

M AND L COHEN CHARITABLE TRUST

England & Wales · Charity number 1108246

Details

Status Registered

Legal form Other

Registered 2005-02-22

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

Contact

Address 28 New Hall Road
Salford
M7 4HS

Phone 01617373300

Activities

Objects: THE FURTHERANCE OF ORTHODOX JEWISH EDUCATION, RELIEF OF POVERTY AND ANY OTHER CHARITABLE ACTIVITIES AS THE TRUSTEES MAY FROM TIME TO TIME AND IN THEIR ABSOLUTE DISCRETION THINK FIT.

Activities: General Charitable Activities

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

Geography

- Bolton
- Bury
- Manchester City
- Oldham
- Rochdale
- Salford City
- Stockport
- Tameside
- Trafford
- Wigan

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£134,608	£69,782	-	-
2023-12-31	£91,790	£69,513	-	-
2022-12-31	£70,715	£68,054	-	-
2021-12-31	£61,400	£80,599	-	-
2020-12-31	£51,000	£35,275	-	-

Trustees

Name	Role	Appointed
LEAH COHEN		
MAX COHEN		

M AND L COHEN CHARITABLE TRUST

England & Wales - Charity number 1108246

Accounts

**Report of the Trustees and
Unaudited Financial Statements
for the Year Ended 31 December 2024
for
M and L Cohen Charitable Trust**

Freedman Frankl & Taylor
Chartered Accountants
Reedham House
31 King Street West
Manchester
M3 2PJ

M and L Cohen Charitable Trust

**Contents of the Financial Statements
for the Year Ended 31 December 2024**

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M and L Cohen Charitable Trust

Report of the Trustees for the Year Ended 31 December 2024

The trustees present their report with the financial statements of the charity for the year ended 31 December 2024. The trustees have adopted the provisions of 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) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The principal object of the charity is the furtherance of orthodox Jewish education, relief of poverty and any other charitable activities as the trustees may from time to time and in their absolute discretion think fit.

Public benefit

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit.

Grantmaking

The intention is to utilise the income from the funds to make grants and donations to various charitable causes known to the Trustees or in respect of which the Trustees may receive specific applications.

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

During the year, the charity's incoming resources amounted to £134,608 and total resources expended amounted to £64,826. This has resulted in a surplus of £69,782 for the year, increasing the funds brought forward from the previous year of £35,313 to £105,095.

FINANCIAL REVIEW

Reserves policy

It is the aim of the charity to maintain unrestricted funds at a level sufficient to enable it to continue to operate and meet day to day running costs.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

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

The charity is constituted by the Trust Deed dated 30 January 2005 and registered with the Charity Commission under charity number 1108246.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1108246

Principal address

28 New Hall Road
Salford
Lancashire
M7 4HS

Trustees

Mrs L Cohen
M Cohen

Independent Examiner

Ian Sluckis FCA
Freedman Frankl & Taylor
Chartered Accountants
Reedham House
31 King Street West
Manchester
M3 2PJ

M and L Cohen Charitable Trust

**Report of the Trustees
for the Year Ended 31 December 2024**

Approved by order of the board of trustees on 30 October 2025 and signed on its behalf by:

M Cohen - Trustee

**Independent Examiner's Report to the Trustees of
M and L Cohen Charitable Trust**

Independent examiner's report to the trustees of M and L Cohen Charitable Trust

I report to the charity trustees on my examination of the accounts of M and L Cohen Charitable Trust (the Trust) for the year ended 31 December 2024.

Responsibilities and basis of report

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

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Ian Sluckis FCA

Freedman Frankl & Taylor
Chartered Accountants
Reedham House
31 King Street West
Manchester
M3 2PJ

30 October 2025

M and L Cohen Charitable Trust

**Statement of Financial Activities
for the Year Ended 31 December 2024**

	Notes	Unrestricted fund £	Restricted fund £	2024 Total funds £	2023 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		133,984	-	133,984	91,790
Investment income	2	624	-	624	-
Total		134,608	-	134,608	91,790
 EXPENDITURE ON					
Charitable activities					
Donations		64,466	-	64,466	69,153
Other		360	-	360	360
Total		64,826	-	64,826	69,513
 NET INCOME		69,782	-	69,782	22,277
 RECONCILIATION OF FUNDS					
Total funds brought forward		35,313	-	35,313	13,036
 TOTAL FUNDS CARRIED FORWARD		105,095	-	105,095	35,313

The notes form part of these financial statements

M and L Cohen Charitable Trust

**Balance Sheet
31 December 2024**

	Notes	Unrestricted fund £	Restricted fund £	2024 Total funds £	2023 Total funds £
CURRENT ASSETS					
Debtors	6	11,019	-	11,019	11,000
Cash at bank		94,676	-	94,676	24,913
		105,695	-	105,695	35,913
CREDITORS					
Amounts falling due within one year	7	(600)	-	(600)	(600)
		105,095	-	105,095	35,313
NET CURRENT ASSETS					
		105,095	-	105,095	35,313
TOTAL ASSETS LESS CURRENT LIABILITIES					
		105,095	-	105,095	35,313
NET ASSETS					
		105,095	-	105,095	35,313
FUNDS					
Unrestricted funds	8			105,095	35,313
TOTAL FUNDS					
				105,095	35,313

The financial statements were approved by the Board of Trustees and authorised for issue on 30 October 2025 and were signed on its behalf by:

M Cohen - Trustee

The notes form part of these financial statements

M and L Cohen Charitable Trust

Notes to the Financial Statements for the Year Ended 31 December 2024

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

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

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. INVESTMENT INCOME

	2024	2023
	£	£
Sundry investment income	624	-
	<u>624</u>	<u>-</u>

3. GRANTS PAYABLE

	2024	2023
	£	£
Donations	64,466	69,153
	<u>64,466</u>	<u>69,153</u>

M and L Cohen Charitable Trust

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2024**

3. GRANTS PAYABLE - continued

The total grants paid to institutions during the year was as follows:

	2024	2023
	£	£
Chai Network	-	1,500
Kahal Chassidim	3,615	7,250
Asser Bishvil	14,500	19,500
Beis Menachem	-	1,125
Lubavitch Liverpool	5,921	3,549
Colel Chabad	18,250	5,000
Lubavitch Manchester	1,226	6,879
Machzikei Hadas	10,500	14,000
Mayanot Foundation	-	2,845
Young Lubavitch	2,655	-
Chabad of Prestwich	1,000	2,800
Chabad Whitefield	-	2,200
Bury and Whitefield Jewish Primary School	1,040	-
Lev Chaim	1,000	-
Yeshivas Lubavitch	1,800	-
Others - Less than £1,000	2,959	2,505
	<u>64,466</u>	<u>69,153</u>

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2024 nor for the year ended 31 December 2023.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2024 nor for the year ended 31 December 2023.

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	<u>91,790</u>	<u>-</u>	<u>91,790</u>
EXPENDITURE ON			
Charitable activities			
Donations	69,153	-	69,153
Other	<u>360</u>	<u>-</u>	<u>360</u>
Total	<u>69,513</u>	<u>-</u>	<u>69,513</u>
NET INCOME	22,277	-	22,277
RECONCILIATION OF FUNDS			
Total funds brought forward	13,036	-	13,036

M and L Cohen Charitable Trust

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2024**

5.	COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued	Unrestricted fund £	Restricted fund £	Total funds £
		35,313	-	35,313
		35,313	-	35,313
6.	DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR		2024 £	2023 £
	Other debtors		11,000	11,000
	Tax		19	-
			11,019	11,000
			11,019	11,000
7.	CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR		2024 £	2023 £
	Other creditors		600	600
			600	600
			600	600
8.	MOVEMENT IN FUNDS		Net movement in funds £	At 31.12.24 £
	Unrestricted funds	At 1.1.24 £		
	General fund	35,313	69,782	105,095
		35,313	69,782	105,095
	TOTAL FUNDS	35,313	69,782	105,095
	Net movement in funds, included in the above are as follows:			
		Incoming resources £	Resources expended £	Movement in funds £
	Unrestricted funds			
	General fund	134,608	(64,826)	69,782
		134,608	(64,826)	69,782
	TOTAL FUNDS	134,608	(64,826)	69,782

M and L Cohen Charitable Trust

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2024**

8. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.1.23 £	Net movement in funds £	At 31.12.23 £
Unrestricted funds			
General fund	13,036	22,277	35,313
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>13,036</u>	<u>22,277</u>	<u>35,313</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	91,790	(69,513)	22,277
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>91,790</u>	<u>(69,513)</u>	<u>22,277</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.23 £	Net movement in funds £	At 31.12.24 £
Unrestricted funds			
General fund	13,036	92,059	105,095
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>13,036</u>	<u>92,059</u>	<u>105,095</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	226,398	(134,339)	92,059
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>226,398</u>	<u>(134,339)</u>	<u>92,059</u>

M and L Cohen Charitable Trust

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2024**

9. RELATED PARTY DISCLOSURES

During the year donations amounting to £78,890 were received from a company in which one of the trustees is a director.

During the year donations amounting to £55,000 were received from a charity in which one of the trustees is a trustee of this charity.

During the year donations amounting to £75 were received from one of the trustees.

During the year donations amounting to £3,615 were made to a charity in which one of the trustees is a trustee of this charity.

At the year end, loans amounting to £8,000 was due from a charity in which one of the trustees is a trustee of this charity.

10. GOING CONCERN

The charity's financial statements for the year ended 31 December 2024 have been prepared on a going concern basis as, after making appropriate enquiries, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future.

M AND L COHEN CHARITABLE TRUST

England & Wales - Charity number 1108246

Accounts

**Report of the Trustees and
Unaudited Financial Statements
for the Year Ended 31 December 2023
for
M and L Cohen Charitable Trust**

Freedman Frankl & Taylor
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M and L Cohen Charitable Trust

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for the Year Ended 31 December 2023**

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M and L Cohen Charitable Trust

Report of the Trustees for the Year Ended 31 December 2023

The trustees present their report with the financial statements of the charity for the year ended 31 December 2023. The trustees have adopted the provisions of 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) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The principal object of the charity is the furtherance of orthodox Jewish education, relief of poverty and any other charitable activities as the trustees may from time to time and in their absolute discretion think fit.

Public benefit

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit.

Grantmaking

The intention is to utilise the income from the funds to make grants and donations to various charitable causes known to the Trustees or in respect of which the Trustees may receive specific applications.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

During the year, the charity's incoming resources amounted to £91,790 and total resources expended amounted to £69,513. This has resulted in a surplus of £22,277 for the year, increasing the funds brought forward from the previous year of £13,036 to £35,313.

FINANCIAL REVIEW

Reserves policy

It is the aim of the charity to maintain unrestricted funds at a level sufficient to enable it to continue to operate and meet day to day running costs.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

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

The charity is constituted by the Trust Deed dated 30 January 2005 and registered with the Charity Commission under charity number 1108246.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1108246

Principal address

28 New Hall Road
Salford
Lancashire
M7 4HS

Trustees

Mrs L Cohen
M Cohen

Independent Examiner

Ian Sluckis FCA
Freedman Frankl & Taylor
Chartered Accountants
Reedham House
31 King Street West
Manchester
M3 2PJ

M and L Cohen Charitable Trust
Report of the Trustees
for the Year Ended 31 December 2023

Approved by order of the board of trustees on 30 October 2024 and signed on its behalf by:

M Cohen - Trustee

**Independent Examiner's Report to the Trustees of
M and L Cohen Charitable Trust**

Independent examiner's report to the trustees of M and L Cohen Charitable Trust

I report to the charity trustees on my examination of the accounts of M and L Cohen Charitable Trust (the Trust) for the year ended 31 December 2023.

Responsibilities and basis of report

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

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Ian Sluckis FCA

Freedman Frankl & Taylor
Chartered Accountants
Reedham House
31 King Street West
Manchester
M3 2PJ

30 October 2024

M and L Cohen Charitable Trust

**Statement of Financial Activities
for the Year Ended 31 December 2023**

	Notes	Unrestricted fund £	Restricted fund £	2023 Total funds £	2022 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		91,790	-	91,790	70,700
Other income		-	-	-	15
Total		<u>91,790</u>	<u>-</u>	<u>91,790</u>	<u>70,715</u>
EXPENDITURE ON					
Charitable activities					
Donations		69,153	-	69,153	67,693
Other		360	-	360	361
Total		<u>69,513</u>	<u>-</u>	<u>69,513</u>	<u>68,054</u>
NET INCOME		22,277	-	22,277	2,661
RECONCILIATION OF FUNDS					
Total funds brought forward		13,036	-	13,036	10,375
TOTAL FUNDS CARRIED FORWARD		<u><u>35,313</u></u>	<u><u>-</u></u>	<u><u>35,313</u></u>	<u><u>13,036</u></u>

The notes form part of these financial statements

M and L Cohen Charitable Trust

**Balance Sheet
31 December 2023**

	Notes	Unrestricted fund £	Restricted fund £	2023 Total funds £	2022 Total funds £
CURRENT ASSETS					
Debtors	5	11,000	-	11,000	8,000
Cash at bank		<u>24,913</u>	<u>-</u>	<u>24,913</u>	<u>5,336</u>
		35,913	-	35,913	13,336
CREDITORS					
Amounts falling due within one year	6	(600)	-	(600)	(300)
		<u>35,313</u>	<u>-</u>	<u>35,313</u>	<u>13,036</u>
NET CURRENT ASSETS					
		<u>35,313</u>	<u>-</u>	<u>35,313</u>	<u>13,036</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>35,313</u>	<u>-</u>	<u>35,313</u>	<u>13,036</u>
NET ASSETS					
		<u>35,313</u>	<u>-</u>	<u>35,313</u>	<u>13,036</u>
FUNDS					
Unrestricted funds	7			<u>35,313</u>	<u>13,036</u>
TOTAL FUNDS					
				<u>35,313</u>	<u>13,036</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 30 October 2024 and were signed on its behalf by:

M Cohen - Trustee

M and L Cohen Charitable Trust

Notes to the Financial Statements for the Year Ended 31 December 2023

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

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

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. GRANTS PAYABLE

	2023	2022
	£	£
Donations	69,153	67,693

M and L Cohen Charitable Trust

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2023**

2. GRANTS PAYABLE - continued

The total grants paid to institutions during the year was as follows:

	2023	2022
	£	£
Chai Network	1,500	1,180
Kahal Chassidim	7,250	3,830
Asser Bishvil	19,500	15,000
Beis Menachem	1,125	-
Lubavitch Liverpool	3,549	2,340
Colel Chabad	5,000	9,500
Lubavitch Manchester	6,879	-
Machzikei Hadas	14,000	3,750
Mayanot Foundation	2,845	25,640
Young Lubavitch	-	2,705
Chabad of Prestwich	2,800	-
Chabad Whitefield	2,200	-
Others - Less than £1,000	2,505	3,748
	69,153	67,693

3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2023 nor for the year ended 31 December 2022.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2023 nor for the year ended 31 December 2022.

4. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	70,700	-	70,700
Other income	15	-	15
Total	70,715	-	70,715
EXPENDITURE ON			
Charitable activities			
Donations	67,693	-	67,693
Other	361	-	361
Total	68,054	-	68,054
NET INCOME	2,661	-	2,661
RECONCILIATION OF FUNDS			
Total funds brought forward	10,375	-	10,375

M and L Cohen Charitable Trust

Notes to the Financial Statements - continued
for the Year Ended 31 December 2023

4. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued	Unrestricted fund £	Restricted fund £	Total funds £
TOTAL FUNDS CARRIED FORWARD	<u>13,036</u>	<u>-</u>	<u>13,036</u>

5. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	2023 £	2022 £
Other debtors	<u>11,000</u>	<u>8,000</u>

6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	2023 £	2022 £
Other creditors	<u>600</u>	<u>300</u>

7. MOVEMENT IN FUNDS	At 1.1.23 £	Net movement in funds £	At 31.12.23 £
Unrestricted funds			
General fund	13,036	22,277	35,313
TOTAL FUNDS	<u>13,036</u>	<u>22,277</u>	<u>35,313</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	91,790	(69,513)	22,277
TOTAL FUNDS	<u>91,790</u>	<u>(69,513)</u>	<u>22,277</u>

Comparatives for movement in funds

	At 1.1.22 £	Net movement in funds £	At 31.12.22 £
Unrestricted funds			
General fund	10,375	2,661	13,036
TOTAL FUNDS	<u>10,375</u>	<u>2,661</u>	<u>13,036</u>

M and L Cohen Charitable Trust

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2023**

7. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	70,715	(68,054)	2,661
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>70,715</u>	<u>(68,054)</u>	<u>2,661</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.22 £	Net movement in funds £	At 31.12.23 £
Unrestricted funds			
General fund	10,375	24,938	35,313
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>10,375</u>	<u>24,938</u>	<u>35,313</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	162,505	(137,567)	24,938
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>162,505</u>	<u>(137,567)</u>	<u>24,938</u>

8. RELATED PARTY DISCLOSURES

During the year donations amounting to £90,790 were made by a company in which one of the trustees is a director.

During the year donations amounting to £7,250 were made to a charity in which one of the trustees is a trustee of this charity.

At the year end, loans amounting to £8,000 was due from a charity in which one of the trustees is a trustee of this charity.

M and L Cohen Charitable Trust

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2023**

9. GOING CONCERN

The charity's financial statements for the year ended 31 December 2023 have been prepared on a going concern basis as, after making appropriate enquiries, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future.

M AND L COHEN CHARITABLE TRUST

England & Wales - Charity number 1108246

Accounts

**Report of the Trustees and
Unaudited Financial Statements
for the Year Ended 31 December 2022
for
M and L Cohen Charitable Trust**

Freedman Frankl & Taylor
Chartered Accountants
Reedham House
31 King Street West
Manchester
M3 2PJ

M and L Cohen Charitable Trust

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for the Year Ended 31 December 2022**

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M and L Cohen Charitable Trust

Report of the Trustees for the Year Ended 31 December 2022

The trustees present their report with the financial statements of the charity for the year ended 31 December 2022. The trustees have adopted the provisions of 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) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The principal object of the charity is the furtherance of orthodox Jewish education, relief of poverty and any other charitable activities as the trustees may from time to time and in their absolute discretion think fit.

Public benefit

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit.

Grantmaking

The intention is to utilise the income from the funds to make grants and donations to various charitable causes known to the Trustees or in respect of which the Trustees may receive specific applications.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

During the year, the charity's incoming resources amounted to £70,715 and total resources expended amounted to £68,054. This has resulted in a surplus of £2,661 for the year, increasing the funds brought forward from the previous year of £10,375 to £13,036.

FINANCIAL REVIEW

Reserves policy

It is the aim of the charity to maintain unrestricted funds at a level sufficient to enable it to continue to operate and meet day to day running costs.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

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

The charity is constituted by the Trust Deed dated 30 January 2005 and registered with the Charity Commission under charity number 1108246.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1108246

Principal address

28 New Hall Road
Salford
Lancashire
M7 4HS

Trustees

Mrs L Cohen
M Cohen

Independent Examiner

Ian Sluckis FCA
Freedman Frankl & Taylor
Chartered Accountants
Reedham House
31 King Street West
Manchester
M3 2PJ

M and L Cohen Charitable Trust
Report of the Trustees
for the Year Ended 31 December 2022

Approved by order of the board of trustees on 23 December 2023 and signed on its behalf by:

M Cohen - Trustee

**Independent Examiner's Report to the Trustees of
M and L Cohen Charitable Trust**

Independent examiner's report to the trustees of M and L Cohen Charitable Trust

I report to the charity trustees on my examination of the accounts of M and L Cohen Charitable Trust (the Trust) for the year ended 31 December 2022.

Responsibilities and basis of report

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

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Ian Sluckis FCA

Freedman Frankl & Taylor
Chartered Accountants
Reedham House
31 King Street West
Manchester
M3 2PJ

24 December 2023

M and L Cohen Charitable Trust

**Statement of Financial Activities
for the Year Ended 31 December 2022**

	Notes	Unrestricted fund £	Restricted fund £	2022 Total funds £	2021 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		70,700	-	70,700	61,400
Other income		15	-	15	-
Total		<u>70,715</u>	<u>-</u>	<u>70,715</u>	<u>61,400</u>
EXPENDITURE ON					
Charitable activities					
Donations		67,693	-	67,693	79,794
Other		361	-	361	805
Total		<u>68,054</u>	<u>-</u>	<u>68,054</u>	<u>80,599</u>
NET INCOME/(EXPENDITURE)		2,661	-	2,661	(19,199)
RECONCILIATION OF FUNDS					
Total funds brought forward		10,375	-	10,375	29,574
TOTAL FUNDS CARRIED FORWARD		<u>13,036</u>	<u>-</u>	<u>13,036</u>	<u>10,375</u>

The notes form part of these financial statements

M and L Cohen Charitable Trust

**Balance Sheet
31 December 2022**

	Notes	Unrestricted fund £	Restricted fund £	2022 Total funds £	2021 Total funds £
CURRENT ASSETS					
Debtors	5	8,000	-	8,000	9,000
Cash at bank		5,336	-	5,336	1,975
		13,336	-	13,336	10,975
CREDITORS					
Amounts falling due within one year	6	(300)	-	(300)	(600)
		13,036	-	13,036	10,375
NET CURRENT ASSETS					
		13,036	-	13,036	10,375
TOTAL ASSETS LESS CURRENT LIABILITIES					
		13,036	-	13,036	10,375
NET ASSETS					
		13,036	-	13,036	10,375
FUNDS					
Unrestricted funds	7			13,036	10,375
TOTAL FUNDS					
				13,036	10,375

The financial statements were approved by the Board of Trustees and authorised for issue on 23 December 2023 and were signed on its behalf by:

M Cohen - Trustee

M and L Cohen Charitable Trust

**Notes to the Financial Statements
for the Year Ended 31 December 2022**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

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

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. GRANTS PAYABLE

	2022	2021
	£	£
Donations	<u>67,693</u>	<u>79,794</u>

M and L Cohen Charitable Trust

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2022**

2. GRANTS PAYABLE - continued

The total grants paid to institutions during the year was as follows:

	2022	2021
	£	£
Chai Network	1,180	3,000
Kahal Chassidim	3,830	5,655
Asser Bishvil	15,000	13,500
BJPS	-	2,500
Chabad	-	1,000
KD Nursery	-	11,000
Lubavitch Liverpool	2,340	4,242
Colel Chabad	9,500	5,000
CTeen Manchester	-	1,650
Jewish Day Primary	-	2,500
LChaim Foodbank	-	1,950
Lubavitch Manchester	-	5,935
Machzikei Hadas	3,750	2,500
Mayanot Foundation	25,640	11,090
Young Lubavitch	2,705	1,500
Heaton Park Congregation Rabbis Fund	-	1,000
Higher Prestwich	-	1,000
Others - Less than £1,000	3,748	4,772
	<u>67,693</u>	<u>79,794</u>

3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2022 nor for the year ended 31 December 2021.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2022 nor for the year ended 31 December 2021.

4. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	61,400	-	61,400
	<u>61,400</u>	<u>-</u>	<u>61,400</u>
EXPENDITURE ON			
Charitable activities			
Donations	79,794	-	79,794
Other	805	-	805
	<u>80,599</u>	<u>-</u>	<u>80,599</u>
Total	<u>80,599</u>	<u>-</u>	<u>80,599</u>
NET INCOME/(EXPENDITURE)	(19,199)	-	(19,199)
RECONCILIATION OF FUNDS			
Total funds brought forward	29,574	-	29,574

M and L Cohen Charitable Trust

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2022**

4.	COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued	Unrestricted fund £	Restricted fund £	Total funds £
		_____	_____	_____
	TOTAL FUNDS CARRIED FORWARD	<u>10,375</u>	<u>-</u>	<u>10,375</u>

5.	DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR		2022	2021
			£	£
	Other debtors		8,000	8,000
	Tax		-	1,000
			_____	_____
			<u>8,000</u>	<u>9,000</u>

6.	CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR		2022	2021
			£	£
	Other creditors		300	600
			_____	_____

7.	MOVEMENT IN FUNDS		Net movement in funds	At
		At 1.1.22	£	31.12.22
		£	£	£
	Unrestricted funds			
	General fund	10,375	2,661	13,036
		_____	_____	_____
	TOTAL FUNDS	<u>10,375</u>	<u>2,661</u>	<u>13,036</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	70,715	(68,054)	2,661
	_____	_____	_____
TOTAL FUNDS	<u>70,715</u>	<u>(68,054)</u>	<u>2,661</u>

M and L Cohen Charitable Trust

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2022**

7. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.1.21 £	Net movement in funds £	At 31.12.21 £
Unrestricted funds			
General fund	29,574	(19,199)	10,375
TOTAL FUNDS	<u>29,574</u>	<u>(19,199)</u>	<u>10,375</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	61,400	(80,599)	(19,199)
TOTAL FUNDS	<u>61,400</u>	<u>(80,599)</u>	<u>(19,199)</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.21 £	Net movement in funds £	At 31.12.22 £
Unrestricted funds			
General fund	29,574	(16,538)	13,036
TOTAL FUNDS	<u>29,574</u>	<u>(16,538)</u>	<u>13,036</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	132,115	(148,653)	(16,538)
TOTAL FUNDS	<u>132,115</u>	<u>(148,653)</u>	<u>(16,538)</u>

M and L Cohen Charitable Trust

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2022**

8. RELATED PARTY DISCLOSURES

During the year donations amounting to £70,200 were made by companies in which some of the trustees are directors

9. GOING CONCERN

The charity's financial statements for the year ended 31 December 2022 have been prepared on a going concern basis as, after making appropriate enquiries, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future.

M AND L COHEN CHARITABLE TRUST

England & Wales - Charity number 1108246

Accounts

**Report of the Trustees and
Unaudited Financial Statements
for the Year Ended 31 December 2021
for
M and L Cohen Charitable Trust**

Freedman Frankl & Taylor
Chartered Accountants
Reedham House
31 King Street West
Manchester
M3 2PJ

M and L Cohen Charitable Trust

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for the Year Ended 31 December 2021**

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M and L Cohen Charitable Trust

Report of the Trustees for the Year Ended 31 December 2021

The trustees present their report with the financial statements of the charity for the year ended 31 December 2021. The trustees have adopted the provisions of 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) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The principal object of the charity is the furtherance of orthodox Jewish education, relief of poverty and any other charitable activities as the trustees may from time to time and in their absolute discretion think fit.

Public benefit

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit.

Grantmaking

The intention is to utilise the income from the funds to make grants and donations to various charitable causes known to the Trustees or in respect of which the Trustees may receive specific applications.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

During the year, the charity's incoming resources amounted to £61,400 and total resources expended amounted to £80,599. This has resulted in a deficit of £19,199 for the year, decreasing the funds brought forward from the previous year of £29,574 to £10,375.

FINANCIAL REVIEW

Reserves policy

It is the aim of the charity to maintain unrestricted funds at a level sufficient to enable it to continue to operate and meet day to day running costs.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

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

The charity is constituted by the Trust Deed dated 30 January 2005 and registered with the Charity Commission under charity number 1108246.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1108246

Principal address

28 New Hall Road
Salford
Lancashire
M7 4HS

Trustees

Mrs L Cohen
M Cohen

Independent Examiner

Ian Sluckis FCA
Freedman Frankl & Taylor
Chartered Accountants
Reedham House
31 King Street West
Manchester
M3 2PJ

M and L Cohen Charitable Trust

**Report of the Trustees
for the Year Ended 31 December 2021**

Approved by order of the board of trustees on 28 October 2022 and signed on its behalf by:

M Cohen - Trustee

**Independent Examiner's Report to the Trustees of
M and L Cohen Charitable Trust**

Independent examiner's report to the trustees of M and L Cohen Charitable Trust

I report to the charity trustees on my examination of the accounts of M and L Cohen Charitable Trust (the Trust) for the year ended 31 December 2021.

Responsibilities and basis of report

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Ian Sluckis FCA
Freedman Frankl & Taylor
Chartered Accountants
Reedham House
31 King Street West
Manchester
M3 2PJ

28 October 2022

M and L Cohen Charitable Trust

**Statement of Financial Activities
for the Year Ended 31 December 2021**

	Notes	Unrestricted fund £	Restricted fund £	2021 Total funds £	2020 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		61,400	-	61,400	51,000
EXPENDITURE ON					
Charitable activities					
Donations		79,794	-	79,794	34,975
Other		805	-	805	300
Total		<u>80,599</u>	<u>-</u>	<u>80,599</u>	<u>35,275</u>
NET INCOME/(EXPENDITURE)		(19,199)	-	(19,199)	15,725
RECONCILIATION OF FUNDS					
Total funds brought forward		29,574	-	29,574	13,849
TOTAL FUNDS CARRIED FORWARD		<u><u>10,375</u></u>	<u><u>-</u></u>	<u><u>10,375</u></u>	<u><u>29,574</u></u>

The notes form part of these financial statements

M and L Cohen Charitable Trust

**Balance Sheet
31 December 2021**

	Notes	Unrestricted fund £	Restricted fund £	2021 Total funds £	2020 Total funds £
CURRENT ASSETS					
Debtors	5	9,000	-	9,000	8,500
Cash at bank		1,975	-	1,975	21,374
		<u>10,975</u>	-	<u>10,975</u>	<u>29,874</u>
CREDITORS					
Amounts falling due within one year	6	(600)	-	(600)	(300)
		<u>10,375</u>	-	<u>10,375</u>	<u>29,574</u>
NET CURRENT ASSETS					
		<u>10,375</u>	-	<u>10,375</u>	<u>29,574</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>10,375</u>	-	<u>10,375</u>	<u>29,574</u>
NET ASSETS					
		<u>10,375</u>	-	<u>10,375</u>	<u>29,574</u>
FUNDS					
Unrestricted funds	7			<u>10,375</u>	<u>29,574</u>
TOTAL FUNDS					
				<u>10,375</u>	<u>29,574</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 28 October 2022 and were signed on its behalf by:

M Cohen - Trustee

M and L Cohen Charitable Trust

Notes to the Financial Statements for the Year Ended 31 December 2021

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

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

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. GRANTS PAYABLE

	2021	2020
	£	£
Donations	<u>79,794</u>	<u>34,975</u>

M and L Cohen Charitable Trust

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2021**

2. GRANTS PAYABLE - continued

The total grants paid to institutions during the year was as follows:

	2021	2020
	£	£
Chai	3,000	2,540
Kahal Chassidim	5,655	3,845
Lubavitch	-	1,906
Asser Bishvil	13,500	9,600
BJPS	2,500	-
Chabad	1,000	-
KD Nursery	11,000	-
Lubavitch Liverpool	4,242	3,214
Colel Chabad	5,000	2,528
King David School	-	5,000
CTeen Manchester	1,650	-
Jewish Day Primary	2,500	-
LChaim Foodbank	1,950	-
Lubavitch Manchester	5,935	-
Machzikei Hadas	2,500	-
Mayanot Foundation	11,090	-
Young Lubavitch	1,500	-
Heaton Park Congregation Rabbis Fund	1,000	-
Higher Prestwich	1,000	-
Others - Less than £1,000	4,772	6,342
	<u>79,794</u>	<u>34,975</u>

3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2021 nor for the year ended 31 December 2020.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2021 nor for the year ended 31 December 2020.

4. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	51,000	-	51,000
	<u>51,000</u>	<u>-</u>	<u>51,000</u>
EXPENDITURE ON			
Charitable activities			
Donations	34,975	-	34,975
Other	300	-	300
	<u>35,275</u>	<u>-</u>	<u>35,275</u>
Total			
	<u>35,275</u>	<u>-</u>	<u>35,275</u>
NET INCOME	15,725	-	15,725

M and L Cohen Charitable Trust

Notes to the Financial Statements - continued
for the Year Ended 31 December 2021

4. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued	Unrestricted fund £	Restricted fund £	Total funds £
RECONCILIATION OF FUNDS			
Total funds brought forward	13,849	-	13,849
TOTAL FUNDS CARRIED FORWARD	<u>29,574</u>	<u>-</u>	<u>29,574</u>

5. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	2021 £	2020 £
Other debtors	8,000	7,000
Tax	1,000	1,500
	<u>9,000</u>	<u>8,500</u>

6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	2021 £	2020 £
Other creditors	600	300
	<u>600</u>	<u>300</u>

7. MOVEMENT IN FUNDS	At 1.1.21 £	Net movement in funds £	At 31.12.21 £
Unrestricted funds			
General fund	29,574	(19,199)	10,375
TOTAL FUNDS	<u>29,574</u>	<u>(19,199)</u>	<u>10,375</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	61,400	(80,599)	(19,199)
TOTAL FUNDS	<u>61,400</u>	<u>(80,599)</u>	<u>(19,199)</u>

M and L Cohen Charitable Trust

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2021**

7. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.1.20 £	Net movement in funds £	At 31.12.20 £
Unrestricted funds			
General fund	13,849	15,725	29,574
TOTAL FUNDS	<u>13,849</u>	<u>15,725</u>	<u>29,574</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	51,000	(35,275)	15,725
TOTAL FUNDS	<u>51,000</u>	<u>(35,275)</u>	<u>15,725</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.20 £	Net movement in funds £	At 31.12.21 £
Unrestricted funds			
General fund	13,849	(3,474)	10,375
TOTAL FUNDS	<u>13,849</u>	<u>(3,474)</u>	<u>10,375</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	112,400	(115,874)	(3,474)
TOTAL FUNDS	<u>112,400</u>	<u>(115,874)</u>	<u>(3,474)</u>

M and L Cohen Charitable Trust

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2021**

8. RELATED PARTY DISCLOSURES

During the year donations amounting to £61,400 were made by companies in which some of the trustees are directors

9. GOING CONCERN

The charity's financial statements for the year ended 31 December 2021 have been prepared on a going concern basis as, after making appropriate enquiries, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future.

M AND L COHEN CHARITABLE TRUST

England & Wales - Charity number 1108246

Accounts

**Report of the Trustees and
Unaudited Financial Statements
for the Year Ended 31 December 2020
for
M and L Cohen Charitable Trust**

Freedman Frankl & Taylor
Chartered Accountants
Reedham House
31 King Street West
Manchester
M3 2PJ

M and L Cohen Charitable Trust

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for the Year Ended 31 December 2020**

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M and L Cohen Charitable Trust

Report of the Trustees for the Year Ended 31 December 2020

The trustees present their report with the financial statements of the charity for the year ended 31 December 2020. The trustees have adopted the provisions of 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) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The principal object of the charity is the furtherance of orthodox Jewish education, relief of poverty and any other charitable activities as the trustees may from time to time and in their absolute discretion think fit.

Public benefit

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit.

Grantmaking

The intention is to utilise the income from the funds to make grants and donations to various charitable causes known to the Trustees or in respect of which the Trustees may receive specific applications.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

During the year, the charity's incoming resources amounted to £51,000 and total resources expended amounted to £35,275. This has resulted in a surplus of £15,725 for the year, increasing the funds brought forward from the previous year of £13,849 to £29,574.

FINANCIAL REVIEW

Reserves policy

It is the aim of the charity to maintain unrestricted funds at a level sufficient to enable it to continue to operate and meet day to day running costs.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

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

The charity is constituted by the Trust Deed dated 30 January 2005 and registered with the Charity Commission under charity number 1108246.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1108246

Principal address

28 New Hall Road
Salford
Lancashire
M7 4HS

Trustees

Mrs L Cohen
M Cohen

Independent Examiner

Ian Sluckis FCA
Freedman Frankl & Taylor
Chartered Accountants
Reedham House
31 King Street West
Manchester
M3 2PJ

M and L Cohen Charitable Trust
Report of the Trustees
for the Year Ended 31 December 2020

Approved by order of the board of trustees on 26 October 2021 and signed on its behalf by:

M Cohen - Trustee

**Independent Examiner's Report to the Trustees of
M and L Cohen Charitable Trust**

Independent examiner's report to the trustees of M and L Cohen Charitable Trust

I report to the charity trustees on my examination of the accounts of M and L Cohen Charitable Trust (the Trust) for the year ended 31 December 2020.

Responsibilities and basis of report

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Ian Sluckis FCA
Freedman Frankl & Taylor
Chartered Accountants
Reedham House
31 King Street West
Manchester
M3 2PJ

Date:

M and L Cohen Charitable Trust

**Statement of Financial Activities
for the Year Ended 31 December 2020**

	Notes	Unrestricted fund £	Restricted fund £	2020 Total funds £	2019 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		51,000	-	51,000	10,000
Other income		-	-	-	1,082
Total		51,000	-	51,000	11,082
 EXPENDITURE ON					
Charitable activities					
Donations		34,975	-	34,975	42,887
Other		300	-	300	300
Total		35,275	-	35,275	43,187
NET INCOME/(EXPENDITURE)		15,725	-	15,725	(32,105)
 RECONCILIATION OF FUNDS					
Total funds brought forward		13,849	-	13,849	45,954
TOTAL FUNDS CARRIED FORWARD		29,574	-	29,574	13,849

The notes form part of these financial statements

M and L Cohen Charitable Trust

**Balance Sheet
31 December 2020**

	Notes	Unrestricted fund £	Restricted fund £	2020 Total funds £	2019 Total funds £
CURRENT ASSETS					
Debtors	5	8,500	-	8,500	6,506
Cash at bank		21,374	-	21,374	7,943
		<u>29,874</u>	-	<u>29,874</u>	<u>14,449</u>
CREDITORS					
Amounts falling due within one year	6	(300)	-	(300)	(600)
		<u>29,574</u>	-	<u>29,574</u>	<u>13,849</u>
NET CURRENT ASSETS					
		<u>29,574</u>	-	<u>29,574</u>	<u>13,849</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>29,574</u>	-	<u>29,574</u>	<u>13,849</u>
NET ASSETS					
		<u>29,574</u>	-	<u>29,574</u>	<u>13,849</u>
FUNDS					
Unrestricted funds	7			<u>29,574</u>	<u>13,849</u>
TOTAL FUNDS					
				<u>29,574</u>	<u>13,849</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 26 October 2021 and were signed on its behalf by:

M Cohen - Trustee

M and L Cohen Charitable Trust

Notes to the Financial Statements for the Year Ended 31 December 2020

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

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

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. GRANTS PAYABLE

	2020	2019
	£	£
Donations	34,975	42,887
	<u>34,975</u>	<u>42,887</u>
The total grants paid to institutions during the year was as follows:		
	2020	2019
	£	£
Chai	2,540	4,760
Kahal Chassidim	3,845	3,540
Lubavitch	1,906	5,180
Asser Bishvil	9,600	6,500
MJGS	-	2,000
KDS Yavneh	-	2,000
Lubavitch Liverpool	3,214	1,550
Colel Chabad	2,528	3,160
King David School	5,000	6,676
Others - Less than £1,000	6,342	7,521
	<u>34,975</u>	<u>42,887</u>

M and L Cohen Charitable Trust

Notes to the Financial Statements - continued
for the Year Ended 31 December 2020

3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2020 nor for the year ended 31 December 2019.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2020 nor for the year ended 31 December 2019.

4. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	10,000	-	10,000
Other income	1,082	-	1,082
Total	11,082	-	11,082
EXPENDITURE ON			
Charitable activities			
Donations	42,887	-	42,887
Other	300	-	300
Total	43,187	-	43,187
NET INCOME/(EXPENDITURE)	(32,105)	-	(32,105)
RECONCILIATION OF FUNDS			
Total funds brought forward	45,954	-	45,954
TOTAL FUNDS CARRIED FORWARD	13,849	-	13,849

5. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020 £	2019 £
Other debtors	7,000	5,006
Tax	1,500	1,500
	8,500	6,506

M and L Cohen Charitable Trust

Notes to the Financial Statements - continued
for the Year Ended 31 December 2020

6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020	2019
	£	£
Other creditors	300	600
	<u>300</u>	<u>600</u>

7. MOVEMENT IN FUNDS

	At 1.1.20	Net movement in funds	At 31.12.20
	£	£	£
Unrestricted funds			
General fund	13,849	15,725	29,574
	<u>13,849</u>	<u>15,725</u>	<u>29,574</u>
TOTAL FUNDS	<u>13,849</u>	<u>15,725</u>	<u>29,574</u>

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

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	51,000	(35,275)	15,725
	<u>51,000</u>	<u>(35,275)</u>	<u>15,725</u>
TOTAL FUNDS	<u>51,000</u>	<u>(35,275)</u>	<u>15,725</u>

Comparatives for movement in funds

	At 1.1.19	Net movement in funds	At 31.12.19
	£	£	£
Unrestricted funds			
General fund	45,954	(32,105)	13,849
	<u>45,954</u>	<u>(32,105)</u>	<u>13,849</u>
TOTAL FUNDS	<u>45,954</u>	<u>(32,105)</u>	<u>13,849</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	11,082	(43,187)	(32,105)
	<u>11,082</u>	<u>(43,187)</u>	<u>(32,105)</u>
TOTAL FUNDS	<u>11,082</u>	<u>(43,187)</u>	<u>(32,105)</u>

M and L Cohen Charitable Trust

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2020**

7. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.19 £	Net movement in funds £	At 31.12.20 £
Unrestricted funds			
General fund	45,954	(16,380)	29,574
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>45,954</u>	<u>(16,380)</u>	<u>29,574</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	62,082	(78,462)	(16,380)
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>62,082</u>	<u>(78,462)</u>	<u>(16,380)</u>

8. RELATED PARTY DISCLOSURES

During the year donations amounting to £50,000 were made by companies in which some of the trustees are directors

9. GOING CONCERN

The charity's financial statements for the year ended 31 December 2020 have been prepared on a going concern basis as, after making appropriate enquiries, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future.