800</u>	<u>73,800</u>	<u>53,800</u>	<u>53,800</u>

7. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	Total funds 2022 £	Total fund 2021 £
Charitable Donations	72,000	–	72,000	52,000
Governance costs	–	1,800	1,800	1,800
	<u>72,000</u>	<u>1,800</u>	<u>73,800</u>	<u>53,800</u>

8. Independent examination fees

	2022 £	2021 £
Fees payable to the independent examiner for: Independent examination of the financial statements	1,800	1,800

9. Trustee remuneration and expenses

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

10. Creditors: amounts falling due within one year

	2022 £	2021 £
Accruals and deferred income	5,400	3,600
Other creditors	1	1
	<u>5,401</u>	<u>3,601</u>

The Birchas Moshe Trust

Notes to the Financial Statements *(continued)*

Year ended 5 April 2022

11. Analysis of charitable funds

Unrestricted funds

	At 6 April 2021	Income	Expenditure	At 5 April 2022
	£	£	£	£
General funds	<u>2,959</u>	<u>66,002</u>	<u>(73,800)</u>	<u>(4,839)</u>

	At 6 April 2020	Income	Expenditure	At 5 April 2021
	£	£	£	£
General funds	<u>(1,244)</u>	<u>58,003</u>	<u>(53,800)</u>	<u>2,959</u>

12. Analysis of net assets between funds

	Unrestricted Funds	Total Funds 2022
	£	£
Current assets	562	562
Creditors less than 1 year	<u>(5,401)</u>	<u>(5,401)</u>
Net liabilities	<u>(4,839)</u>	<u>(4,839)</u>

	Unrestricted Funds	Total Funds 2021
	£	£
Current assets	6,560	6,560
Creditors less than 1 year	<u>(3,600)</u>	<u>(3,600)</u>
Net liabilities	<u>2,960</u>	<u>2,960</u>

BIRCHAS MOSHE TRUST

England & Wales - Charity number 1083889

Accounts

CHARITY REGISTRATION NUMBER: 1083889

The Birchas Moshe Trust
Unaudited Financial Statements
5 April 2021

The Birchas Moshe Trust

Financial Statements

Year ended 5 April 2021

	Page
Trustees' annual report	1
Independent examiner's report to the trustees	4
Statement of financial activities	5
Statement of financial position	6
Notes to the financial statements	7

The Birchas Moshe Trust

Trustees' Annual Report

Year ended 5 April 2021

The trustees present their report and the unaudited financial statements of the charity for the year ended 5 April 2021.

Reference and administrative details

Registered charity name The Birchas Moshe Trust

Charity registration number 1083889

Principal office 46a Clapton Common
Springfield Park
London

The trustees

Mr A. Feldman
Mr J Feldman
Mr S. Feldman

Independent examiner Dr P P Smulovitch
Hallswelle House
1 Hallswelle Road
London
NW11 0DH

Structure, governance and management

The Birchas Moshe Trust is registered as a charity with the Charity Commission and is constituted by Trust Deed. The trustees named above have served throughout the year, their appointment having been governed by the Trust Deed of the charity. The charity is managed by the trustees who are responsible for setting the strategic direction of the organisation and for establishing policy. The Board of Trustees is authorised to appoint new trustees to fill vacancies arising through resignation or death of an existing trustee.

The Birchas Moshe Trust

Trustees' Annual Report *(continued)*

Year ended 5 April 2021

Objectives and activities

The principal objectives of the charity throughout the year have been

- 1). The advancement of the orthodox jewish faith
- 2). The advancement of orthodox jewish religious education
- 3). The relief of poverty, sickness and infirmity amongst members of the jewish faith, and
- 4). Such other purposes as are charitable according to English Law.

PUBLIC BENEFIT

The governors have considered the guidance published by the Charity Commission and believe that the charity in carrying out its objectives, fully complies with these requirements.

In particular the provision of funding for education in accordance with the principles of traditional Judaism and the support of associated communal charitable institutions such as synagogues and homes for the elderly and infirm automatically gives rise to a public benefit. Each year the governors review the objectives and activities of the charity to ensure that they continue to reflect these aims. In carrying out this review the governors have considered the Charity Commission's general guidance on public benefit and in particular its supplementary public guidance on the advancement of religion for the public benefit.

Achievements and performance

The trustees consider that the performance of the charity this year has been most satisfactory.

Financial review

Although donations received increased this year, the amount of donations made exceeded such income and therefore there has been an increase in the deficit carried forward.

Other overheads remained the same this year.

Funds available are sufficient to permit the trust to continue in operation in the medium term, given that the continued support of the banks and trust's creditors has already been promised for a further year. Should this support not continue in the longer term, further financial support would need to be sought to replace it.

RISK MANAGEMENT

The trustees actively review the risk which the charity faces on a regular basis and believe that the bank facilities available, combined with an annual review of the controls over key financial systems, will provide sufficient resources in the event of adverse conditions. The trustees have also examined other operational and business risks faced by the Charity and confirm that they have established systems to mitigate the significant risks.

Plans for future periods

The trust will continue to seek funding to enable it to carry out its objects on a similar or higher level.

The Birchas Moshe Trust

Trustees' Annual Report *(continued)*

Year ended 5 April 2021

Funds held as custodian trustee

RESERVES POLICY

The trustees consider that prudence demands that they build up and therefore maintain sufficient reserves to fund the cost of the annual charitable expenditure.

The trustees' annual report was approved on 11 July 2022 and signed on behalf of the board of trustees by:

Mr S. Feldman
Trustee

The Birchas Moshe Trust

Independent Examiner's Report to the Trustees of The Birchas Moshe Trust

Year ended 5 April 2021

I report to the trustees on my examination of the financial statements of The Birchas Moshe Trust ('the charity') for the year ended 5 April 2021.

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.

Dr P P Smulovitch
Independent Examiner

Hallswelle House
1 Hallswelle Road
London
NW11 0DH

11 July 2022

The Birchas Moshe Trust
Statement of Financial Activities
Year ended 5 April 2021

		2021		2020
		Unrestricted funds	Total funds	Total funds
	Note	£	£	£
Income and endowments				
Donations and legacies	4	58,000	58,000	26,000
Investment income	5	3	3	11
Total income		<u>58,003</u>	<u>58,003</u>	<u>26,011</u>
Expenditure				
Expenditure on charitable activities	6,7	53,800	53,800	29,800
Total expenditure		<u>53,800</u>	<u>53,800</u>	<u>29,800</u>
Net income/(expenditure) and net movement in funds		<u>4,203</u>	<u>4,203</u>	<u>(3,789)</u>
Reconciliation of funds				
Total funds brought forward		(1,244)	(1,244)	2,545
Total funds carried forward		<u>2,959</u>	<u>2,959</u>	<u>(1,244)</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 7 to 11 form part of these financial statements.

The Birchas Moshe Trust
Statement of Financial Position
5 April 2021

	Note	2021 £	£	2020 £
Current assets				
Cash at bank and in hand		6,560		2,357
Creditors: amounts falling due within one year	10	<u>3,601</u>		<u>3,601</u>
Net current assets			<u>2,959</u>	<u>(1,244)</u>
Total assets less current liabilities			<u>2,959</u>	<u>(1,244)</u>
Net assets			<u><u>2,959</u></u>	<u><u>(1,244)</u></u>
Funds of the charity				
Unrestricted funds			<u>2,959</u>	<u>(1,244)</u>
Total charity funds	11		<u><u>2,959</u></u>	<u><u>(1,244)</u></u>

These financial statements were approved by the board of trustees and authorised for issue on 11 July 2022, and are signed on behalf of the board by:

Mr S. Feldman
Trustee

The notes on pages 7 to 11 form part of these financial statements.

The Birchas Moshe Trust
Notes to the Financial Statements
Year ended 5 April 2021

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 46A Clapton Common,, London,, E5 9BA.

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.

The Birchas Moshe Trust

Notes to the Financial Statements *(continued)*

Year ended 5 April 2021

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.

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.

The Birchas Moshe Trust

Notes to the Financial Statements *(continued)*

Year ended 5 April 2021

3. Accounting policies *(continued)*

Financial instruments *(continued)*

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 2021 £	Unrestricted Funds £	Total Funds 2020 £
Donations				
Donations received	<u>58,000</u>	<u>58,000</u>	<u>26,000</u>	<u>26,000</u>

5. Investment income

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Bank deposit interest	<u>3</u>	<u>3</u>	<u>11</u>	<u>11</u>

The Birchas Moshe Trust

Notes to the Financial Statements *(continued)*

Year ended 5 April 2021

6. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Charitable Donations	52,000	52,000	28,000	28,000
Support costs	1,800	1,800	1,800	1,800
	<u>53,800</u>	<u>53,800</u>	<u>29,800</u>	<u>29,800</u>

7. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	Total funds 2021 £	Total fund 2020 £
Charitable Donations	52,000	–	52,000	28,000
Governance costs	–	1,800	1,800	1,800
	<u>52,000</u>	<u>1,800</u>	<u>53,800</u>	<u>29,800</u>

8. Independent examination fees

	2021 £	2020 £
Fees payable to the independent examiner for: Independent examination of the financial statements	1,800	1,800

9. Trustee remuneration and expenses

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

10. Creditors: amounts falling due within one year

	2021 £	2020 £
Accruals and deferred income	3,600	3,600
Other creditors	1	1
	<u>3,601</u>	<u>3,601</u>

The Birchas Moshe Trust

Notes to the Financial Statements *(continued)*

Year ended 5 April 2021

11. Analysis of charitable funds

Unrestricted funds

	At 6 April 2020	Income	Expenditure	At 5 April 2021
	£	£	£	£
General funds	(1,244)	58,003	(53,800)	2,959

	At 6 April 2019	Income	Expenditure	At 5 April 2020
	£	£	£	£
General funds	2,545	26,011	(29,800)	(1,244)

12. Analysis of net assets between funds

	Unrestricted Funds	Total Funds 2021
	£	£
Current assets	6,560	6,560
Creditors less than 1 year	(3,600)	(3,600)
Net assets	2,960	2,960

	Unrestricted Funds	Total Funds 2020
	£	£
Current assets	2,357	2,357
Creditors less than 1 year	(3,600)	(3,600)
Net assets	(1,243)	(1,243)