

# CHOFETZ CHAIM TRUST FOUNDATION

England & Wales · Charity number 1098839

## Details

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**Status** Registered

**Legal form** Other

**Registered** 2003-08-04

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

## Contact

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**Address** Flat 4  
Alexander House  
104 Bouverie Road  
London  
N16 0AQ

**Phone** 02088095782

## Activities

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**Objects:** 1 THE RELIEF OF POVERTY AMONGST THE PERSONS IN CONDITIONS OF NEED, HARDSHIP AND DISTRESS IN THE JEWISH COMMUNITY;2 THE ADVANCEMENT OF THE JEWISH ORTHODOX RELIGION; 3 THE ADVANCEMENT OF EDUCATION ACCORDING TO THE BELIEFS AND VALUES OF THE ORTHODOX JEWISH FAITH.

**Activities:** To pursue the objects of the charity with all resources available to the charity.

## Classification

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

## Geography

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- Throughout London

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-06-30	-	-	-	-
2024-06-30	£124,538	£121,806	-	-
2023-06-30	£113,763	£110,034	-	-
2022-06-30	£108,483	£109,463	-	-
2021-06-30	£106,093	£108,396	-	-
2020-06-30	£91,831	£96,915	-	-

## Trustees

Name	Role	Appointed
JOSEPH SIMON ENGLANDER	Chair	
PINCHAS SMITH		
SARAH NOAMI ENGLANDER		

**CHOFETZ CHAIM TRUST FOUNDATION**

England & Wales - Charity number 1098839

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# Accounts

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**Charity Number 1098839**

**CHOFETZ CHAIM TRUST FOUNDATION**

**FINANCIAL STATEMENTS**

**30 JUNE 2024**

**CHOFETZ CHAIM TRUST FOUNDATION  
FINANCIAL STATEMENTS**

**YEAR ENDED 30 JUNE 2024**

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# CHOFETZ CHAIM TRUST FOUNDATION

## TRUSTEES AND PROFESSIONAL ADVISERS

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**Registered charity name**

CHOFETZ CHAIM TRUST FOUNDATION

**Charity number**

1098839

**Principal office**

Flat 4 Alexandra House  
104 Bouverie Road  
London N16 0AQ

**Trustees**

Mrs S N Englander  
P Smith  
J S Englander

**Accountant**

JS & CO Accountants Ltd  
26 Theydon Road  
London  
E5 9NA

**Bankers**

Santander

**CHOFETZ CHAIM TRUST FOUNDATION**  
**TRUSTEES ANNUAL REPORT** *(continued)*  
**YEAR ENDED 30 JUNE 2024**

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

**REFERENCE AND ADMINISTRATIVE DETAILS**

Reference and administrative details are shown in the schedule of trustees and professional advisers on page 1 of the financial statements.

**THE TRUSTEES**

The trustees who served the company during the period were as follows:

Mrs S N Englander  
P Smith  
J S Englander

All major decisions are taken collectively by the trustees.

The trustees are unpaid and details of any related party transactions are disclosed as applicable in the notes to the accounts.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Recruitment and appointment of new trustees would be in line with the Trust Deed and with the consent of the trustees. The criteria set for the suitable candidate would be someone who is sensitive to the needs and demands of the organisation.

**RISK REVIEW**

The Trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the Trust, and are satisfied that systems are in place to manage our exposure to the major risks.

**OBJECTIVES AND ACTIVITIES**

The charity supports the ones studying the Jewish texts. It also helps relieve financial hardship in particular but not exclusively by the provision of grants.

**RISK MANAGEMENT**

The trustees have put in place systems to identify risks and review the systems regularly.

**A REVIEW OF OUR ACHIEVEMENTS AND PERFORMANCES**

The Trustees are satisfied with the results.

The charity received £124,538 in donations and legacies during the year.  
Surplus carried forward is £8,545.

**CHOFETZ CHAIM TRUST FOUNDATION**  
**TRUSTEES ANNUAL REPORT** *(continued)*  
**YEAR ENDED 30 JUNE 2024**

**RESERVES**

The trustees aim to maintain free reserves in unrestricted funds at a level which equates to approximately three months of unrestricted charitable expenditure, and they feel fortunate in having been able to maintain that level of reserves.

**PLANS FOR THE FUTURE**

As part of our ongoing plans for the future, we are looking to carry on with our successful work and are constantly fundraising to cover our expenses.

Signed on behalf of the trustees

**Trustee**

*J. S. Englander*

13<sup>th</sup> May 2025

The charity's trustees are responsible for preparing the Trustees Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

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

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

# CHOFETZ CHAIM TRUST FOUNDATION

## INDEPENDENT EXAMINER REPORT

YEAR ENDED 30 JUNE 2024

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I report on the accounts of the charity for the year ended 30 June 2024 set out on pages 7 to 9.

### RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND INDEPENDENT EXAMINER

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Act") and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Act;
- to follow the procedures laid down in the general directions given by the Charity Commission (under Section 145(5)(b) of the Charities Act); and
- state whether particular matters have come to my attention.

### BASIS OF INDEPENDENT EXAMINER'S STATEMENT

My examination was carried out in accordance with the general directions given by the Charity Commission. 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 the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

### INDEPENDENT EXAMINER'S STATEMENT

In connection with my examination, no matter has come to my attention:

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

JS & Co Accountants Ltd  
26 Theydon Road  
London E5 9NA

13<sup>th</sup> May 2025

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**CHOFETZ CHAIM TRUST FOUNDATION**

**STATEMENT OF FINANCIAL ACTIVITIES**  
for the year ended 30 June 2024

	Notes	Unrestricted £	2024 Total Funds £	2023 Total Funds £
<b>INCOMING FROM</b>				
Donations & Legacies		124,538	124,538	113,763
<b>Total Incoming resources</b>		124,538	124,538	113,763
<b>EXPENDITURE ON</b>				
Charitable activities	4,5,6	121,808	121,808	110,034
<b>Total expended</b>		121,808	121,808	110,034
<b>NET INCOME</b>		2,730	2,730	3,729
<b>RECONCILIATION OF FUNDS</b>				
Total funds brought forward		5,815	5,815	2,086
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>8,545</b>	<b>8,545</b>	<b>5,815</b>

The Notes form part of the financial statements

**CHOFETZ CHAIM TRUST FOUNDATION**

BALANCE SHEET  
30-Jun-24

	Notes	£	2024 £	£	2023 £
<b>CURRENT ASSETS:</b>					
Cash at bank and in hand			<u>9,961</u>	<u>7,171</u>	
			9,961	7,171	
<b>CREDITORS: amounts falling due within one year</b>					
	7		<u>-1,416</u>	<u>-1,356</u>	
<b>Net Current assets/(liabilities)</b>			<u>8,545</u>		<u>5,815</u>
<b>NET CURRENT ASSETS:</b>			<u>8,545</u>		<u>5,815</u>
<b>FUNDS</b>					
Unrestricted funds	8		<u>8,545</u>		<u>5,815</u>
<b>TOTAL FUNDS</b>			<u>8,545</u>		<u>5,815</u>

Approved by the board of Trustees on:  
And signed on their behalf by:

13 May 2025

*J. S. Englander*  
Trustee

**CHOFETZ CHAIM TRUST FOUNDATION**

NOTES TO THE FINANCIAL STATEMENTS  
for the year ended 30 June 2024

#

**1 ACCOUNTING POLICIES**

**Accounting convention**

These accounts have been prepared in accordance with the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (FRSSE) (effective January 2015). In preparing the accounts, the charity follows best practice as laid down in the Statement of Recommended Practice "Accounting and Reporting by Charities" (SORP) issued in March 2005. Where there is a conflict between the FRSSE and the SORP, the SORP has been adopted in accordance with paragraph 419ff of the SORP.

**Incoming resources**

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy.

**Resources expended**

Expenditure is accounted for on accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

**2 TRUSTEES REMUNERATION AND BENEFITS**

No trustee received remuneration, allowance for or reimbursement of expenses.

**3 INCOMING FROM**

	<b>Unrestricted Funds £</b>	<b>Total Funds 2024 £</b>	<b>Total Funds 2023 £</b>
Donations & Legacies	124,538	124,538	113,763

**4 ADMINISTRATION COSTS**

	<b>Unrestricted Funds £</b>	<b>Total Funds 2024 £</b>	<b>Total Funds 2023 £</b>
Rent	3,710	3,710	3,710
	3,710	3,710	3,710

**5 COSTS OF CHARITABLE ACTIVITIES BY ACTIVITY TYPE**

	<b>Unrestricted Funds £</b>	<b>Total Funds 2024 £</b>	<b>Total Funds 2023 £</b>
Grants to individuals	116,563	116,563	104,843
	116,563	116,563	104,843

**CHOFETZ CHAIM TRUST FOUNDATION**

NOTES TO THE FINANCIAL STATEMENTS  
for the year ended 30 June 2024

**6 GOVERNANCE COSTS**

	<b>Unrestricted Funds £</b>	<b>Total Funds 2024 £</b>	<b>Total Funds 2023 £</b>
Accountancy	720	720	696
Bank charges	815	815	785
	<u>1,535</u>	<u>1,535</u>	<u>1,481</u>

**7 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	<b>2024 £</b>	<b>2023 £</b>
Accruals	1,416	1,356
	<u>1,416</u>	<u>1,356</u>

**8 MOVEMENTS IN FUNDS**

	<b>At 1.7.2023 £</b>	<b>Net movement in funds £</b>	<b>At 30.06.2024 £</b>
<b>Unrestricted funds</b>			
General fund	5,815	2,730	8,545
<b>TOTAL FUNDS</b>	<u>5,815</u>	<u>2,730</u>	<u>8,545</u>

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

	<b>Incoming resources £</b>	<b>Resources expended £</b>	<b>Movement in funds £</b>
<b>Unrestricted funds</b>			
General fund	124,538	121,808	2,730
<b>TOTAL FUNDS</b>	<u>124,538</u>	<u>121,808</u>	<u>2,730</u>

**9 TAXATION**

CHOFETZ CHAIM TRUST FOUNDATION is a registered charity and therefore is not liable to income tax or corporation tax on income derived from its charitable activities, as it falls within the various exemptions available to registered charities.

**CHOFETZ CHAIM TRUST FOUNDATION**

England & Wales - Charity number 1098839

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# Accounts

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Charity Number 1098839

**CHOFETZ CHAIM TRUST FOUNDATION**  
**FINANCIAL STATEMENTS**  
**30 JUNE 2023**

**CHOFETZ CHAIM TRUST FOUNDATION  
FINANCIAL STATEMENTS**

**YEAR ENDED 30 JUNE 2023**

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# CHOFETZ CHAIM TRUST FOUNDATION

## TRUSTEES AND PROFESSIONAL ADVISERS

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**Registered charity name**

CHOFETZ CHAIM TRUST FOUNDATION

**Charity number**

1098839

**Principal office**

Flat 4 Alexandra House  
104 Bouverie Road  
London N16 0AQ

**Trustees**

Mrs S N Englander  
P Smith  
J S Englander

**Accountant**

JS & CO Accountants Ltd  
26 Theydon Road  
London  
E5 9NA

**Bankers**

Santander

**CHOFETZ CHAIM TRUST FOUNDATION**  
**TRUSTEES ANNUAL REPORT** *(continued)*  
**YEAR ENDED 30 JUNE 2023**

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

**REFERENCE AND ADMINISTRATIVE DETAILS**

Reference and administrative details are shown in the schedule of trustees and professional advisers on page 1 of the financial statements.

**THE TRUSTEES**

The trustees who served the company during the period were as follows:

Mrs S N Englander  
P Smith  
J S Englander

All major decisions are taken collectively by the trustees.

The trustees are unpaid and details of any related party transactions are disclosed as applicable in the notes to the accounts.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Recruitment and appointment of new trustees would be in line with the Trust Deed and with the consent of the trustees. The criteria set for the suitable candidate would be someone who is sensitive to the needs and demands of the organisation.

**RISK REVIEW**

The Trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the Trust, and are satisfied that systems are in place to manage our exposure to the major risks.

**OBJECTIVES AND ACTIVITIES**

The charity supports the ones studying the Jewish texts. It also helps relieve financial hardship in particular but not exclusively by the provision of grants.

**RISK MANAGEMENT**

The trustees have put in place systems to identify risks and review the systems regularly.

**A REVIEW OF OUR ACHIEVEMENTS AND PERFORMANCES**

The Trustees are satisfied with the results.

The charity received £113,763 in donations and legacies during the year.  
Surplus carried forward is £5,815.

**CHOFETZ CHAIM TRUST FOUNDATION**  
**TRUSTEES ANNUAL REPORT** *(Continued)*  
**YEAR ENDED 30 JUNE 2023**  
**RESERVES**

The trustees aim to maintain free reserves in unrestricted funds at a level which equates to approximately three months of unrestricted charitable expenditure, and they feel fortunate in having been able to maintain that level of reserves.

**PLANS FOR THE FUTURE**

As part of our ongoing plans for the future, we are looking to carry on with our successful work and are constantly fundraising to cover our expenses.

Signed on behalf of the trustees



**Trustee**

7<sup>th</sup> January 2025

The charity's trustees are responsible for preparing the Trustees Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

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

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

# **CHOFETZ CHAIM TRUST FOUNDATION**

## **INDEPENDENT EXAMINER REPORT**

**YEAR ENDED 30 JUNE 2023**

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I report on the accounts of the charity for the year ended 30 June 2023 set out on pages 7 to 9.

### **RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND INDEPENDENT EXAMINER**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Act") and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Act;
- to follow the procedures laid down in the general directions given by the Charity Commission (under Section 145(5)(b) of the Charities Act); and
- state whether particular matters have come to my attention.

### **BASIS OF INDEPENDENT EXAMINER'S STATEMENT**

My examination was carried out in accordance with the general directions given by the Charity Commission. 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 the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

### **INDEPENDENT EXAMINER'S STATEMENT**

In connection with my examination, no matter has come to my attention:

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

JS & Co Accountants Ltd  
26 Theydon Road  
London E5 9NA

7<sup>th</sup> January 2025

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**CHOFETZ CHAIM TRUST FOUNDATION**

**STATEMENT OF FINANCIAL ACTIVITIES**  
for the year ended 30 June 2023

	Notes	Unrestricted £	2023 Total Funds £	2022 Total Funds £
<b>INCOMING RESOURCES</b>				
Incoming resources from generate	3			
Donations and Grants		113,763	113,763	108,483
<b>Total Incoming resources</b>		113,763	113,763	108,483
<b>RESOURCES EXPENDED</b>				
Administration Costs	4	3,710	3,710	4,200
Charitable activities	5	104,843	104,843	103,891
Governance costs	6	1,481	1,481	1,372
<b>Total resources expended</b>		110,034	110,034	109,463
<b>NET INCOMING/(OUTGOING) RESOURCES</b>		3,729	3,729	-980
<b>RECONCILIATION OF FUNDS</b>				
<b>Total funds brought forward</b>		2,086	2,086	3,066
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u>5,815</u>	<u>5,815</u>	<u>2,086</u>

The Notes form part of the financial statements

**CHOFETZ CHAIM TRUST FOUNDATION**

BALANCE SHEET  
30-Jun-23

	Notes	£	2023 £	£	2022 £
<b>CURRENT ASSETS:</b>					
Cash at bank and in hand			<u>7,171</u>	<u>3,322</u>	
			7,171	3,322	
<b>CREDITORS: amounts falling due within one year</b>					
	7		<u>-1,356</u>	<u>-1,236</u>	
<b>Net Current assets/(liabilities)</b>			<u>5,815</u>	<u>2,086</u>	
<b>NET CURRENT ASSETS:</b>			<u>5,815</u>	<u>2,086</u>	
<b>FUNDS</b>					
Unrestricted funds	8		<u>5,815</u>	<u>2,086</u>	
<b>TOTAL FUNDS</b>			<u>5,815</u>	<u>2,086</u>	

Approved by the board of Trustees on: 07 January 2025

And signed on their behalf by:

J. S. Englander  
Trustee

**CHOFETZ CHAIM TRUST FOUNDATION**

NOTES TO THE FINANCIAL STATEMENTS  
for the year ended 30 June 2023

#

**1 ACCOUNTING POLICIES**

**Accounting convention**

These accounts have been prepared in accordance with the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (FRSSE) (effective January 2015). In preparing the accounts, the charity follows best practice as laid down in the Statement of Recommended Practice "Accounting and Reporting by Charities" (SORP) issued in March 2005. Where there is a conflict between the FRSSE and the SORP, the SORP has been adopted in accordance with paragraph 419ff of the SORP.

**Incoming resources**

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy.

**Resources expended**

Expenditure is accounted for on accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

**2 TRUSTEES REMUNERATION AND BENEFITS**

No trustee received remuneration, allowance for or reimbursement of expenses.

**3 INCOMING RESOURCES FROM GENERATED FUNDS**

	<b>Unrestricted Funds £</b>	<b>Total Funds 2023 £</b>	<b>Total Funds 2022 £</b>
Donations and Grants	113,763	113,763	108,483

**4 ADMINISTRATION COSTS**

	<b>Unrestricted Funds £</b>	<b>Total Funds 2023 £</b>	<b>Total Funds 2022 £</b>
Rent	3,710	3,710	4,200
	<b>3,710</b>	<b>3,710</b>	<b>4,200</b>

**5 COSTS OF CHARITABLE ACTIVITIES BY ACTIVITY TYPE**

	<b>Unrestricted Funds £</b>	<b>Total Funds 2023 £</b>	<b>Total Funds 2022 £</b>
Grants to individuals	104,843	104,843	103,891
	<b>104,843</b>	<b>104,843</b>	<b>103,891</b>

**CHOFETZ CHAIM TRUST FOUNDATION**

NOTES TO THE FINANCIAL STATEMENTS  
for the year ended 30 June 2023

**6 GOVERNANCE COSTS**

	<b>Unrestricted Funds</b>	<b>Total Funds 2023</b>	<b>Total Funds 2022</b>
	£	£	£
Accountancy	696	696	660
Bank charges	785	785	712
	<u>1,481</u>	<u>1,481</u>	<u>1,372</u>

**7 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	<b>2023</b>	<b>2022</b>
	£	£
Accruals	1,356	1,236
	<u>1,356</u>	<u>1,236</u>

**8 MOVEMENTS IN FUNDS**

	<b>At 1.7.2022</b>	<b>Net movement in funds</b>	<b>At 30.06.2023</b>
	£	£	£
<b>Unrestricted funds</b>			
General fund	2,086	3,729	5,815
<b>TOTAL FUNDS</b>	<u>2,086</u>	<u>3,729</u>	<u>5,815</u>

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

	<b>Incoming resources</b>	<b>Resources expended</b>	<b>Movement in funds</b>
	£	£	£
<b>Unrestricted funds</b>			
General fund	113,763	110,034	3,729
<b>TOTAL FUNDS</b>	<u>113,763</u>	<u>110,034</u>	<u>3,729</u>

**9 TAXATION**

CHOFETZ CHAIM TRUST FOUNDATION is a registered charity and therefore is not liable to income tax or corporation tax on income derived from its charitable activities, as it falls within the various exemptions available to registered charities.

**CHOFETZ CHAIM TRUST FOUNDATION**

England & Wales - Charity number 1098839

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# Accounts

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Charity Number 1098839

**CHOFETZ CHAIM TRUST FOUNDATION**  
**FINANCIAL STATEMENTS**  
**30 JUNE 2022**

**CHOFETZ CHAIM TRUST FOUNDATION  
FINANCIAL STATEMENTS**

**YEAR ENDED 30 JUNE 2022**

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# CHOFETZ CHAIM TRUST FOUNDATION

## TRUSTEES AND PROFESSIONAL ADVISERS

---

<b>Registered charity name</b>	CHOFETZ CHAIM TRUST FOUNDATION
<b>Charity number</b>	1098839
<b>Principal office</b>	Flat 4 Alexandra House 104 Bouverie Road London N16 0AQ
<b>Trustees</b>	Mrs S N Englander P Smith J S Englander
<b>Accountant</b>	JS & CO Accountants Ltd 26 Theydon Road London E5 9NA
<b>Bankers</b>	Santander

# **CHOFETZ CHAIM TRUST FOUNDATION**

## **TRUSTEES ANNUAL REPORT *(continued)***

### **YEAR ENDED 30 JUNE 2022**

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

#### **REFERENCE AND ADMINISTRATIVE DETAILS**

Reference and administrative details are shown in the schedule of trustees and professional advisers on page 1 of the financial statements.

#### **THE TRUSTEES**

The trustees who served the company during the period were as follows:

Mrs S N Englander

P Smith

J S Englander

All major decisions are taken collectively by the trustees.

The trustees are unpaid and details of any related party transactions are disclosed as applicable in the notes to the accounts.

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Recruitment and appointment of new trustees would be in line with the Trust Deed and with the consent of the trustees. The criteria set for the suitable candidate would be someone who is sensitive to the needs and demands of the organisation.

#### **RISK REVIEW**

The Trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the Trust, and are satisfied that systems are in place to manage our exposure to the major risks.

#### **OBJECTIVES AND ACTIVITIES**

The charity supports the ones studying the Jewish texts. It also helps relieve financial hardship in particular but not exclusively by the provision of grants.

#### **RISK MANAGEMENT**

The trustees have put in place systems to identify risks and review the systems regularly.

#### **A REVIEW OF OUR ACHIEVEMENTS AND PERFORMANCES**

The Trustees are satisfied with the results.

The charity received £108,483 in donations and legacies during the year.  
Surplus carried forward is £2,086.

# **CHOFETZ CHAIM TRUST FOUNDATION**

## **TRUSTEES ANNUAL REPORT** *(continued)*

### **YEAR ENDED 30 JUNE 2022**

#### **RESERVES**

The trustees aim to maintain free reserves in unrestricted funds at a level which equates to approximately three months of unrestricted charitable expenditure, and they feel fortunate in having been able to maintain that level of reserves.

#### **PLANS FOR THE FUTURE**

As part of our ongoing plans for the future, we are looking to carry on with our successful work and are constantly fundraising to cover our expenses.

Signed on behalf of the trustees

**Trustee**

12<sup>th</sup> July 2023

The charity's trustees are responsible for preparing the Trustees Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

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

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**CHOFETZ CHAIM TRUST FOUNDATION**

**STATEMENT OF FINANCIAL ACTIVITIES**

for the year ended 30 June 2022

	Notes	Unrestricted £	2022 Total Funds £	2021 Total Funds £
<b>INCOMING RESOURCES</b>				
<b>Incoming resources from generate</b>	3			
Donations and Grants		108,483	108,483	106,093
<b>Total Incoming resources</b>		108,483	108,483	106,093
<b>RESOURCES EXPENDED</b>				
Administration Costs	4	4,200	4,200	0
Charitable activities	5	103,891	103,891	107,232
Governance costs	6	1,372	1,372	1,164
<b>Total resources expended</b>		109,463	109,463	108,396
<b>NET INCOMING/(OUTGOING) RESOURCES</b>		-980	-980	-2,303
<b>RECONCILIATION OF FUNDS</b>				
<b>Total funds brought forward</b>		3,066	3,066	5,369
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u>2,086</u>	<u>2,086</u>	<u>3,066</u>

The Notes form part of the financial statements

**CHOFETZ CHAIM TRUST FOUNDATION**

BALANCE SHEET  
30-Jun-22

	Notes	£	<b>2022</b> £	£	<b>2021</b> £
<b>CURRENT ASSETS:</b>					
Cash at bank and in hand		3,322	<u>3,322</u>	4,182	<u>4,182</u>
<b>CREDITORS: amounts falling due within one year</b>					
	7	-1,236	<u>-1,236</u>	-1,116	<u>-1,116</u>
<b>Net Current assets/(liabilities)</b>			<u>2,086</u>		<u>3,066</u>
<b>NET CURRENT ASSETS:</b>			<u>2,086</u>		<u>3,066</u>
<b>FUNDS</b>					
Unrestricted funds	8		<u>2,086</u>		<u>3,066</u>
<b>TOTAL FUNDS</b>			<u>2,086</u>		<u>3,066</u>

Approved by the board of Trustees on:  
And signed on their behalf by:

12 July 2023

.....  
Trustee

**CHOFETZ CHAIM TRUST FOUNDATION**

NOTES TO THE FINANCIAL STATEMENTS  
for the year ended 30 June 2022

#

**1 ACCOUNTING POLICIES**

**Accounting convention**

These accounts have been prepared in accordance with the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (FRSSE) (effective January 2015). In preparing the accounts, the charity follows best practice as laid down in the Statement of Recommended Practice "Accounting and Reporting by Charities" (SORP) issued in March 2005. Where there is a conflict between the FRSSE and the SORP, the SORP has been adopted in accordance with paragraph 419ff of the SORP.

**Incoming resources**

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy.

**Resources expended**

Expenditure is accounted for on accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

**2 TRUSTEES REMUNERATION AND BENEFITS**

No trustee received remuneration, allowance for or reimbursement of expenses.

**3 INCOMING RESOURCES FROM GENERATED FUNDS**

	<b>Unrestricted Funds £</b>	<b>Total Funds 2022 £</b>	<b>Total Funds 2021 £</b>
Donations and Grants	<b>108,483</b>	<b>108,483</b>	<b>106,093</b>

**4 ADMINISTRATION COSTS**

	<b>Unrestricted Funds £</b>	<b>Total Funds 2022 £</b>	<b>Total Funds 2021 £</b>
Rent	4,200	4,200	0
	<b>4,200</b>	<b>4,200</b>	<b>0</b>

**5 COSTS OF CHARITABLE ACTIVITIES BY ACTIVITY TYPE**

	<b>Unrestricted Funds £</b>	<b>Total Funds 2022 £</b>	<b>Total Funds 2021 £</b>
Grants to individuals	103,891	103,891	107,232
	<b>103,891</b>	<b>103,891</b>	<b>107,232</b>

**CHOFETZ CHAIM TRUST FOUNDATION**

NOTES TO THE FINANCIAL STATEMENTS  
for the year ended 30 June 2022

**6 GOVERNANCE COSTS**

	<b>Unrestricted Funds</b>	<b>Total Funds 2022</b>	<b>Total Funds 2021</b>
	£	£	£
Accountancy	660	660	576
Bank charges	712	712	588
	<u>1,372</u>	<u>1,372</u>	<u>1,164</u>

**7 CREDITORS: AMOUNTS FALLING  
DUE WITHIN ONE YEAR**

	<b>2022</b>	<b>2021</b>
	£	£
Accruals	1,236	1,116
	<u>1,236</u>	<u>1,116</u>

**8 MOVEMENTS IN FUNDS**

	<b>At 1.7.2021</b>	<b>Net movement in funds</b>	<b>At 30.06.2022</b>
	£	£	£
<b>Unrestricted funds</b>			
General fund	3,066	-980	2,086
<b>TOTAL FUNDS</b>	<u>3,066</u>	<u>-980</u>	<u>2,086</u>

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

	<b>Incoming resources</b>	<b>Resources expended</b>	<b>Movement in funds</b>
	£	£	£
<b>Unrestricted funds</b>			
General fund	108,483	109,463	-980
<b>TOTAL FUNDS</b>	<u>108,483</u>	<u>109,463</u>	<u>-980</u>

**9 TAXATION**

CHOFETZ CHAIM TRUST FOUNDATION is a registered charity and therefore is not liable to income tax or corporation tax on income derived from its charitable activities, as it falls within the various exemptions available to registered charities.

**CHOFETZ CHAIM TRUST FOUNDATION**

England & Wales - Charity number 1098839

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# Accounts

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Charity Number 1098839

**CHOFETZ CHAIM TRUST FOUNDATION**  
**FINANCIAL STATEMENTS**  
**30 JUNE 2021**

**CHOFETZ CHAIM TRUST FOUNDATION  
FINANCIAL STATEMENTS**

**YEAR ENDED 30 JUNE 2021**

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# CHOFETZ CHAIM TRUST FOUNDATION

## TRUSTEES AND PROFESSIONAL ADVISERS

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<b>Registered charity name</b>	CHOFETZ CHAIM TRUST FOUNDATION
<b>Charity number</b>	1098839
<b>Principal office</b>	Flat 4 Alexandra House 104 Bouverie Road London N16 0AQ
<b>Trustees</b>	Mrs S N Englander P Smith J S Englander
<b>Accountant</b>	JS & CO Accountants Ltd 26 Theydon Road London E5 9NA
<b>Bankers</b>	Santander

# **CHOFETZ CHAIM TRUST FOUNDATION**

## **TRUSTEES ANNUAL REPORT *(continued)***

### **YEAR ENDED 30 JUNE 2021**

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

#### **REFERENCE AND ADMINISTRATIVE DETAILS**

Reference and administrative details are shown in the schedule of trustees and professional advisers on page 1 of the financial statements.

#### **THE TRUSTEES**

The trustees who served the company during the period were as follows:

Mrs S N Englander

P Smith

J S Englander

All major decisions are taken collectively by the trustees.

The trustees are unpaid and details of any related party transactions are disclosed as applicable in the notes to the accounts.

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Recruitment and appointment of new trustees would be in line with the Trust Deed and with the consent of the trustees. The criteria set for the suitable candidate would be someone who is sensitive to the needs and demands of the organisation.

#### **RISK REVIEW**

The Trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the Trust, and are satisfied that systems are in place to manage our exposure to the major risks.

#### **OBJECTIVES AND ACTIVITIES**

The charity supports the ones studying the Jewish texts. It also helps relieve financial hardship in particular but not exclusively by the provision of grants.

#### **RISK MANAGEMENT**

The trustees have put in place systems to identify risks and review the systems regularly.

#### **A REVIEW OF OUR ACHIEVEMENTS AND PERFORMANCES**

The Trustees are satisfied with the results.

The charity received £106,093 in donations and legacies during the year.  
Surplus carried forward is £3,066.

# **CHOFETZ CHAIM TRUST FOUNDATION**

## **TRUSTEES ANNUAL REPORT** *(continued)*

**YEAR ENDED 30 JUNE 2021**

### **RESERVES**

The trustees aim to maintain free reserves in unrestricted funds at a level which equates to approximately three months of unrestricted charitable expenditure, and they feel fortunate in having been able to maintain that level of reserves.

### **PLANS FOR THE FUTURE**

As part of our ongoing plans for the future, we are looking to carry on with our successful work and are constantly fundraising to cover our expenses.

Signed on behalf of the trustees

**Trustee**

25<sup>th</sup> July 2022

The charity's trustees are responsible for preparing the Trustees Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

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

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**CHOFETZ CHAIM TRUST FOUNDATION**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
for the year ended 30 June 2021

	Notes	Unrestricted £	2021 Total Funds £	2020 Total Funds £
<b>INCOMING RESOURCES</b>				
<b>Incoming resources from generate</b>	3			
Donations and Grants		106,093	106,093	91,831
<b>Total Incoming resources</b>		106,093	106,093	91,831
<b>RESOURCES EXPENDED</b>				
Administration Costs	4		0	3,850
Charitable activities	5	107,232	107,232	91,952
Governance costs	6	1,164	1,164	1,113
<b>Total resources expended</b>		108,396	108,396	96,915
<b>NET INCOMING/(OUTGOING) RESOURCES</b>		-2,303	-2,303	-5,084
<b>RECONCILIATION OF FUNDS</b>				
<b>Total funds brought forward</b>		5,369	5,369	10,453
<b>TOTAL FUNDS CARRIED FORWARD</b>		3,066	3,066	<b>5,369</b>

The Notes form part of the financial statements

**CHOFETZ CHAIM TRUST FOUNDATION**

BALANCE SHEET  
30-Jun-21

	Notes	£	2021 £	£	2020 £
<b>CURRENT ASSETS:</b>					
Cash at bank and in hand		4,182	<u>4,182</u>	5,909	<u>5,909</u>
<b>CREDITORS: amounts falling due within one year</b>	7	-1,116	<u>-1,116</u>	-540	<u>-540</u>
<b>Net Current assets/(liabilities)</b>			<u>3,066</u>		<u>5,369</u>
<b>NET CURRENT ASSETS:</b>			<u>3,066</u>		<u>5,369</u>
<b>FUNDS</b>					
Unrestricted funds	8		<u>3,066</u>		<u>5,369</u>
<b>TOTAL FUNDS</b>			<u>3,066</u>		<u>5,369</u>

Approved by the board of Trustees on:  
And signed on their behalf by:

25 July 2022

.....  
Trustee

## CHOFETZ CHAIM TRUST FOUNDATION

### NOTES TO THE FINANCIAL STATEMENTS for the year ended 30 June 2021

#

#### 1 ACCOUNTING POLICIES

##### Accounting convention

These accounts have been prepared in accordance with the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (FRSSE) (effective January 2015). In preparing the accounts, the charity follows best practice as laid down in the Statement of Recommended Practice "Accounting and Reporting by Charities" (SORP) issued in March 2005. Where there is a conflict between the FRSSE and the SORP, the SORP has been adopted in accordance with paragraph 419ff of the SORP.

##### Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy.

##### Resources expended

Expenditure is accounted for on accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources

##### Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

#### 2 TRUSTEES REMUNERATION AND BENEFITS

No trustee received remuneration, allowance for or reimbursement of expenses.

#### 3 INCOMING RESOURCES FROM GENERATED FUNDS

	Unrestricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Donations and Grants	106,093	106,093	91,831

#### 4 ADMINISTRATION COSTS

	Unrestricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Rent		0	3,850
	0	0	3,850

#### 5 COSTS OF CHARITABLE ACTIVITIES BY ACTIVITY TYPE

	Unrestricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Grants to individuals	107,232	107,232	91,952
	107,232	107,232	91,952

**CHOFETZ CHAIM TRUST FOUNDATION**

NOTES TO THE FINANCIAL STATEMENTS  
for the year ended 30 June 2021

**6 GOVERNANCE COSTS**

	<b>Unrestricted Funds</b>	<b>Total Funds 2021</b>	<b>Total Funds 2020</b>
	£	£	£
Accountancy	576	576	540
Bank charges	588	588	573
	<u>1,164</u>	<u>1,164</u>	<u>1,113</u>

**7 CREDITORS: AMOUNTS FALLING  
DUE WITHIN ONE YEAR**

	<b>2021</b>	<b>2020</b>
	£	£
Accruals	1,116	540
	<u>1,116</u>	<u>540</u>

**8 MOVEMENTS IN FUNDS**

	<b>At 1.7.20</b>	<b>Net movement in funds</b>	<b>At 30.06.21</b>
	£	£	£
<b>Unrestricted funds</b>			
General fund	5,369	-2,303	3,066
<b>TOTAL FUNDS</b>	<u>5,369</u>	<u>-2,303</u>	<u>3,066</u>

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

	<b>Incoming resources</b>	<b>Resources expended</b>	<b>Movement in funds</b>
	£	£	£
<b>Unrestricted funds</b>			
General fund	106,093	108,396	-2,303
<b>TOTAL FUNDS</b>	<u>106,093</u>	<u>108,396</u>	<u>-2,303</u>

**9 TAXATION**

CHOFETZ CHAIM TRUST FOUNDATION is a registered charity and therefore is not liable to income tax or corporation tax on income derived from its charitable activities, as it falls within the various exemptions available to registered charities.