THE Y & B CHARITABLE TRUST

England & Wales · Charity number 1101816

Details

Status	Registered
Legal form	Other
Registered	2004-01-29
Register	View on the Charity Commission register

Contact

Address	RICO House George Street Prestwich M25 9WS
Phone	01617723333

Activities

Objects: THE ADVANCEMENT OF THE JEWISH RELIGION THROUGH JEWISH EDUCATION;THE RELIEF OF POVERTY AND HARDSHIP OF MEMBERS OF THE JEWISH FAITH;

Activities: To advance education in the Jewish faithFor the relief of povertyTo promote research in the Jewish faith and in particular religious Torah education

Classification

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

Geography

- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-04-05	£56,200	£46,499	-	-
2024-04-05	£78,328	£47,696	-	-
2023-04-05	£72,475	£45,336	-	-
2022-04-05	£24,436	£27,674	-	-
2021-04-05	£71,437	£60,941	-	-
2020-04-05	£24,324	£33,824	-	-

Trustees

Name	Role	Appointed
BERNICE ISSLER		
Chaim Mordechai Sandler		2020-04-03
Devora Issler		2025-01-01

Accounts

Registered Charity No. 1101816

THE Y & B CHARITABLE TRUST

Financial Statements

For the year ended 5 April 2025

Sefton Yodaiken & Co Ltd
Chartered Accountants
5 Mildred Avenue
George Street Prestwich
Manchester M25 0LR

Annual Report
For the year ended 5 April 2025

The trustees present their report for the year ended 5 April 2025.

Constitution
The charity, Y&B Charitable Trust was established by Trust Deed and is a registered charity number 1101816. Its address is RICO House George Street Prestwich M25 9WS.

Charity's Objectives, Activities, Organisation and Principal Beneficiaries
The charity's trustees are required to apply the income for such charitable purpose or purposes or in the furtherance of any such charitable object or objects as they shall in their absolute discretion from time to time as they think fit.

The Trustees confirm they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the trust's aim and objectives and in planning future activities and setting the donation making policy for the year.

The Trustees who served during the year were:

- Bernice Issler
- Chaim Mordechai Sandler

Review of progress, achievements and plans for the future
Charitable donations received during the year amounted to £
Charitable donations amounting to £ were paid in line with the trust's objectives.

Annual Report
For the year ended 5 April 2025

Statement of Trustees' Responsibilities

The Trustee's are required under the Charities Act 2011 to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and its financial position at the end of the financial year. In preparing those financial statements giving a true and fair view, the board of trustees should follow best practice and:

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any 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 to operate.

The trustees are also responsible for keeping proper accounting records which disclose with reasonable accuracy the financial position of the charity and which enable them to ascertain the financial position of the charity to ensure that the financial statements comply with the requirements of applicable law and regulations. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

____

Mrs. B. Issler
Trustee

29 June 2026

Independent examiners report for the trustees
For the year ended 5 April 2025

I report on the accounts of the Trust for the year ended 5 April 2025 which are set out on pages 4 to 5.

Respective responsibilities of trustees and examiner
As the charity's trustees you are responsible for the preparation of the accounts. You consider that the audit requirement of section 144 of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under section 145(5)(b) of the Act, whether particular matters have come to my attention.

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

Independent examiner's statement
In connection with my examination, no matter has come to my attention:

(1) Which gives me reasonable cause to believe that in any material respect the requirements
  (I) to keep accounting records in accordance with section 130 of the Act; and
  (ii) to prepare accounts which accord with the accounting records and to comply with the accounting requirement of the Act
  have not been met; or

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

____
Mr. S. Yodaiken — 29 June 2026

Sefton Yodaiken & Co Ltd
5 Mildred Avenue Prestwich, M25 0LR

Statement of Financial Activity
For the year ended 5 April 2025

	Notes	2025 £	2024 £
Incoming resources			
Voluntary income		24,505	31,195
Investment income		31,695	47,133
Lottery grant income		---	---
Total incoming resources		56,200	78,328
Resources expended			
Charitable distribution		21,989	21,695
Governance costs	3	19,132	20,500
Support costs	4	5,378	5,501
Total expenditure for the year		46,499	47,696
Net surplus for the year		9,701	30,632
Balance B/F		212,461	181,829
Balance C/F		222,162	212,461

Balance Sheet
As at 5 April 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Land and property	5		655,478		655,478
Current assets					
Debtors		129,259		113,837	
Cash at bank		110		---	
		129,369			
Creditors: due in one year	6	(78,753)		(80,960)	
Net current liabilities			50,616		32,877
			706,094		688,355
Creditors: due after one year	7		(483,932)		(475,894)
			222,162		212,461
Funds					
Unrestricted			222,162		212,461

Approved by the trustees on 29 June 2026 and signed on their behalf.

Mr. A. Issler
Trustee

Notes to the Financial Statements
For the year ended 5 April 2025

1. Accounting Policies

These accounts have been prepared under the historical cost convention and in accordance with applicable accounting standards and the charities statement of recommended practise on accounting by charities (Charities SORP FRS 102) and the Charities Act 2011).

Recognition of incoming resources

Investment income is recorded when receivable and represents rent received from investment properties.
Voluntary income and donations are recorded on a receipts basis.

2. Net movement in funds for the year

Is stated after charging the following items:

	2025	2024
	£	£
Independent examiner's remuneration	600	600
	========	========

3. Governance costs

	2025	2024
	£	£
Loan interest and fees	18,481	19,898
Accountancy	600	600
Bank charges	51	2
	----------------	-------------
	19,132	20,500
	==========	=========

4. Support costs

	2025	2024
	£	£
Management fees	2,016	1,920
Insurance	---	---
Professional fees	---	---
Repairs	1,987	2,481
Advertising	725	600
Other administrative costs	650	500
	----------------	-------------
	5,378	5,501
	==========	=========

Notes to the Financial Statements
For the year ended 5 April 2025

5. Fixed Assets

	Land and buildings
	£
B/F & C/F	655,478
Depreciation	
Charge for the year	---
Net book value	
• 5 April 2025	655,478
• 5 April 2024	655,478

6. Creditors: amounts falling due within one year

	2025	2024
	£	£
Trade creditors	860	2,300
Bank overdraft	---	767
Other creditors	77,893	77,893
	78,753	80,960

7. Creditors: amounts falling due after one year

	2025	2024
	£	£
Bank loans secured	374,685	366,647
Bounce back loan	48,232	48,232
Other creditors	61,015	61,015
	483,932	475,894

8. Trustees

No remuneration was paid and no expenses were reimbursed to the trustees during the year.

THE Y & B CHARITABLE TRUST

England & Wales - Charity number 1101816

Accounts

Registered Charity No. 1101816

THE Y & B CHARITABLE TRUST

Financial Statements

For the year ended 5 April 2024

Sefton Yodaiken & Co
Chartered Accountants
Fairways House
George Street Prestwich
Manchester M25 9WS

Annual Report
For the year ended 5 April 2024

The trustees present their report for the year ended 5 April 2024.

Constitution
The charity, Y&B Charitable Trust was established by Trust Deed and is a registered charity number 1101816. Its address is RICO House George Street Prestwich M25 9WS.

Charity's Objectives, Activities, Organisation and Principal Beneficiaries
The charity's trustees are required to apply the income for such charitable purpose or purposes or in the furtherance of any such charitable object or objects as they shall in their absolute discretion from time to time as they think fit.

The Trustees confirm they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the trust's aim and objectives and in planning future activities and setting the donation making policy for the year.

The Trustees who served during the year were:

- Bernice Issler
- Chaim Mordechai Sandler

Review of progress, achievements and plans for the future
Charitable donations received during the year amounted to £
Charitable donations amounting to £ were paid in line with the trust's objectives.

Annual Report
For the year ended 5 April 2024

Statement of Trustees' Responsibilities
The Trustee's are required under the Charities Act 2011 to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and its financial position at the end of the financial year. In preparing those financial statements giving a true and fair view, the board of trustees should follow best practice and:

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any 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 to operate.

The trustees are also responsible for keeping proper accounting records which disclose with reasonable accuracy the financial position of the charity and which enable them to ascertain the financial position of the charity to ensure that the financial statements comply with the requirements of applicable law and regulations. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Mrs. B. Issler
Trustee

30 April 2025

Independent examiners report for the trustees
For the year ended 5 April 2024

I report on the accounts of the Trust for the year ended 5 April 2024 which are set out on pages 4 to 5.

Respective responsibilities of trustees and examiner
As the charity's trustees you are responsible for the preparation of the accounts. You consider that the audit requirement of section 144 of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under section 145(5)(b) of the Act, whether particular matters have come to my attention.

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

Independent examiner's statement
In connection with my examination, no matter has come to my attention:

(1) Which gives me reasonable cause to believe that in any material respect the requirements
  (I) to keep accounting records in accordance with section 130 of the Act; and
  (ii) to prepare accounts which accord with the accounting records and to comply with the accounting requirement of the Act

have not been met; or

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

Mr. S. Yodaiken — 30 April 2025

Sefton Yodaiken & Co
Fairways House George Street Prestwich, M25 9WS

Statement of Financial Activity
For the year ended 5 April 2024

	Notes	2024 £	2023 £
Incoming resources			
Voluntary income		31,195	44,412
Investment income		47,133	18,063
Lottery grant income		---	10,000
Total incoming resources		78,328	72,475
Resources expended			
Charitable distribution		21,695	29,087
Governance costs	3	20,500	11,928
Support costs	4	5,501	4,321
Total expenditure for the year		47,696	45,336
Net surplus for the year		30,632	27,139
Balance B/F		181,829	154,690
Balance C/F		212,461	181,829

Balance Sheet
As at 5 April 2024

	Notes	2024 £	2024 £	2023 £	2023 £
Fixed assets					
Land and property	5		655,478		655,478
Current assets					
Debtors		113,837		84,907	
Creditors: due in one year	6	(80,960)		(82,093)	
Net current liabilities			32,877		2,814
			688,355		658,292
Creditors: due after one year	7		(475,894)		(476,463)
			212,461		181,829
Funds					
Unrestricted			212,461		181,829

Approved by the trustees on 30 April 2025 and signed on their behalf.

Mr. A. Issler
Trustee

Notes to the Financial Statements
For the year ended 5 April 2024

1. Accounting Policies

These accounts have been prepared under the historical cost convention and in accordance with applicable accounting standards and the charities statement of recommended practise on accounting by charities (Charities SORP FRS 102) and the Charities Act 2011).

Recognition of incoming resources

Investment income is recorded when receivable and represents rent received from investment properties.
Voluntary income and donations are recorded on a receipts basis.

2. Net movement in funds for the year

Is stated after charging the following items:

	2024	2023
	£	£
Independent examiner's remuneration	600	600

3. Governance costs

	2024	2023
	£	£
Loan interest and fees	19,898	11,379
Accountancy	600	600
Bank charges	2	(51)
	20,500	11,928

4. Support costs

	2024	2023
	£	£
Management fees	1,920	1,410
Insurance	---	460
Professional fees	---	1,750
Repairs	2,481	611
Advertising	600	
Other administrative costs	500	90
	5,501	4,321

Notes to the Financial Statements
For the year ended 5 April 2024

5. Fixed Assets

	Land and buildings
	£
B/F & C/F	655,478
Depreciation	
Charge for the year	---
Net book value	
• 5 April 2024	655,478
• 5 April 2023	655,478

6. Creditors: amounts falling due within one year

	2024	2023
	£	£
Trade creditors	2,300	1,700
Bank overdraft	767	---
Other creditors	77,893	80,393
	80,960	82,093

7. Creditors: amounts falling due after one year

	2024	2023
	£	£
Bank loans secured	366,647	366,647
Bounce back loan	48,232	48,801
Other creditors	61,015	61,015
	475,894	476,463

8. Trustees

No remuneration was paid and no expenses were reimbursed to the trustees during the year.

THE Y & B CHARITABLE TRUST

England & Wales - Charity number 1101816

Accounts

Registered Charity No. 1101816

THE Y & B CHARITABLE TRUST

Financial Statements

For the year ended 5 April 2023

Sefton Yodaiken & Co
Chartered Accountants
Fairways House
George Street Prestwich
Manchester M25 9WS

Annual Report
For the year ended 5 April 2023

The trustees present their report for the year ended 5 April 2023.

Constitution
The charity, Y&B Charitable Trust was established by Trust Deed and is a registered charity number 1101816. Its address is RICO House George Street Prestwich M25 9WS.

Charity's Objectives, Activities, Organisation and Principal Beneficiaries
The charity's trustees are required to apply the income for such charitable purpose or purposes or in the furtherance of any such charitable object or objects as they shall in their absolute discretion from time to time as they think fit.

The Trustees confirm they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the trust's aim and objectives and in planning future activities and setting the donation making policy for the year.

The Trustees who served during the year were:

- Bernice Issler
- Anthony Issler
- Chaim Mordechai Sandler

Review of progress, achievements and plans for the future
Charitable donations received during the year amounted to £
Charitable donations amounting to £ were paid in line with the trust's objectives.

Annual Report
For the year ended 5 April 2023

Statement of Trustees' Responsibilities

The Trustee's are required under the Charities Act 2011 to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and its financial position at the end of the financial year. In preparing those financial statements giving a true and fair view, the board of trustees should follow best practice and:

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any 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 to operate.

The trustees are also responsible for keeping proper accounting records which disclose with reasonable accuracy the financial position of the charity and which enable them to ascertain the financial position of the charity to ensure that the financial statements comply with the requirements of applicable law and regulations. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Mr. A. Issler
Trustee

1 February 2024

Independent examiners report for the trustees
For the year ended 5 April 2023

I report on the accounts of the Trust for the year ended 5 April 2023 which are set out on pages 4 to 5.

Respective responsibilities of trustees and examiner
As the charity's trustees you are responsible for the preparation of the accounts. You consider that the audit requirement of section 144 of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under section 145(5)(b) of the Act, whether particular matters have come to my attention.

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

Independent examiner's statement
In connection with my examination, no matter has come to my attention:

(1) Which gives me reasonable cause to believe that in any material respect the requirements
  (I) to keep accounting records in accordance with section 130 of the Act; and
  (ii) to prepare accounts which accord with the accounting records and to comply with the accounting requirement of the Act
have not been met; or

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

Mr. S. Yodaiken 1 February 2024

Sefton Yodaiken & Co
Fairways House George Street Prestwich, M25 9WS

Statement of Financial Activity
For the year ended 5 April 2023

	Notes	2023 £	2022 £
Incoming resources			
Voluntary income		44,412	12,165
Investment income		18,063	12,271
Lottery grant income		10,000	---
Total incoming resources		72,475	24,436
Resources expended			
Charitable distribution		29,087	17,314
Governance costs	3	11,928	7,830
Support costs	4	4,321	2,530
Total expenditure for the year		45,336	27,674
Net surplus for the year		27,139	(3,238)
Balance B/F		154,690	157,928
Balance C/F		181,829	154,690

Balance Sheet
As at 5 April 2023

	Notes	2023 £	2023 £	2022 £	2022 £
Fixed assets					
Land and property	5		655,478		655,478
Current assets					
Debtors		84,907		75,709	
Bank Balance		---		---	
		84,907		75,709	
Creditors: due in one year	6	(82,093)		(99,618)	
Net current liabilities			2,814		(23,909)
			658,292		631,569
Creditors: due after one year	7		(476,463)		(476,879)
			181,829		154,690
Funds					
Unrestricted			181,829		154,690

Approved by the trustees on 1 February 2024 and signed on their behalf.

Mr. A. Issler
Trustee

Notes to the Financial Statements
For the year ended 5 April 2023

1. Accounting Policies

These accounts have been prepared under the historical cost convention and in accordance with applicable accounting standards and the charities statement of recommended practise on accounting by charities (Charities SORP FRS 102) and the Charities Act 2011).

Recognition of incoming resources

Investment income is recorded when receivable and represents rent received from investment properties.

Voluntary income and donations are recorded on a receipts basis.

2. Net movement in funds for the year

Is stated after charging the following items:

	2023	2022
	£	£
Independent examiner's remuneration	600	600

3. Governance costs

	2023	2022
	£	£
Loan interest and fees	11,379	7,198
Accountancy	600	600
Bank charges	(51)	32
	11,928	7,830

4. Support costs

	2023	2022
	£	£
Management fees	1,410	960
Insurance	460	568
Professional fees	1,750	---
Repairs	611	999
Other administrative costs	90	3
	4,321	2,530

Notes to the Financial Statements
For the year ended 5 April 2023

5. Fixed Assets

	Land and buildings
	£
B/F & C/F	655,478
Depreciation	
Charge for the year	---
Net book value	
• 5 April 2023	655,478
• 5 April 2022	655,478

6. Creditors: amounts falling due within one year

	2023	2022
	£	£
Trade creditors	1,700	1,100
Bank overdraft	---	979
Other creditors	80,393	97,539
	82,093	99,618

7. Creditors: amounts falling due after one year

	2023	2022
	£	£
Bank loans secured	366,647	366,647
Bounce back loan	48,801	49,217
Other creditors	61,015	61,015
	476,463	476,879

8. Trustees

No remuneration was paid and no expenses were reimbursed to the trustees during the year.

Accounts

Registered Charity No. 1101816

THE Y & B CHARITABLE TRUST

Financial Statements

For the year ended 5 April 2021

Sefton Yodaiken & Co
Chartered Accountants
Fairways House
George Street Prestwich
Manchester M25 9WS

Annual Report
For the year ended 5 April 2021

The trustees present their report for the year ended 5 April 2021.

Constitution
The charity, Y&B Charitable Trust was established by Trust Deed and is a registered charity number 1101816. Its address is RICO House George Street Prestwich M25 9WS.

Charity's Objectives, Activities, Organisation and Principal Beneficiaries
The charity's trustees are required to apply the income for such charitable purpose or purposes or in the furtherance of any such charitable object or objects as they shall in their absolute discretion from time to time as they think fit.

The Trustees confirm they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the trust's aim and objectives and in planning future activities and setting the donation making policy for the year.

The Trustees who served during the year were:

- Bernice Issler
- Anthony Issler
- Chaim Mordechai Sandler

Review of progress, achievements and plans for the future
Charitable donations received during the year amounted to £44,727.
Charitable donations amounting to £50,227 were paid in line with the trust's objectives.

Annual Report
For the year ended 5 April 2021

Statement of Trustees' Responsibilities
The Trustee's are required under the Charities Act 2011 to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and its financial position at the end of the financial year. In preparing those financial statements giving a true and fair view, the board of trustees should follow best practice and:

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
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- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue to operate.

The trustees are also responsible for keeping proper accounting records which disclose with reasonable accuracy the financial position of the charity and which enable them to ascertain the financial position of the charity to ensure that the financial statements comply with the requirements of applicable law and regulations. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Mr. A. Issler
Trustee

23 January 2022

Independent examiners report for the trustees
For the year ended 5 April 2021

I report on the accounts of the Trust for the year ended 5 April 2021 which are set out on pages 4 to 5.

Respective responsibilities of trustees and examiner
As the charity's trustees you are responsible for the preparation of the accounts. You consider that the audit requirement of section 144 of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under section 145(5)(b) of the Act, whether particular matters have come to my attention.

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

Independent examiner's statement
In connection with my examination, no matter has come to my attention:

(1) Which gives me reasonable cause to believe that in any material respect the requirements
   (I) to keep accounting records in accordance with section 130 of the Act; and
   (ii) to prepare accounts which accord with the accounting records and to comply with the accounting requirement of the Act

   have not been met; or

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

Mr. S. Yodaiken

23 January 2022

Sefton Yodaiken & Co
Fairways House George Street Prestwich, M25 9WS

Statement of Financial Activity
For the year ended 5 April 2021

	Notes	2021 £	2020 £
Incoming resources			
Voluntary income		44,727	13,353
Investment income		13,699	10,971
Covid grant income		10,000	---
Other income		3,011	---
Total incoming resources		71,437	24,324
Resources expended			
Charitable distribution		50,227	23,842
Governance costs	3	7,103	8,533
Support costs	4	3,611	1,449
Total expenditure for the year		60,941	33,824
Net surplus/(deficit) for the year		10,496	(9,500)
Balance B/F		147,432	156,932
Balance C/F		157,928	147,432

Balance Sheet
As at 5 April 2021

	Notes	£	2021 £	£	2020 £
Fixed assets					
Land and property	5		655,478		655,478
Current assets					
Debtors		75,709		22,406	
Bank Balance		222		17	
		75,931		22,423	
Creditors: due in one year	6	(95,819)		(102,807)	
Net current liabilities			(19,888)		(80,384)
			635,590		575,094
Creditors: due after one year	7		(477,662)		(427,662)
			157,928		147,432
Funds					
Unrestricted			157,928		147,432

Approved by the trustees on 23 January 2022 and signed on their behalf.

Mr. A. Issler
Trustee

Notes to the Financial Statements
For the year ended 5 April 2022

1. **Accounting Policies**

These accounts have been prepared under the historical cost convention and in accordance with applicable accounting standards and the charities statement of recommended practise on accounting by charities (Charities SORP FRS 102) and the Charities Act 2011).

Recognition of incoming resources

Investment income is recorded when receivable and represents rent received from investment properties.
Voluntary income and donations are recorded on a receipts basis.

2. **Net movement in funds for the year**

Is stated after charging the following items:

	2021	2020
	£	£
Independent examiner's remuneration	500	500

3. **Governance costs**

	2021	2020
	£	£
Loan interest and fees	6,594	7,897
Accountancy	500	500
Bank charges	9	136
	7,103	8,533

4. **Support costs**

	2021	2020
	£	£
Management fees	1,231	965
Insurance	540	484
Professional fees	1,000	---
Other administrative costs	840	---
	3,611	1,449

Notes to the Financial Statements
For the year ended 5 April 2021

5. Fixed Assets

	Land and buildings £
B/F & C/F	655,478
Depreciation Charge for the year	---
Net book value	
• 5 April 2021	655,478
• 5 April 2020	655,478

6. Creditors: amounts falling due within one year

	2021 £	2020 £
Trade creditors	500	1,000
Other creditors	95,319	101,808
	95,819	102,808

7. Creditors: amounts falling due after one year

	2021 £	2020 £
Bank loans secured	366,647	366,647
Bounce back loan	50,000	---
Other creditors	61,015	61,015
	477,662	427,662

8. Trustees
No remuneration was paid and no expenses were reimbursed to the trustees during the year.