

D & D CHARITABLE TRUST

England & Wales · Charity number 1102807

Details

Status Registered

Legal form Trust

Registered 2004-03-24

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

Contact

Address 24 New Hall Road
Salford
M7 4HQ

Phone 01617929242

Email dov@bbslaw.co.uk

Activities

Objects: FOR THE RELIEF OF POVERTY, THE ADVANCEMENT OF JEWISH EDUCATION, THE ADVANCEMENT OF THE RELIGION OF THE ORTHODOX JEWISH FAITH AND FOR GENERAL CHARITABLE PURPOSES IN SUCH SHARES BETWEEN THEM AS THE TRUSTEES MAY FROM TIME TO TIME AND IN THEIR ABSOLUTE DISCRETION THINK FIT.

Activities: The charity exists to receive and distribute charitable donations to worthy causes primarily within the Jewish community.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** Children/young People, Elderly/old People, 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
2025-04-30	£489,342	£232,445	-	-
2024-04-30	£234,504	£167,804	-	-
2023-04-30	£136,510	£129,704	-	-
2022-04-30	£134,094	£152,359	-	-
2021-04-30	£62,000	£38,055	-	-

Trustees

Name	Role	Appointed
DOV BARRY BLACK	Chair	
Colin Edward Goldblatt		2014-01-29
JOSHUA ROSE		2014-01-29
SARAH DEBORAH BLACK		
SUZANNE GOLDBLATT		2014-01-29

D & D CHARITABLE TRUST

England & Wales - Charity number 1102807

Accounts

Registered Charity No 1102807

D & D CHARITABLE TRUST
TRUSTEES REPORT AND ACCOUNTS
YEAR ENDED 30 APRIL 2025

D & D CHARITABLE TRUST
Registered Charity No 1102807

YEAR ENDED 30 APRIL 2025

CONTENTS

	Page
Trustees' Report	1 - 2
Independent Examiner's Report	3
Statement of Financial Activities	4
Balance Sheet	5
Notes to the Accounts	6 - 9

D & D CHARITABLE TRUST

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 30 APRIL 2025

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's trust deed, the Charities Act 2011 and "Accounting and Reporting by Charities: 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)" (as amended for accounting periods commencing from 1 January 2019)


Constitution	The charity's governing document is a trust deed dated 17 February 2004.
Charity Registration Number:	1102807
Principal Address of Charity:	24 New Hall Road Salford M7 4HQ
Agents and advisers: Independent examiners	Lopian Gross Barnett & Co 1 st Floor, Cloister House Riverside, New Bailey Street Manchester M3 5FS Lopian Gross Barnett & Co will be proposed for reappointment at the trustees' meeting.
Bankers	The Royal Bank of Scotland St Ann Street Manchester M60 2SS
Structure, governance and management	The charity is an unincorporated charity, constituted under a trust deed dated 17 February 2004 Appointment of other trustees is at the discretion of the serving trustees. All decisions made on behalf of the charity are made by the trustees. The trustees who served during the period and up to the date of signature of the financial statements were: D B Black S D Black C Goldblatt S Goldblatt J Rose
Governing Document:	The Charity's governing document is a Trust Deed dated 17 February 2004.
Risk Management:	The trustees have conducted their own review of the major risks to which the charity is exposed and systems have been established to mitigate these risks. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

D & D CHARITABLE TRUST

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 30 APRIL 2025

Objectives and activities for the public benefit:	<p>The D & D Charitable Trust exists to receive and distribute charitable donations to worthy causes primarily within the Jewish Community</p> <p>The charity's main income is from donations.</p> <p>The objective of the charity is to maintain a stable flow of income</p> <p>The Trustees confirm that they have referred to the Charity Commission's guidance on public benefit when reviewing the Trust's aims and objectives and in planning future activities</p>
Achievements and performance	<p>During the year the trust continued to distribute the majority of donations it received to various charities.</p>
Financial review	<p>During the year, the charity received donations of £470,796. It distributed £223,353 to the various charities.</p>
Reserves policy	<p>There is no formal policy to maintain a set level of reserves as the Charity's main aim is to distribute all available income to various charities. Therefore, the Trustees believe that no special reserves need to be held.</p> <p>At the balance sheet date, the charity had reserves available to it of £451,428.</p>
Future plans	<p>The trustees plan to continue to seek donations, which they aim to then distribute to various charities.</p>

This Report was approved by the Trustees on 26th February 2026


.....
D B BLACK
Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF

D & D CHARITABLE TRUST

I report to the trustees on my examination of the financial statements of D&D Charitable Trust (the charity) for the period ended 30 April 2025.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 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 financial statements to be reached.

Signed: 

Date: 26/02/2026

Name: Nathaniel Davidson BA(Hons) ACA
Lopian Gross Barnett & Co

Address: 1st Floor, Cloister House
Riverside, New Bailey Street
MANCHESTER, M3 5FS

D & D CHARITABLE TRUST

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 30 APRIL 2025

	Notes	£	Unrestricted funds 2025 £	£	2024 £
<u>INCOME AND ENDOWMENTS</u>					
Donations and similar incoming resources	2	470,796		234,504	
Rental income		13,832		-	
Investment income		4,377		-	
Interest receivable		337		-	
		-----		-----	
Total income			489,342		234,504
<u>EXPENDITURE</u>					
Expenditure on charitable activities	4	232,445		167,804	
		-----		-----	
Total expenditure			232,445		167,804
Net movement in funds			256,897		66,700
Total funds brought forward			194,531		127,831
Total funds carried forward			451,428 =====		194,531 =====

The statement of financial activities includes all gains and losses recognised in the period.


All income and expenditure derive from continuing activities.

D & D CHARITABLE TRUST

BALANCE SHEET AS AT 30 APRIL 2025

	Notes	2025 £	2024 £
FIXED ASSETS			
Investments		221,017	-
Tangible assets	7	261,500	261,500
CURRENT ASSETS			
Debtors		360	
Cash at Banks		45,551	10,031
		-----	-----
CURRENT LIABILITIES			
Other Creditors		77,000	77,000
		-----	-----
NET CURRENT LIABILITIES		77,000	77,000
		-----	-----
NET ASSETS		451,428	194,531
		=====	=====
FUNDS OF THE CHARITY			
Unrestricted charity funds		451,428	194,531
		=====	=====

Approved by the Trustees on 26th February 2026



D B BLACK
 Trustee

The notes referred to above form part of these Financial Statements

D & D CHARITABLE TRUST

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 APRIL 2025

1 Accounting policies

Charity information

D&D Charitable Trust is a charity established by Trust Deed on 17 February 2004. The charity distribute charitable donations to worthy causes primarily within the Jewish Community

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: 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)" (as amended for accounting periods commencing from 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

D & D CHARITABLE TRUST

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 APRIL 2025

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives unless the funds have been designated for other purposes.

1.4 Incoming resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

1.5 Resources expended

Expenses are included in the financial statements as they become receivable or due.

1.6 Governance costs

Governance costs comprise of all costs involving the public accountability of the charity and its compliance with regulation and good practice.

1.7 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.8 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Land and buildings 50 years straight line

The residual cost of the assets is expected to be the same as the original cost and therefore no depreciation has been charged.

2 Donations and similar incoming resources

	2025	2024
	£	£
Donations	470,796	234,504
	=====	=====

3 Related Party Transactions

There were no disclosable related party transactions during the year (2024 – none).

D & D CHARITABLE TRUST

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 APRIL 2025

4 Expenditure

		Other Costs £	Grant Funding £	Total 2025 £	Total 2024 £
Charitable activities					
<u>Expenditure on charitable activities</u>					
Grant funding of activities	8	9,092	223,353	232,445	167,804
		-----	-----	-----	-----
		9,092	223,353	232,445	167,804
		=====	=====	=====	=====

5 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

None of the trustees (or any person connected with them) received any reimbursement of expenses from the charity during the year.

6 Employees

There were no employees during the year.

7 Tangible assets

	Freehold and Long Leasehold Property £	Total £
Carrying amount at 1 May 2024	261,500	261,500
Acquisitions at cost	-	-
	-----	-----
Carrying amount at 30 April 2025	261,500	261,500
	=====	=====
Historical cost:		
At 30 April 2025	261,500	261,500
	=====	=====
At 30 April 2024	261,500	261,500
	=====	=====

D & D CHARITABLE TRUST

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 APRIL 2025

8 Investments

In the year, an investment was made in a syndicate for £235,157 (2024 – none).

9 Grants Payable

	Grant funding 2025 £	Grant funding 2024 £
Grants to institutions:		
Broughton Jewish Primary school	11,000	7,250
Ohr Yerushalayim Synagogue	7,000	10,000
Kollel Zichron Nosson	10,000	15,000
MH Trust	15,800	11,000
Manchester Jewish Grammar School	5,000	7,250
Ahavas Chesed Trust	1,000	7,500
Revach Vehatsol Trust	8,000	8,000
Other	165,553	101,064
	223,353	167,064

10 Other costs

	Support costs £	Governance costs £	2025 £	Support costs £	Governance costs £	2024 £
Bank Charges	95	-	95	40	-	40
Rates	-	-	-	700	-	700
Property Repairs	6,205	-	6,205	-	-	-
Legal & Professional	2,720	-	2,720	-	-	-
Insurance	72	-	72	-	-	-
	9,092	-	9,092	740	-	740
Analysed between Charitable activities	9,092	-	9,092	740	-	740

D & D CHARITABLE TRUST

England & Wales - Charity number 1102807

Accounts

D & D CHARITABLE TRUST
TRUSTEES REPORT AND ACCOUNTS
YEAR ENDED 30 APRIL 2024

D & D CHARITABLE TRUST
Registered Charity No 1102807

YEAR ENDED 30 APRIL 2024

CONTENTS

	Page
Trustees' Report	1 - 2
Independent Examiner's Report	3
Statement of Financial Activities	4
Balance Sheet	5
Notes to the Accounts	6 - 8

D & D CHARITABLE TRUST

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 30 APRIL 2024

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's trust deed, the Charities Act 2011 and "Accounting and Reporting by Charities: 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)" (as amended for accounting periods commencing from 1 January 2019)

Constitution The charity's governing document is a trust deed dated 17 February 2004.

Charity Registration Number: 1102807

Principal Address of Charity: 24 New Hall Road
Salford
M7 4HQ

Agents and advisers:
Independent examiners Lopian Gross Barnett & Co
1st Floor, Cloister House
Riverside, New Bailey Street
Manchester
M3 5FS

Lopian Gross Barnett & Co will be proposed for reappointment at the trustees' meeting.

Bankers The Royal Bank of Scotland
St Ann Street
Manchester
M60 2SS

Structure, governance and management The charity is an unincorporated charity, constituted under a trust deed dated 17 February 2004

Appointment of other trustees is at the discretion of the serving trustees.

All decisions made on behalf of the charity are made by the trustees.

The trustees who served during the period and up to the date of signature of the financial statements were:

D B Black
S D Black
C Goldblatt
S Goldblatt
J Rose

Governing Document: The Charity's governing document is a Trust Deed dated 17 February 2004.

Risk Management: The trustees have conducted their own review of the major risks to which the charity is exposed and systems have been established to mitigate these risks. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

D & D CHARITABLE TRUST

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 30 APRIL 2024

Objectives and activities for the public benefit:	<p>The D & D Charitable Trust exists to receive and distribute charitable donations to worthy causes primarily within the Jewish Community</p> <p>The charity's main income is from donations.</p> <p>The objective of the charity is to maintain a stable flow of income</p> <p>The Trustees confirm that they have referred to the Charity Commission's guidance on public benefit when reviewing the Trust's aims and objectives and in planning future activities</p>
Achievements and performance	<p>During the year the trust continued to distribute the majority of donations it received to various charities.</p>
Financial review	<p>During the year, the charity received donations of £151,505 and an additional £83,000 through property acquisition. It distributed £167,804 to the various charities.</p>
Reserves policy	<p>There is no formal policy to maintain a set level of reserves as the Charity's main aim is to distribute all available income to various charities. Therefore, the Trustees believe that no special reserves need to be held.</p> <p>At the balance sheet date, the charity had reserves available to it of £194,531.</p>
Future plans	<p>The trustees plan to continue to seek donations which they aim to then distribute to various charities.</p>

This Report was approved by the Trustees on

Dov Black

.....
D B BLACK
Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF

D & D CHARITABLE TRUST

I report to the trustees on my examination of the financial statements of D&D Charitable Trust (the charity) for the period ended 30 April 2024.

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 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 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 financial statements to be reached.

Signed:

Date:

Name: Nathaniel Davidson BA(Hons) ACA
Lopian Gross Barnett & Co

Address: 1st Floor, Cloister House
Riverside, New Bailey Street
MANCHESTER, M3 5FS

D & D CHARITABLE TRUST

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 30 APRIL 2024

	Notes	£	Unrestricted funds 2024 £	£	2023 £
<u>INCOME AND ENDOWMENTS</u>					
Donations and similar incoming resources	2	234,504		136,510	
		-----		-----	
Total income			234,504		136,510
<u>EXPENDITURE</u>					
Expenditure on charitable activities	4	167,804		129,704	
		-----		-----	
Total expenditure			167,804		129,704
			-----		-----
Net movement in funds			66,700		6,806
Total funds brought forward			127,831		121,025
			-----		-----
Total funds carried forward			194,531		127,831
			=====		=====

The statement of financial activities includes all gains and losses recognised in the period.

All income and expenditure derive from continuing activities.

D & D CHARITABLE TRUST

BALANCE SHEET AS AT 30 APRIL 2024

	Notes	2024 £	2023 £
FIXED ASSETS			
Tangible assets	7	261,500	101,500
CURRENT ASSETS			
Cash at Banks		10,031	26,331
		-----	-----
CURRENT LIABILITIES			
Other Creditors		77,000	-
		-----	-----
NET CURRENT LIABILITIES		77,000	-
		-----	-----
NET ASSETS		194,531	127,831
		=====	=====
FUNDS OF THE CHARITY			
Unrestricted charity funds		194,531	127,831
		=====	=====

Approved by the Trustees on

Dou Black

.....
D B BLACK
 Trustee

The notes referred to above form part of these Financial Statements

D & D CHARITABLE TRUST

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 APRIL 2024

1 Accounting policies

Charity information

D&D Charitable Trust is a charity established by Trust Deed on 17 February 2004. The charity distribute charitable donations to worthy causes primarily within the Jewish Community

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: 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)" (as amended for accounting periods commencing from 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives unless the funds have been designated for other purposes.

1.4 Incoming resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

D & D CHARITABLE TRUST

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 APRIL 2024

Turnover is measured at the fair value of the consideration received or receivable and represents amounts receivable for goods and services provided in the normal course of business, net of discounts, VAT and other sales related taxes.

1.5 Resources expended

Expenses are included in the financial statements as they become receivable or due.

1.6 Governance costs

Governance costs comprise of all costs involving the public accountability of the charity and its compliance with regulation and good practice.

1.7 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.8 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Land and buildings 50 years straight line

The residual cost of the assets is expected to be the same as the original cost and therefore no depreciation has been charged.

2 Donations and similar incoming resources

	2024	2023
	£	£
Donations	234,505	136,510
	=====	=====

3 Related Party Transactions

There were no disclosable related party transactions during the year (2023 – none).

D & D CHARITABLE TRUST

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 APRIL 2024

4 Expenditure

		Other Costs £	Grant Funding £	Total 2024 £	Total 2023 £
Charitable activities					
<u>Expenditure on charitable activities</u>					
Grant funding of activities	8	740	167,064	167,804	129,704
		-----	-----	-----	-----
		740	167,064	167,804	129,704
		=====	=====	=====	=====

5 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

None of the trustees (or any person connected with them) received any reimbursement of expenses from the charity during the year.

6 Employees

There were no employees during the year.

7 Tangible assets

	Freehold and Long Leasehold Property £	Total £
Carrying amount at 1 May 2023	101,500	101,500
Acquisitions at cost	160,000	-
	-----	-----
Carrying amount at 30 April 2024	261,500	101,500
	=====	=====
Historical cost:		
At 30 April 2024	261,500	101,500
	=====	=====
At 30 April 2023	101,500	101,500
	=====	=====

D & D CHARITABLE TRUST

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 APRIL 2024

8 Grants Payable

	Grant funding 2024 £	Grant funding 2023 £
Grants to institutions:		
Broughton Jewish Primary school	7,250	14,000
Ohr Yerushalayim Synagogue	10,000	6,850
Kollel Zichron Nosson	15,000	20,000
MH Trust	11,000	12,250
Manchester Jewish Grammar School	7,250	6,750
Ahavas Chesed Trust	7,500	7,180
Revach Vehatsol Trust	8,000	9,000
Other	101,064	53,470
	167,064	129,500

Other costs

	Support costs £	Governance costs £	2024 £	Support costs £	Governance costs £	2023 £
Bank Charges	40	-	40	24	-	24
Rates	700	-	700	-	-	-
Accountancy	-	-	-	-	180	180
	740	-	740	24	180	204
Analysed between Charitable activities	740	-	740	24	180	204

D & D CHARITABLE TRUST

England & Wales - Charity number 1102807

Accounts

D & D CHARITABLE TRUST
TRUSTEES REPORT AND ACCOUNTS
YEAR ENDED 30 APRIL 2023

D & D CHARITABLE TRUST
Registered Charity No 1102807

YEAR ENDED 30 APRIL 2023

CONTENTS

	Page
Trustees' Report	1 - 2
Independent Examiner's Report	3
Statement of Financial Activities	4
Balance Sheet	5
Notes to the Accounts	6 - 8

D & D CHARITABLE TRUST

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 30 APRIL 2022

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's trust deed, the Charities Act 2011 and "Accounting and Reporting by Charities: 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)" (as amended for accounting periods commencing from 1 January 2019)

Constitution The charity's governing document is a trust deed dated 17 February 2004.

Charity Registration Number: 1102807

Principal Address of Charity: 24 New Hall Road
Salford
M7 4HQ

Agents and advisers:
Independent examiners Lopian Gross Barnett & Co
1st Floor, Cloister House
Riverside, New Bailey Street
Manchester
M3 5FS

Lopian Gross Barnett & Co will be proposed for reappointment at the trustees' meeting.

Bankers The Royal Bank of Scotland
St Ann Street
Manchester
M60 2SS

Structure, governance and management The charity is an unincorporated charity, constituted under a trust deed dated 17 February 2004

Appointment of other trustees is at the discretion of the serving trustees.

All decisions made on behalf of the charity are made by the trustees.

The trustees who served during the period and up to the date of signature of the financial statements were:

D B Black
S D Black
C Goldblatt
S Goldblatt
J Rose

Governing Document: The Charity's governing document is a Trust Deed dated 17 February 2004.

Risk Management: The trustees have conducted their own review of the major risks to which the charity is exposed and systems have been established to mitigate these risks. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

D & D CHARITABLE TRUST

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 30 APRIL 2023

Objectives and activities for the public benefit:	<p>The D & D Charitable Trust exists to receive and distribute charitable donations to worthy causes primarily within the Jewish Community</p> <p>The charity's main income is from donations.</p> <p>The objective of the charity is to maintain a stable flow of income</p> <p>The Trustees confirm that they have referred to the Charity Commission's guidance on public benefit when reviewing the Trust's aims and objectives and in planning future activities</p>
Achievements and performance	<p>During the year the trust continued to distribute the majority of donations it received to various charities.</p>
Financial review	<p>During the year the charity received donations of £136,510. It distributed £129,500 to the various charities.</p>
Reserves policy	<p>There is no formal policy to maintain a set level of reserves as the Charity's main aim is to distribute all available income to various charities. Therefore, the Trustees believe that no special reserves need to be held.</p> <p>At the balance sheet date, the charity had reserves available to it of £127,831.</p>
Future plans	<p>The trustees plan to continue to seek donations which they aim to then distribute to various charities.</p>

This Report was approved by the Trustees on

.....
D B BLACK
Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF

D & D CHARITABLE TRUST

I report to the trustees on my examination of the financial statements of D&D Charitable Trust (the charity) for the period ended 30 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 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 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 financial statements to be reached.

Signed:

Date:

Name: Nathaniel Davidson BA(Hons) ACA
Lopian Gross Barnett & Co

Address: 1st Floor, Cloister House
Riverside, New Bailey Street
MANCHESTER, M3 5FS

D & D CHARITABLE TRUST

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 30 APRIL 2023

	Notes	£	Unrestricted funds 2023 £	£	2022 £
<u>INCOME AND ENDOWMENTS</u>					
Donations and similar incoming resources	2	136,510		134,094	
		-----		-----	
Total income			136,510		134,094
<u>EXPENDITURE</u>					
Expenditure on charitable activities	4	129,704		152,359	
		-----		-----	
Total expenditure			129,704		152,359
			-----		-----
Net movement in funds			6,806		(18,265)
Total funds brought forward			121,025		139,290
			-----		-----
Total funds carried forward			127,831		121,025
			=====		=====

The statement of financial activities includes all gains and losses recognised in the period.

All income and expenditure derive from continuing activities.

D & D CHARITABLE TRUST

BALANCE SHEET AS AT 30 APRIL 2023

	Notes	2023	2022
		£	£
FIXED ASSETS			
Tangible assets	7	101,500	101,500
CURRENT ASSETS			
Cash at Banks		26,331	19,525
NET CURRENT ASSETS		127,831	121,025
NET ASSETS		127,831	121,025
FUNDS OF THE CHARITY			
Unrestricted charity funds		127,831	121,025

Approved by the Trustees on

.....
D B BLACK
Trustee

The notes referred to above form part of these Financial Statements

D & D CHARITABLE TRUST

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 APRIL 2023

1 Accounting policies

Charity information

D&D Charitable Trust is a charity established by Trust Deed on 17 February 2004. The charity distribute charitable donations to worthy causes primarily within the Jewish Community

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: 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)" (as amended for accounting periods commencing from 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives unless the funds have been designated for other purposes.

1.4 Incoming resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

D & D CHARITABLE TRUST

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 APRIL 2023

Turnover is measured at the fair value of the consideration received or receivable and represents amounts receivable for goods and services provided in the normal course of business, net of discounts, VAT and other sales related taxes.

1.5 Resources expended

Expenses are included in the financial statements as they become receivable or due.

1.6 Governance costs

Governance costs comprise of all costs involving the public accountability of the charity and its compliance with regulation and good practice.

1.7 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.8 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Land and buildings 50 years straight line

The residual cost of the assets is expected to be the same as the original cost and therefore no depreciation has been charged.

2 Donations and similar incoming resources

	2023	2022
	£	£
Donations	136,510	134,094
	=====	=====

3 Related Party Transactions

There were no disclosable related party transactions during the year (2022 – none).

D & D CHARITABLE TRUST

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 APRIL 2023

4 Expenditure

		Other Costs £	Grant Funding £	Total 2023 £	Total 2022 £
Charitable activities					
<u>Expenditure on charitable activities</u>					
Grant funding of activities	8	204	129,500	129,704	152,359
		-----	-----	-----	-----
		204	129,500	129,704	152,359
		=====	=====	=====	=====

5 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

None of the trustees (or any person connected with them) received any reimbursement of expenses from the charity during the year.

6 Employees

There were no employees during the year.

7 Tangible assets

	Freehold and Long Leasehold Property £	Total £
Carrying amount at 1 May 2022	101,500	101,500
Acquisitions at cost	-	-
	-----	-----
Carrying amount at 30 April 2023	101,500	101,500
	=====	=====
Historical cost:		
At 30 April 2023	101,500	101,500
	=====	=====
At 30 April 2022	101,500	101,500
	=====	=====

D & D CHARITABLE TRUST

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 APRIL 2023

8 Grants Payable

	Grant funding 2023 £	Grant funding 2022 £
Grants to institutions:		
Broughton Jewish Primary school	14,000	17,175
OHR Chodosh	-	5,000
Ohr Yerushalayim Synagogue	6,850	9,300
Teshuvoh Tefilloh Tzedokoh	-	10,000
Kollel Zichron Nosson	20,000	60,000
MH Trust	12,250	11,500
MJGS	6,750	6,750
Mizrachi	-	2,500
Yeshivas Sharei Torah	-	2,650
Ahavas Chesed Trust	7,180	-
Other	62,470	9,219
	129,500	134,094

Other costs

	Support costs £	Governance costs £	2023 Support costs £	Governance costs £	2022 £
Bank Charges	24	-	24	-	-
Accountancy	-	180	180	-	185
	24	180	204	-	185
Analysed between Charitable activities	24	180	204	-	185

D & D CHARITABLE TRUST

England & Wales - Charity number 1102807

Accounts

D & D CHARITABLE TRUST

TRUSTEES REPORT AND ACCOUNTS

YEAR ENDED 30 APRIL 2022

D & D CHARITABLE TRUST
Registered Charity No 1102807

YEAR ENDED 30 APRIL 2022

CONTENTS

	Page
Trustees' Report	1 - 2
Independent Examiner's Report	3
Statement of Financial Activities	4
Balance Sheet	5
Notes to the Accounts	6 - 8

D & D CHARITABLE TRUST

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 30 APRIL 2022

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's trust deed, the Charities Act 2011 and "Accounting and Reporting by Charities: 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)" (as amended for accounting periods commencing from 1 January 2019)

Constitution The charity's governing document is a trust deed dated 17 February 2004.

Charity Registration Number: 1102807

Principal Address of Charity: 24 New Hall Road
Salford
M7 4HQ

Agents and advisers:
Independent examiners Lopian Gross Barnett & Co
1st Floor, Cloister House
Riverside, New Bailey Street
Manchester
M3 5FS

Lopian Gross Barnett & Co will be proposed for reappointment at the trustees' meeting.

Bankers The Royal Bank of Scotland
St Ann Street
Manchester
M60 2SS

Structure, governance and management The charity is an unincorporated charity, constituted under a trust deed dated 17 February 2004

Appointment of other trustees is at the discretion of the serving trustees.

All decisions made on behalf of the charity are made by the trustees.

The trustees who served during the period and up to the date of signature of the financial statements were:

D B Black
S D Black
C Goldblatt
S Goldblatt
J Rose

Governing Document: The Charity's governing document is a Trust Deed dated 17 February 2004.

Risk Management: The trustees have conducted their own review of the major risks to which the charity is exposed and systems have been established to mitigate these risks. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

D & D CHARITABLE TRUST

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 30 APRIL 2022

Objectives and activities for the public benefit:	<p>The D & D Charitable Trust exists to receive and distribute charitable donations to worthy causes primarily within the Jewish Community</p> <p>The charity's main income is from donations.</p> <p>The objective of the charity is to maintain a stable flow of income</p> <p>The Trustees confirm that they have referred to the Charity Commission's guidance on public benefit when reviewing the Trust's aims and objectives and in planning future activities</p>
Achievements and performance	<p>During the year the trust continued to distribute the majority of donations it received to various charities.</p>
Financial review	<p>During the year the charity received donations of £134,094. It distributed £152,359 to the various charities.</p>
Reserves policy	<p>There is no formal policy to maintain a set level of reserves as the Charity's main aim is to distribute all available income to various charities. Therefore, the Trustees believe that no special reserves need to be held.</p> <p>At the balance sheet date, the charity had reserves available to it of £121,025</p>
Future plans	<p>The trustees plan to continue to seek donations which they aim to then distribute to various charities.</p>

This Report was approved by the Trustees on 26/02/2023.

.....
D B BLACK
Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF

D & D CHARITABLE TRUST

I report to the trustees on my examination of the financial statements of D&D Charitable Trust (the charity) for the period ended 30 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 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 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 financial statements to be reached.

Signed:

Date: 27/02/2023

Name: Nathaniel Davidson BA(Hons) ACA FCCA
Lopian Gross Barnett & Co

Address: 1st Floor, Cloister House
Riverside, New Bailey Street
MANCHESTER, M3 5FS

D & D CHARITABLE TRUST

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 30 APRIL 2022

	Notes	£	Unrestricted funds 2022 £	£	2021 £
<u>INCOME AND ENDOWMENTS</u>					
Donations and similar incoming resources	2	134,094		62,000	
		-----		-----	
Total income			134,094		62,000
<u>EXPENDITURE</u>					
Expenditure on charitable activities	4	152,359		38,055	
		-----		-----	
Total expenditure			152,359		38,055
			-----		-----
Net movement in funds			(18,265)		23,945
Total funds brought forward			139,290		115,345
			-----		-----
Total funds carried forward			121,025		139,290
			=====		=====

The statement of financial activities includes all gains and losses recognised in the period.

All income and expenditure derive from continuing activities.

D & D CHARITABLE TRUST

BALANCE SHEET AS AT 30 APRIL 2022

	Notes	2022	2021
		£	£
FIXED ASSETS			
Tangible assets	7	101,500	101,500
CURRENT ASSETS			
Cash at Banks		19,525	37,790
NET CURRENT ASSETS		121,025	37,790
NET ASSETS		121,025	139,290
FUNDS OF THE CHARITY			
Unrestricted charity funds		121,025	139,290

Approved by the Trustees on 26/02/2023.

.....
D B BLACK
Trustee

The notes referred to above form part of these Financial Statements

D & D CHARITABLE TRUST

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 APRIL 2022

1 Accounting policies

Charity information

D&D Charitable Trust is a charity established by Trust Deed on 17 February 2004. The charity distribute charitable donations to worthy causes primarily within the Jewish Community

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: 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)" (as amended for accounting periods commencing from 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives unless the funds have been designated for other purposes.

1.4 Incoming resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

D & D CHARITABLE TRUST

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 APRIL 2022

Turnover is measured at the fair value of the consideration received or receivable and represents amounts receivable for goods and services provided in the normal course of business, net of discounts, VAT and other sales related taxes.

1.5 Resources expended

Expenses are included in the financial statements as they become receivable or due.

1.6 Governance costs

Governance costs comprise of all costs involving the public accountability of the charity and its compliance with regulation and good practice.

1.7 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.8 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Land and buildings 50 years straight line

The residual cost of the assets is expected to be the same as the original cost and therefore no depreciation has been charged.

2 Donations and similar incoming resources

	2022	2021
	£	£
Donations	134,094	62,000
	=====	=====

3 Related Party Transactions

There were no disclosable related party transactions during the year (2021 – none).

D & D CHARITABLE TRUST

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 APRIL 2022

4 Expenditure

		Other Costs £	Grant Funding £	Total 2022 £	Total 2021 £
Charitable activities					
<u>Expenditure on charitable activities</u>					
Grant funding of activities	8	185	152,174	152,359	38,055
		-----	-----	-----	-----
		185	152,174	152,359	38,055
		=====	=====	=====	=====

5 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

None of the trustees (or any person connected with them) received any reimbursement of expenses from the charity during the year.

6 Employees

There were no employees during the year.

7 Tangible assets

	Freehold and Long Leasehold Property £	Total £
Carrying amount at 1 May 2021	101,500	101,500
Acquisitions at cost	-	-
	-----	-----
Carrying amount at 30 April 2022	101,500	101,500
	=====	=====
Historical cost:		
At 30 April 2022	101,500	101,500
	=====	=====
At 30 April 2021	101,500	101,500
	=====	=====

D & D CHARITABLE TRUST

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 APRIL 2022

8 Grants Payable

	Grant funding 2022 £	Grant funding 2021 £
Grants to institutions:		
Broughton Jewish Primary school	17,175	-
OHR chodosh	5,000	-
Ohr Yerushalayim Synagogue	9,300	-
Teshuvoh Tefilloh Tzedokoh	10,000	-
Kollel Zichron Nosson	60,000	5,000
MH Trust	11,500	5,800
MJGS	6,750	6,750
Mizrachi	2,500	6,500
Yeshivas Sharei Torah	2,650	5,000
Other	27,299	8,825
	152,174	37,875

Other costs

	Support costs £	Governance costs £	2022		Governance costs £	2021 £
			Support costs £	£		
Accountancy	-	185	185	-	180	180
	-	185	185	-	180	180
Analysed between Charitable activities	-	185	185	-	180	180
	-	185	185	-	180	180

D & D CHARITABLE TRUST

England & Wales - Charity number 1102807

Accounts

Registered Charity No 1102807

D & D CHARITABLE TRUST

TRUSTEES REPORT AND ACCOUNTS

YEAR ENDED 30 APRIL 2021

D & D CHARITABLE TRUST
Registered Charity No 1102807

YEAR ENDED 30 APRIL 2021

CONTENTS

	Page
Trustees' Report	1 - 2
Independent Examiner's Report	3
Statement of Financial Activities	4
Balance Sheet	5
Notes to the Accounts	6 - 8

D & D CHARITABLE TRUST

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 30 APRIL 2021

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's trust deed, the Charities Act 2011 and "Accounting and Reporting by Charities: 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)" (as amended for accounting periods commencing from 1 January 2016)

Constitution	The charity's governing document is a trust deed dated 17 February 2004.
Charity Registration Number:	1102807
Principal Address of Charity:	24 New Hall Road Salford M7 4HQ
Agents and advisers: Independent examiners	Lopian Gross Barnett & Co 1 st Floor, Cloister House Riverside, New Bailey Street Manchester M3 5FS Lopian Gross Barnett & Co will be proposed for reappointment at the trustees' meeting.
Bankers	The Royal Bank of Scotland St Ann Street Manchester M60 2SS
Structure, governance and management	The charity is an unincorporated charity, constituted under a trust deed dated 17 February 2004 Appointment of other trustees is at the discretion of the serving trustees. All decisions made on behalf of the charity are made by the trustees. The trustees who served during the period and up to the date of signature of the financial statements were: D B Black S D Black C Goldblatt S Goldblatt J Rose
Governing Document:	The Charity's governing document is a Trust Deed dated 17 February 2004.
Risk Management:	The trustees have conducted their own review of the major risks to which the charity is exposed and systems have been established to mitigate these risks. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

D & D CHARITABLE TRUST

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 30 APRIL 2021

Objectives and activities for the public benefit:	<p>The D & D Charitable Trust exists to receive and distribute charitable donations to worthy causes primarily within the Jewish Community</p> <p>The charity's main income is from donations.</p> <p>The objective of the charity is to maintain a stable flow of income</p> <p>The Trustees confirm that they have referred to the Charity Commission's guidance on public benefit when reviewing the Trust's aims and objectives and in planning future activities</p>
Achievements and performance	<p>During the year the trust continued to distribute the majority of donations it received to various charities.</p>
Financial review	<p>During the year the charity received donations of £62,000. It distributed £37,875 to the various charities.</p>
Reserves policy	<p>There is no formal policy to maintain a set level of reserves as the Charity's main aim is to distribute all available income to various charities. Therefore, the Trustees believe that no special reserves need to be held.</p> <p>At the balance sheet date, the charity had reserves available to it of £139,290.</p>
Future plans	<p>The trustees plan to continue to seek donations which they aim to then distribute to various charities.</p>

This Report was approved by the Trustees on

.....
D B BLACK
Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF

D & D CHARITABLE TRUST

I report to the trustees on my examination of the financial statements of D&D Charitable Trust (the charity) for the period ended 30 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 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 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 financial statements to be reached.

Signed:

Date:

Name: Nathaniel Davidson BA(Hons) ACA FCCA
Lopian Gross Barnett & Co

Address: 1st Floor, Cloister House
Riverside, New Bailey Street
MANCHESTER, M3 5FS

D & D CHARITABLE TRUST

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 30 APRIL 2021

	Notes	£	Unrestricted funds 2021 £	£	2020 £
<u>INCOME AND ENDOWMENTS</u>					
Donations and similar incoming resources	2	62,000		97,250	
Total income		-----	62,000	-----	97,250
<u>EXPENDITURE</u>					
Expenditure on charitable activities	4	38,055		98,305	
Total expenditure		-----	38,055	-----	98,305
Net movement in funds			-----		-----
			23,945		(1,055)
Total funds brought forward			115,345		116,400
Total funds carried forward			-----		-----
			139,290		115,345
			=====		=====

The statement of financial activities includes all gains and losses recognised in the period.

All income and expenditure derive from continuing activities.

D & D CHARITABLE TRUST

BALANCE SHEET AS AT 30 APRIL 2021

	Notes	2021	2020
		£	£
FIXED ASSETS			
Tangible assets	7	101,500	101,500
CURRENT ASSETS			
Cash at Banks		37,790	13,845
NET CURRENT ASSETS		37,790	13,845
NET ASSETS		139,290	115,345
FUNDS OF THE CHARITY			
Unrestricted charity funds		139,290	115,345

Approved by the Trustees on

.....
D B BLACK
Trustee

The notes referred to above form part of these Financial Statements

D & D CHARITABLE TRUST

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 APRIL 2021

1 Accounting policies

Charity information

D&D Charitable Trust is a charity established by Trust Deed on 17 February 2004. The charity distribute charitable donations to worthy causes primarily within the Jewish Community

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: 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)" (as amended for accounting periods commencing from 1 January 2016). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives unless the funds have been designated for other purposes.

1.4 Incoming resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

D & D CHARITABLE TRUST

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 APRIL 2021

Turnover is measured at the fair value of the consideration received or receivable and represents amounts receivable for goods and services provided in the normal course of business, net of discounts, VAT and other sales related taxes.

1.5 Resources expended

Expenses are included in the financial statements as they become receivable or due.

1.6 Governance costs

Governance costs comprise of all costs involving the public accountability of the charity and its compliance with regulation and good practice.

1.7 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.8 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Land and buildings 50 years straight line

The residual cost of the assets is expected to be the same as the original cost and therefore no depreciation has been charged.

2 Donations and similar incoming resources

	2021	2020
	£	£
Donations	37,875	97,250
	=====	=====

3 Related Party Transactions

There were no disclosable related party transactions during the year (2020 – none).

D & D CHARITABLE TRUST

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 APRIL 2021

4 Expenditure

		Other Costs £	Grant Funding £	Total 2021 £	Total 2020 £
Charitable activities					
<u>Expenditure on charitable activities</u>					
Grant funding of activities	8	180	37,875	38,055	98,305
		-----	-----	-----	-----
		180	37,875	38,055	98,305
		=====	=====	=====	=====

5 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

None of the trustees (or any person connected with them) received any reimbursement of expenses from the charity during the year.

6 Employees

There were no employees during the year.

7 Tangible assets

	Freehold and Long Leasehold Property £	Total £
Carrying amount at 1 May 2020	101,500	101,500
Acquisitions at cost	-	-
	-----	-----
Carrying amount at 30 April 2021	101,500	101,500
	=====	=====
Historical cost:		
At 30 April 2021	101,500	101,500
	=====	=====
At 30 April 2020	101,500	101,500
	=====	=====

D & D CHARITABLE TRUST

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 APRIL 2021

8 Grants Payable

	Grant funding 2021 £	Grant funding 2020 £
Grants to institutions:		
BJPS		
Holden Charitable Trust	-	9,000
Kollel Zichron Nosson	-	20,000
MH Trust	5,800	8,300
MJGS	6,750	6,750
Mizrachi	6,500	-
Yeshivas Sharei Torah	5,000	6,000
Zichron Nassan	5,000	30,725
Other	8,825	17,530
	37,875	98,305

Other costs

	Support costs £	Governance costs £	2021		Governance costs £	2020 £
			Support costs £	£		
Accountancy	-	180	180	-	-	-
	-	180	180	-	-	-
Analysed between Charitable activities	-	180	180	-	-	-
	-	180	180	-	-	-

9 Events after the reporting date

The Trustees have closely monitored the Government guidance in response to the Covid-19 Pandemic and have implemented measures in line with Government guidelines. The Trustees have assessed the impact of Covid-19 on the charity and conclude that there are no items resulting from the Covid-19 Pandemic which require disclosure at the balance sheet date other than that disclosed in the Investment Property note.