

# KEHAL YISROEL D'CHASIDEI GUR

England & Wales · Charity number 1114930

## Details

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**Status** Registered

**Legal form** Trust

**Registered** 2006-06-28

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

## Contact

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**Address** 125 Craven Park Road  
London  
N15 6BP

**Phone** 02088095072

## Activities

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**Objects:** (I) THE ADVANCEMENT OF ORTHODOX JEWISH RELIGIOUS EDUCATION(II) THE ADVANCEMENT OF THE ORTHODOX JEWISH FAITH AND (III) THE RELIEF OF THE POOR SICK AND FEEBLE AMONGST MEMBERS OF THE JEWISH FAITH IN ANY PART OF THE WORLD.

**Activities:** The charity runs a voucher system allowing donors to make grants in a tax efficient manner.

## Classification

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- **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:** People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies

## Geography

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- **Area of benefit:** WORLDWIDE
- Throughout London

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-09-30	£892,001	£889,299	£88,793	0
2023-09-30	£1,193,191	£1,221,997	£86,091	0
2022-09-30	£1,338,109	£1,311,303	£114,897	0
2021-09-30	£1,108,591	£1,160,038	£88,091	0
2020-09-30	£1,129,787	£1,151,661	£139,538	0

## Trustees

Name	Role	Appointed
Hinda Pesach		2022-08-01
JOSEPH MARGULIES		
MORDECHAI PESACH		

**KEHAL YISROEL D'CHASIDEI GUR**

England & Wales - Charity number 1114930

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# Accounts

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**KEHAL YISROEL D'CHASIDEI GUR**  
**REPORT OF THE TRUSTEES AND**  
**FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 30 SEPTEMBER 2024**

Sugarwhite Meyer Accountants Ltd  
First Floor  
94 Stamford Hill  
London  
N16 6XS

**KEHAL YISROEL D'CHASIDEI GUR**

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FOR THE YEAR ENDED 30 SEPTEMBER 2024**

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**KEHAL YISROEL D'CHASIDEI GUR**

**REFERENCE AND ADMINISTRATIVE DETAILS  
FOR THE YEAR ENDED 30 SEPTEMBER 2024**

<b>TRUSTEES</b>	M Pesach J Margulies H Pesach
<b>PRINCIPAL ADDRESS</b>	125 Craven Park Road London N15 6BP
<b>REGISTERED CHARITY NUMBER</b>	1114930
<b>INDEPENDENT EXAMINER</b>	Sugarwhite Meyer Accountants Ltd First Floor 94 Stamford Hill London N16 6XS
<b>BANKERS</b>	National Westminster Bank Plc 198 Stoke Newington High Street London N16 7GA

# KEHAL YISROEL D'CHASIDEI GUR

## REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30 SEPTEMBER 2024

The trustees present their report with the financial statements of the charity for the year ended 30 September 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).

### REFERENCE AND ADMINISTRATIVE INFORMATION

The information is shown on page 1 of the financial statements and forms part of this report.

### OBJECTIVES AND ACTIVITIES

#### Objective, aims and activities

The objects of the charity are - the advancement of Orthodox Jewish Education, the advancement of the Orthodox Jewish Faith and the relief of the poor, sick and feeble amongst members of the Jewish Faith in any part of the world.

The principal activity in achieving the objects is income from the operating of a voucher system, allowing donors control of their giving in an easy, manageable and tax efficient manner. Incoming resources comprise the restricted fund, being income from gift aided donations into individual and company accounts through the voucher system and the unrestricted fund being other voluntary donations to the charity and fee income from donors to the voucher system.

The trustees confirm that they have given due regard the Charity Commission's guidance on public benefit.

#### Grantmaking policy

On the unrestricted fund are at the the discretion of the trustees, they select institutions to be supported according to their personal knowledge of work of the institution. On the restricted fund grants are made in accordance with the wishes of the donor. Checks are undertaken to ensure the recipient's objectives are both charitable and in line with the objectives of the Charity,

### ACHIEVEMENT AND PERFORMANCE

#### Charitable activities

In the year under review there was an decrease in donations received and grantmaking of about 25% .This left a deficit for the year. During the year grants were distributed in accordance with the objectives of the charity as shown in the attached financial statements. Charitable activities comprise donations to other charities and individuals by both donors and trustees and the operating cost of providing the service.

### FINANCIAL REVIEW

#### Reserves policy

The charity does not have a specific reserve policy on the unrestricted fund, only that the charity can continue to run. Total reserves held were £88,793 (2023 - £86,091) of which £39,619 were restricted (2023 - £31,000) and comprise amounts gifted to Kehal Yisroel D'Chasidei Gur by individual and corporate donors which are held until disbursed for charitable purposes on behalf of the donor.

### FUTURE PLANS

The trustees anticipate that the charity will continue on a similar basis in the foreseeable future subject to satisfactory income and there are no plans for any major changes.

### STRUCTURE, GOVERNANCE AND MANAGEMENT

#### Structure Governance and Management

The charity was constituted by a Trust Deed dated 22 May 2006.

It is not the intention of the trustees to appoint any new trustees. Should the situation change in the future, the trustees will apply suitable recruitment induction and training procedures.

The day to day running of the charity is delegated to an administrator.

#### Risk management

The trustees have reviewed the major risks to which the charity is exposed and confirm that they have established systems to mitigate them.

## KEHAL YISROEL D'CHASIDEI GUR

### REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30 SEPTEMBER 2024

#### STATEMENT OF TRUSTEES' RESPONSIBILITIES

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

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

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

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

Approved by order of the board of trustees on 28 July 2025 and signed on its behalf by:

M Pesach - Trustee

# INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF KEHAL YISROEL D'CHASIDEI GUR

## Independent examiner's report to the trustees of Kehal Yisroel D'Chasidei Gur

I report to the charity trustees on my examination of the accounts of Kehal Yisroel D'Chasidei Gur (the Trust) for the year ended 30 September 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

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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.

E Meyer FCA BSc

Sugarwhite Meyer Accountants Ltd  
First Floor  
94 Stamford Hill  
London  
N16 6XS

28 July 2025

**KEHAL YISROEL D'CHASIDEI GUR**

**STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 30 SEPTEMBER 2024**

	Notes	Unrestricted fund £	Restricted fund £	2024 Total funds £	2023 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	18	867,296	867,314	1,156,541
Other trading activities	3	24,687	-	24,687	36,650
<b>Total</b>		<u>24,705</u>	<u>867,296</u>	<u>892,001</u>	<u>1,193,191</u>
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>					
Grantmaking	4	18,550	866,177	884,727	1,209,348
Support		4,572	-	4,572	12,649
<b>Total</b>		<u>23,122</u>	<u>866,177</u>	<u>889,299</u>	<u>1,221,997</u>
<b>NET INCOME/(EXPENDITURE)</b>					
Transfers between funds	11	1,583 (7,500)	1,119 7,500	2,702 -	(28,806) -
<b>Net movement in funds</b>		(5,917)	8,619	2,702	(28,806)
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		55,091	31,000	86,091	114,897
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>49,174</u></u>	<u><u>39,619</u></u>	<u><u>88,793</u></u>	<u><u>86,091</u></u>

The notes form part of these financial statements

**KEHAL YISROEL D'CHASIDEI GUR**

**BALANCE SHEET  
30 SEPTEMBER 2024**

	Notes	2024 £	2023 £
<b>CURRENT ASSETS</b>			
Debtors	8	11,033	7,875
Cash at bank		80,280	82,290
		91,313	90,165
<b>CREDITORS</b>			
Amounts falling due within one year	9	(2,520)	(4,074)
		88,793	86,091
<b>NET CURRENT ASSETS</b>			
		88,793	86,091
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			
		88,793	86,091
<b>NET ASSETS</b>			
		88,793	86,091
<b>FUNDS</b>			
	11		
Unrestricted funds		49,174	55,091
Restricted funds		39,619	31,000
		88,793	86,091
<b>TOTAL FUNDS</b>			
		88,793	86,091

The financial statements were approved by the Board of Trustees and authorised for issue on 28 July 2025 and were signed on its behalf by:

M Pesach - Trustee

KEHAL YISROEL D'CHASIDEI GUR

CASH FLOW STATEMENT  
FOR THE YEAR ENDED 30 SEPTEMBER 2024

	Notes	2024 £	2023 £
<b>Cash flows from operating activities</b>			
Cash generated from operations	1	(2,010)	(28,442)
Net cash used in operating activities		<u>(2,010)</u>	<u>(28,442)</u>
<b>Change in cash and cash equivalents in the reporting period</b>		<u>(2,010)</u>	<u>(28,442)</u>
<b>Cash and cash equivalents at the beginning of the reporting period</b>		<u>82,290</u>	<u>110,732</u>
<b>Cash and cash equivalents at the end of the reporting period</b>		<u><u>80,280</u></u>	<u><u>82,290</u></u>

The notes form part of these financial statements

**KEHAL YISROEL D'CHASIDEI GUR**

**NOTES TO THE CASH FLOW STATEMENT  
FOR THE YEAR ENDED 30 SEPTEMBER 2024**

**1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
<b>Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)</b>	2,702	(28,806)
<b>Adjustments for:</b>		
Increase in debtors	(3,158)	(530)
(Decrease)/increase in creditors	(1,554)	894
	<u>          </u>	<u>          </u>
<b>Net cash used in operations</b>	<u><u>(2,010)</u></u>	<u><u>(28,442)</u></u>

**2. ANALYSIS OF CHANGES IN NET FUNDS**

	<b>At 1.10.23</b>	<b>Cash flow</b>	<b>At 30.9.24</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>Net cash</b>			
Cash at bank	82,290	(2,010)	80,280
	<u>          </u>	<u>          </u>	<u>          </u>
	82,290	(2,010)	80,280
	<u>          </u>	<u>          </u>	<u>          </u>
<b>Total</b>	<u><u>82,290</u></u>	<u><u>(2,010)</u></u>	<u><u>80,280</u></u>

# KEHAL YISROEL D'CHASIDEI GUR

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 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**

Expenditure is accounted for on an accruals basis and includes any VAT which cannot be fully recovered and has been classified under headings that aggregate all cost related to the category. .

Grants are only recognised in the accounts when paid.

Support costs are those incurred to assist the work of the charity but are not direct charitable activities.

Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

#### **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.

#### **Going concern**

There are no material uncertainties about the charity's ability to continue.

### 2. DONATIONS AND LEGACIES

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Donations	867,314	1,156,541

**KEHAL YISROEL D'CHASIDEI GUR**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 30 SEPTEMBER 2024**

**3. OTHER TRADING ACTIVITIES**

	<b>2024</b>	<b>2023</b>
	£	£
Fee income	24,687	36,650
	<u>24,687</u>	<u>36,650</u>

**4. CHARITABLE ACTIVITIES COSTS**

	<b>Grant funding of activities (see note 5)</b>	<b>Support costs (see note 6)</b>	<b>Totals</b>
	£	£	£
Grantmaking	884,727	-	884,727
Support	-	4,572	4,572
	<u>884,727</u>	<u>4,572</u>	<u>889,299</u>

**5. GRANTS PAYABLE**

	<b>2024</b>	<b>2023</b>
	£	£
Grantmaking	884,727	1,209,348
	<u>884,727</u>	<u>1,209,348</u>

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

	<b>2024</b>	<b>2023</b>
	£	£
Relief of poverty	312,541	541,048
Medical	20,190	18,277
Advancement of education	347,219	357,041
Advancement of religion	157,317	213,543
Social Welfare	47,460	64,298
	<u>884,727</u>	<u>1,194,207</u>

Amud Hatzdokoh Trust	71,870
Friends of Mercaz Hatorah Belz Machnovke	33,542
Shir Chesed Beis Yisroel	33,500
Friends of Beis Chinuch Lebonos Trust	30,875
Kollel Gur Trust	30,795
One Heart Lev Echod	30,640
Friends of Beis Soroh Schneirer	30,126
Mifal Hachessed Vehatzedokof	24,730
Chaim She Torah	21,644
Bait Limud Vchesed	20,428
Friends of Wiznitz Ltd	20,000
Others under £20,000	518,027
	<u>884,727</u>

**KEHAL YISROEL D'CHASIDEI GUR**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 30 SEPTEMBER 2024**

**5. GRANTS PAYABLE - continued**

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

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Relief of poverty	-	7,000
Medical	-	8,141
	-	15,141
	-	15,141

**6. SUPPORT COSTS**

	<b>Other</b>	<b>Governance</b>	<b>Totals</b>
	<b>£</b>	<b>costs</b>	<b>£</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Support	2,232	2,340	4,572
	2,232	2,340	4,572
	2,232	2,340	4,572

Support costs, included in the above, are as follows:

**Governance costs**

	<b>2024</b>	<b>2023</b>
	<b>Support</b>	<b>Total</b>
	<b>£</b>	<b>activities</b>
	<b>£</b>	<b>£</b>
Auditors' remuneration	-	1,680
Auditors' remuneration for non audit work	-	1,860
Independent examiner's fee	720	-
Independent examiner's other fees	1,620	-
	2,340	3,540
	2,340	3,540

**7. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 30 September 2024 nor for the year ended 30 September 2023.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 30 September 2024 nor for the year ended 30 September 2023.

**8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Tax refunds	11,033	7,875
	11,033	7,875
	11,033	7,875

**KEHAL YISROEL D'CHASIDEI GUR**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 30 SEPTEMBER 2024**

**9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Other creditors	2,520	4,074
	<u>2,520</u>	<u>4,074</u>

**10. ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	<b>Unrestricted fund</b>	<b>Restricted fund</b>	<b>2024 Total funds</b>	<b>2023 Total funds</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Current assets	51,694	39,619	91,313	90,165
Current liabilities	(2,520)	-	(2,520)	(4,074)
	<u>49,174</u>	<u>39,619</u>	<u>88,793</u>	<u>86,091</u>

**11. MOVEMENT IN FUNDS**

	<b>At 1.10.23</b>	<b>Net movement in funds</b>	<b>Transfers between funds</b>	<b>At 30.9.24</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Unrestricted funds</b>				
General fund	55,091	1,583	(7,500)	49,174
<b>Restricted funds</b>				
Restricted	31,000	1,119	7,500	39,619
	<u>86,091</u>	<u>2,702</u>	<u>-</u>	<u>88,793</u>

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

	<b>Incoming resources</b>	<b>Resources expended</b>	<b>Movement in funds</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>Unrestricted funds</b>			
General fund	24,705	(23,122)	1,583
<b>Restricted funds</b>			
Restricted	867,296	(866,177)	1,119
	<u>892,001</u>	<u>(889,299)</u>	<u>2,702</u>

**KEHAL YISROEL D'CHASIDEI GUR**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 30 SEPTEMBER 2024**

**11. MOVEMENT IN FUNDS - continued**

**Comparatives for movement in funds**

	<b>At 1.10.22 £</b>	<b>Net movement in funds £</b>	<b>Transfers between funds £</b>	<b>At 30.9.23 £</b>
<b>Unrestricted funds</b>				
General fund	64,339	2,151	(11,399)	55,091
<b>Restricted funds</b>				
Restricted	50,558	(30,957)	11,399	31,000
<b>TOTAL FUNDS</b>	<u>114,897</u>	<u>(28,806)</u>	<u>-</u>	<u>86,091</u>

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

	<b>Incoming resources £</b>	<b>Resources expended £</b>	<b>Movement in funds £</b>
<b>Unrestricted funds</b>			
General fund	36,650	(34,499)	2,151
<b>Restricted funds</b>			
Restricted	1,156,541	(1,187,498)	(30,957)
<b>TOTAL FUNDS</b>	<u>1,193,191</u>	<u>(1,221,997)</u>	<u>(28,806)</u>

**12. RELATED PARTY DISCLOSURES**

Kollel Gur Trust (a charity) is a related party, having trustees in common, received grants of £30,795 (2023 - £32,301) during the year under review. The charity received restricted donations totalling £16,050 from two trustees.

**KEHAL YISROEL D'CHASIDEI GUR**

England & Wales - Charity number 1114930

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# Accounts

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**KEHAL YISROEL D'CHASIDEI GUR**  
**REPORT OF THE TRUSTEES AND**  
**FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 30 SEPTEMBER 2023**

Sugarwhite Meyer Accountants Ltd  
Chartered Accountants & Statutory Auditor  
First Floor  
94 Stamford Hill  
London  
N16 6XS

**KEHAL YISROEL D'CHASIDEI GUR**

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**KEHAL YISROEL D'CHASIDEI GUR**

**REFERENCE AND ADMINISTRATIVE DETAILS  
FOR THE YEAR ENDED 30 SEPTEMBER 2023**

<b>TRUSTEES</b>	M Pesach Rabbi A Sonszajn (resigned 1.8.23) J Margulies H Pesach
<b>PRINCIPAL ADDRESS</b>	125 Craven Park Road London N15 6BP
<b>REGISTERED CHARITY NUMBER</b>	1114930
<b>INDEPENDENT AUDITORS</b>	Sugarwhite Meyer Accountants Ltd Chartered Accountants & Statutory Auditor First Floor 94 Stamford Hill London N16 6XS
<b>BANKERS</b>	National Westminster Bank Plc 198 Stoke Newington High Street London N16 7GA

# KEHAL YISROEL D'CHASIDEI GUR

## REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30 SEPTEMBER 2023

The trustees present their report with the financial statements of the charity for the year ended 30 September 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).

### REFERENCE AND ADMINISTRATIVE INFORMATION

The information is shown on page 1 of the financial statements and forms part of this report.

### OBJECTIVES AND ACTIVITIES

#### Objective, aims and activities

The objects of the charity are - the advancement of Orthodox Jewish Education, the advancement of the Orthodox Jewish Faith and the relief of the poor, sick and feeble amongst members of the Jewish Faith in any part of the world.

The principal activity in achieving the objects is income from the operating of a voucher system, allowing donors control of their giving in an easy, manageable and tax efficient manner. Incoming resources comprise the restricted fund, being income from gift aided donations into individual and company accounts through the voucher system and the unrestricted fund being other voluntary donations to the charity and fee income from donors to the voucher system.

The trustees confirm that they have given due regard the Charity Commission's guidance on public benefit.

#### Grantmaking policy

On the unrestricted fund are at the discretion of the trustees, they select institutions to be supported according to their personal knowledge of work of the institution. On the restricted fund grants are made in accordance with the wishes of the donor. Checks are undertaken to ensure the recipient's objectives are both charitable and in line with the objectives of the Charity,

### ACHIEVEMENT AND PERFORMANCE

#### Charitable activities

In the year under review there was an decrease in donations received of some 11% and grantmaking by about 7%. This left a deficit for the year. During the year grants were distributed in accordance with the objectives of the charity as shown in the attached financial statements. Charitable activities comprise donations to other charities and individuals by both donors and trustees and the operating cost of providing the service.

### FINANCIAL REVIEW

#### Reserves policy

The charity does not have a specific reserve policy on the unrestricted fund, only that the charity can continue to run. Total reserves held were £86,091 (2022 - £114,897) of which £31,000 were restricted (2022 - £50,558) and comprise amounts gifted to Kehal Yisroel D'Chasidei Gur by individual and corporate donors which are held until disbursed for charitable purposes on behalf of the donor.

### FUTURE PLANS

The trustees anticipate that the charity will continue on a similar basis in the foreseeable future subject to satisfactory income and there are no plans for any major changes.

### STRUCTURE, GOVERNANCE AND MANAGEMENT

#### Structure Governance and Management

The charity was constituted by a Trust Deed dated 22 May 2006.

It is not the intention of the trustees to appoint any new trustees. Should the situation change in the future, the trustees will apply suitable recruitment induction and training procedures.

The day to day running of the charity is delegated to an administrator.

## KEHAL YISROEL D'CHASIDEI GUR

### REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30 SEPTEMBER 2023

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

##### **Risk management**

The trustees have reviewed the major risks to which the charity is exposed and confirm that they have established systems to mitigate them.

#### **STATEMENT OF TRUSTEES' RESPONSIBILITIES**

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

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

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

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

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

M Pesach - Trustee

# REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF KEHAL YISROEL D'CHASIDEI GUR

## Opinion

We have audited the financial statements of Kehal Yisroel D'Chasidei Gur (the 'charity') for the year ended 30 September 2023 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 30 September 2023 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

## Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

## Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

## Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

## Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

## **REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF KEHAL YISROEL D'CHASIDEI GUR**

### **Responsibilities of trustees**

As explained more fully in the Statement of Trustees' Responsibilities, the trustees are responsible for the preparation of the financial statements which give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

### **Our responsibilities for the audit of the financial statements**

We have been appointed as auditors under Section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

In performing an audit, we exercise professional judgment and maintain professional scepticism throughout the audit.

We also identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements. The risk of not detecting a material misstatement resulting from fraud is higher than one for one resulting from error, as fraud may involve collusion, forgery, intentional omissions misrepresentation or override of internal control.

We obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of charity's internal control.

We evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements

We concluded whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about charity's ability to continue as a going concern for a reasonable period of time.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control related matters that we identified during the audit.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our Report of the Independent Auditors.

## REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF KEHAL YISROEL D'CHASIDEI GUR

### **Use of our report**

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Sugarwhite Meyer Accountants Ltd  
Chartered Accountants & Statutory Auditor  
First Floor  
94 Stamford Hill  
London  
N16 6XS

30 July 2024

**KEHAL YISROEL D'CHASIDEI GUR**

**STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 30 SEPTEMBER 2023**

	Notes	Unrestricted fund £	Restricted fund £	2023 Total funds £	2022 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	-	1,156,541	1,156,541	1,297,650
Other trading activities	3	36,650	-	36,650	40,459
<b>Total</b>		<u>36,650</u>	<u>1,156,541</u>	<u>1,193,191</u>	<u>1,338,109</u>
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>					
Grantmaking	4	21,850	1,187,498	1,209,348	1,300,467
Support		12,649	-	12,649	10,836
<b>Total</b>		<u>34,499</u>	<u>1,187,498</u>	<u>1,221,997</u>	<u>1,311,303</u>
<b>NET INCOME/(EXPENDITURE)</b>					
Transfers between funds	11	2,151 <u>(11,399)</u>	(30,957) <u>11,399</u>	(28,806) <u>-</u>	26,806 <u>-</u>
<b>Net movement in funds</b>		(9,248)	(19,558)	(28,806)	26,806
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		64,339	50,558	114,897	88,091
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>55,091</u></u>	<u><u>31,000</u></u>	<u><u>86,091</u></u>	<u><u>114,897</u></u>

The notes form part of these financial statements

**KEHAL YISROEL D'CHASIDEI GUR**

**BALANCE SHEET  
30 SEPTEMBER 2023**

	Notes	2023 £	2022 £
<b>CURRENT ASSETS</b>			
Debtors	8	7,875	7,345
Cash at bank		82,290	110,732
		90,165	118,077
<b>CREDITORS</b>			
Amounts falling due within one year	9	(4,074)	(3,180)
		86,091	114,897
<b>NET CURRENT ASSETS</b>			
		86,091	114,897
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			
		86,091	114,897
<b>NET ASSETS</b>			
		86,091	114,897
<b>FUNDS</b>			
	11		
Unrestricted funds		55,091	64,339
Restricted funds		31,000	50,558
		86,091	114,897
<b>TOTAL FUNDS</b>			
		86,091	114,897

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

M Pesach - Trustee

KEHAL YISROEL D'CHASIDEI GUR

CASH FLOW STATEMENT  
FOR THE YEAR ENDED 30 SEPTEMBER 2023

	Notes	2023 £	2022 £
<b>Cash flows from operating activities</b>			
Cash generated from operations	1	(28,442)	23,889
Net cash (used in)/provided by operating activities		<u>(28,442)</u>	<u>23,889</u>
<b>Change in cash and cash equivalents in the reporting period</b>		<u>(28,442)</u>	<u>23,889</u>
<b>Cash and cash equivalents at the beginning of the reporting period</b>		<u>110,732</u>	<u>86,843</u>
<b>Cash and cash equivalents at the end of the reporting period</b>		<u><u>82,290</u></u>	<u><u>110,732</u></u>

The notes form part of these financial statements

**KEHAL YISROEL D'CHASIDEI GUR**

**NOTES TO THE CASH FLOW STATEMENT  
FOR THE YEAR ENDED 30 SEPTEMBER 2023**

**1. RECONCILIATION OF NET (EXPENDITURE)/INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES**

	<b>2023</b>	<b>2022</b>
	£	£
<b>Net (expenditure)/income for the reporting period (as per the Statement of Financial Activities)</b>	(28,806)	26,806
<b>Adjustments for:</b>		
Increase in debtors	(530)	(3,337)
Increase in creditors	894	420
	<u>          </u>	<u>          </u>
<b>Net cash (used in)/provided by operations</b>	<u><u>(28,442)</u></u>	<u><u>23,889</u></u>

**2. ANALYSIS OF CHANGES IN NET FUNDS**

	<b>At 1.10.22</b>	<b>Cash flow</b>	<b>At 30.9.23</b>
	£	£	£
<b>Net cash</b>			
Cash at bank	110,732	(28,442)	82,290
	<u>          </u>	<u>          </u>	<u>          </u>
	110,732	(28,442)	82,290
	<u>          </u>	<u>          </u>	<u>          </u>
<b>Total</b>	<u><u>110,732</u></u>	<u><u>(28,442)</u></u>	<u><u>82,290</u></u>

The notes form part of these financial statements

# KEHAL YISROEL D'CHASIDEI GUR

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 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**

Expenditure is accounted for on an accruals basis and includes any VAT which cannot be fully recovered and has been classified under headings that aggregate all cost related to the category. .

Grants are only recognised in the accounts when paid.

Support costs are those incurred to assist the work of the charity but are not direct charitable activities.

Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

#### **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.

#### **Going concern**

There are no material uncertainties about the charity's ability to continue.

### 2. DONATIONS AND LEGACIES

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Donations	1,156,541	1,297,650

**KEHAL YISROEL D'CHASIDEI GUR**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 30 SEPTEMBER 2023**

**3. OTHER TRADING ACTIVITIES**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Fee income	36,650	40,459
	<u>          </u>	<u>          </u>

**4. CHARITABLE ACTIVITIES COSTS**

	<b>Grant funding of activities (see note 5)</b>	<b>Support costs (see note 6)</b>	<b>Totals</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Grantmaking	1,209,348	-	1,209,348
Support	-	12,649	12,649
	<u>          </u>	<u>          </u>	<u>          </u>
	<u>1,209,348</u>	<u>12,649</u>	<u>1,221,997</u>

**5. GRANTS PAYABLE**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Grantmaking	1,209,348	1,300,467
	<u>          </u>	<u>          </u>

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

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Relief of poverty	541,048	494,586
Medical	18,277	24,522
Advancement of education	357,041	439,305
Advancement of religion	213,543	270,023
General purposes	-	3,916
Social Welfare	64,298	62,645
	<u>          </u>	<u>          </u>
	<u>1,194,207</u>	<u>1,294,997</u>

Shir Chesed Beis Yisroel	84,681
Amud Hatzdokoh Trust	79,467
Ahavat Yisroel UK	42,760
Yesamach Levav Trust	42,326
The Rehabilitation Trust	41,881
Keren Chochmas Shlomo Trust	39,562
Care All Ltd	35,782
Kollel Gur Trust	32,301
Chevras Mo'oz Ladol	31,094
Zlotchiv	25,687
Others under £25,000	738,666
	<u>          </u>
	<u>1,194,207</u>

**KEHAL YISROEL D'CHASIDEI GUR**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 30 SEPTEMBER 2023**

**5. GRANTS PAYABLE - continued**

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

	<b>2023</b>	<b>2022</b>
	£	£
Relief of poverty	7,000	1,793
Medical	8,141	3,677
	<u>15,141</u>	<u>5,470</u>
	<u>15,141</u>	<u>5,470</u>

**6. SUPPORT COSTS**

	<b>Other</b>	<b>Governance</b>	
	£	costs	Totals
	£	£	£
Support	9,109	3,540	12,649
	<u>9,109</u>	<u>3,540</u>	<u>12,649</u>
	<u>9,109</u>	<u>3,540</u>	<u>12,649</u>

Support costs, included in the above, are as follows:

**Governance costs**

	<b>2023</b>	<b>2022</b>
	<b>Support</b>	<b>Total</b>
	£	activities
	£	£
Auditors' remuneration	1,680	1,500
Auditors' remuneration for non audit work	1,860	1,680
	<u>3,540</u>	<u>3,180</u>
	<u>3,540</u>	<u>3,180</u>

**7. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 30 September 2023 nor for the year ended 30 September 2022.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 30 September 2023 nor for the year ended 30 September 2022.

**8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	<b>2023</b>	<b>2022</b>
	£	£
Tax refunds	7,875	7,345
	<u>7,875</u>	<u>7,345</u>
	<u>7,875</u>	<u>7,345</u>

**KEHAL YISROEL D'CHASIDEI GUR**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 30 SEPTEMBER 2023**

**9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Other creditors	4,074	3,180
	<u>4,074</u>	<u>3,180</u>

**10. ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	<b>Unrestricted fund</b>	<b>Restricted fund</b>	<b>2023 Total funds</b>	<b>2022 Total funds</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Current assets	59,165	31,000	90,165	118,077
Current liabilities	(4,074)	-	(4,074)	(3,180)
	<u>55,091</u>	<u>31,000</u>	<u>86,091</u>	<u>114,897</u>

**11. MOVEMENT IN FUNDS**

	<b>At 1.10.22</b>	<b>Net movement in funds</b>	<b>Transfers between funds</b>	<b>At 30.9.23</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Unrestricted funds</b>				
General fund	64,339	2,151	(11,399)	55,091
<b>Restricted funds</b>				
Restricted	50,558	(30,957)	11,399	31,000
<b>TOTAL FUNDS</b>	<u>114,897</u>	<u>(28,806)</u>	<u>-</u>	<u>86,091</u>

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

	<b>Incoming resources</b>	<b>Resources expended</b>	<b>Movement in funds</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>Unrestricted funds</b>			
General fund	36,650	(34,499)	2,151
<b>Restricted funds</b>			
Restricted	1,156,541	(1,187,498)	(30,957)
<b>TOTAL FUNDS</b>	<u>1,193,191</u>	<u>(1,221,997)</u>	<u>(28,806)</u>

**KEHAL YISROEL D'CHASIDEI GUR**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 30 SEPTEMBER 2023**

**11. MOVEMENT IN FUNDS - continued**

**Comparatives for movement in funds**

	<b>At 1.10.21 £</b>	<b>Net movement in funds £</b>	<b>Transfers between funds £</b>	<b>At 30.9.22 £</b>
<b>Unrestricted funds</b>				
General fund	51,920	(727)	13,146	64,339
<b>Restricted funds</b>				
Restricted	36,171	27,533	(13,146)	50,558
<b>TOTAL FUNDS</b>	<u>88,091</u>	<u>26,806</u>	<u>-</u>	<u>114,897</u>

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

	<b>Incoming resources £</b>	<b>Resources expended £</b>	<b>Movement in funds £</b>
<b>Unrestricted funds</b>			
General fund	40,459	(41,186)	(727)
<b>Restricted funds</b>			
Restricted	1,297,650	(1,270,117)	27,533
<b>TOTAL FUNDS</b>	<u>1,338,109</u>	<u>(1,311,303)</u>	<u>26,806</u>

**12. RELATED PARTY DISCLOSURES**

Kollel Gur Trust (a charity) is a related party, having trustees in common, received grants of £32,301 (2022 - £41,694) during the year under review. The charity received donations totalling £13,400 from two trustees.

**KEHAL YISROEL D'CHASIDEI GUR**

England & Wales - Charity number 1114930

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# Accounts

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**KEHAL YISROEL D'CHASIDEI GUR  
REPORT OF THE TRUSTEES AND  
FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 30 SEPTEMBER 2022**

Sugarwhite Meyer Accountants Ltd  
Chartered Accountants & Statutory Auditor  
First Floor  
94 Stamford Hill  
London  
N16 6XS

**KEHAL YISROEL D'CHASIDEI GUR**

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FOR THE YEAR ENDED 30 SEPTEMBER 2022**

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**KEHAL YISROEL D'CHASIDEI GUR**

**REFERENCE AND ADMINISTRATIVE DETAILS  
FOR THE YEAR ENDED 30 SEPTEMBER 2022**

<b>TRUSTEES</b>	M Pesach Rabbi A Sonszajn J Margulies H Pesach (appointed 1.8.22)
<b>PRINCIPAL ADDRESS</b>	125 Craven Park Road London N15 6BP
<b>REGISTERED CHARITY NUMBER</b>	1114930
<b>INDEPENDENT AUDITORS</b>	Sugarwhite Meyer Accountants Ltd Chartered Accountants & Statutory Auditor First Floor 94 Stamford Hill London N16 6XS
<b>BANKERS</b>	National Westminster Bank Plc 198 Stoke Newington High Street London N16 7GA

# KEHAL YISROEL D'CHASIDEI GUR

## REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30 SEPTEMBER 2022

The trustees present their report with the financial statements of the charity for the year ended 30 September 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).

### REFERENCE AND ADMINISTRATIVE INFORMATION

The information is shown on page 1 of the financial statements and forms part of this report.

### OBJECTIVES AND ACTIVITIES

#### Objective, aims and activities

The objects of the charity are - the advancement of Orthodox Jewish Education, the advancement of the Orthodox Jewish Faith and the relief of the poor, sick and feeble amongst members of the Jewish Faith in any part of the world.

The principal activity in achieving the objects is income from the operating of a voucher system, allowing donors control of their giving in an easy, manageable and tax efficient manner. Incoming resources comprise the restricted fund, being income from gift aided donations into individual and company accounts through the voucher system and the unrestricted fund being other voluntary donations to the charity and fee income from donors to the voucher system.

The trustees confirm that they have given due regard the Charity Commission's guidance on public benefit.

#### Grantmaking policy

On the unrestricted fund are at the the discretion of the trustees, they select institutions to be supported according to their personal knowledge of work of the institution. On the restricted fund grants are made in accordance with the wishes of the donor. Checks are undertaken to ensure the recipient's objectives are both charitable and in line with the objectives of the Charity,

### ACHIEVEMENT AND PERFORMANCE

#### Charitable activities

In the year under review there was an increase in donations received of some 20% and grantmaking by about 13%. This left a surplus for the year. During the year grants were distributed in accordance with the objectives of the charity as shown in the attached financial statements. Charitable activities comprise donations to other charities and individuals by both donors and trustees and the operating cost of providing the service.

### FINANCIAL REVIEW

#### Reserves policy

The charity does not have a specific reserve policy on the unrestricted fund, only that the charity can continue to run. Total reserves held were £114,897 (2021 - £88,091) of which £50,558 were restricted (2021 - £36,171) and comprise amounts gifted to Kehal Yisroel D'Chasidei Gur by individual and corporate donors which are held until disbursed for charitable purposes on behalf of the donor.

### FUTURE PLANS

The trustees anticipate that the charity will continue on a similar basis in the foreseeable future subject to satisfactory income and there are no plans for any major changes.

### STRUCTURE, GOVERNANCE AND MANAGEMENT

#### Structure Governance and Management

The charity was constituted by a Trust Deed dated 22 May 2006.

It is not the intention of the trustees to appoint any new trustees. Should the situation change in the future, the trustees will apply suitable recruitment induction and training procedures.

The day to day running of the charity is delegated to an administrator.

## KEHAL YISROEL D'CHASIDEI GUR

### REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30 SEPTEMBER 2022

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

##### **Risk management**

The trustees have reviewed the major risks to which the charity is exposed and confirm that they have established systems to mitigate them.

#### **STATEMENT OF TRUSTEES' RESPONSIBILITIES**

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

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

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

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

Approved by order of the board of trustees on 25 July 2023 and signed on its behalf by:

M Pesach - Trustee

# REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF KEHAL YISROEL D'CHASIDEI GUR

## Opinion

We have audited the financial statements of Kehal Yisroel D'Chasidei Gur (the 'charity') for the year ended 30 September 2022 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 30 September 2022 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

## Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

## Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

## Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

## Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

## **REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF KEHAL YISROEL D'CHASIDEI GUR**

### **Responsibilities of trustees**

As explained more fully in the Statement of Trustees' Responsibilities, the trustees are responsible for the preparation of the financial statements which give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

### **Our responsibilities for the audit of the financial statements**

We have been appointed as auditors under Section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

In performing an audit, we exercise professional judgment and maintain professional scepticism throughout the audit.

We also identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements. The risk of not detecting a material misstatement resulting from fraud is higher than one for one resulting from error, as fraud may involve collusion, forgery, intentional omissions misrepresentation or override of internal control.

We obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of charity's internal control.

We evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements

We concluded whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about charity's ability to continue as a going concern for a reasonable period of time.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control related matters that we identified during the audit.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our Report of the Independent Auditors.

## **REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF KEHAL YISROEL D'CHASIDEI GUR**

### **Use of our report**

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Sugarwhite Meyer Accountants Ltd  
Chartered Accountants & Statutory Auditor  
First Floor  
94 Stamford Hill  
London  
N16 6XS

25 July 2023

**KEHAL YISROEL D'CHASIDEI GUR**

**STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 30 SEPTEMBER 2022**

	Notes	Unrestricted fund £	Restricted fund £	2022 Total funds £	2021 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	-	1,297,650	1,297,650	1,076,537
Other trading activities	3	40,459	-	40,459	32,054
<b>Total</b>		<u>40,459</u>	<u>1,297,650</u>	<u>1,338,109</u>	<u>1,108,591</u>
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>					
Grantmaking	4	30,350	1,270,117	1,300,467	1,151,509
Support		10,836	-	10,836	8,529
<b>Total</b>		<u>41,186</u>	<u>1,270,117</u>	<u>1,311,303</u>	<u>1,160,038</u>
<b>NET INCOME/(EXPENDITURE)</b>					
Transfers between funds	11	(727)	27,533	26,806	(51,447)
		<u>13,146</u>	<u>(13,146)</u>	<u>-</u>	<u>-</u>
<b>Net movement in funds</b>		12,419	14,387	26,806	(51,447)
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		51,920	36,171	88,091	139,538
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>64,339</u></u>	<u><u>50,558</u></u>	<u><u>114,897</u></u>	<u><u>88,091</u></u>

The notes form part of these financial statements

# KEHAL YISROEL D'CHASIDEI GUR

## BALANCE SHEET 30 SEPTEMBER 2022

	Notes	2022 £	2021 £
<b>CURRENT ASSETS</b>			
Debtors	8	7,345	4,008
Cash at bank		110,732	86,843
		<u>118,077</u>	<u>90,851</u>
<b>CREDITORS</b>			
Amounts falling due within one year	9	(3,180)	(2,760)
		<u>114,897</u>	<u>88,091</u>
<b>NET CURRENT ASSETS</b>			
		<u>114,897</u>	<u>88,091</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			
		114,897	88,091
<b>NET ASSETS</b>		<u>114,897</u>	<u>88,091</u>
<b>FUNDS</b>	11		
Unrestricted funds		64,339	51,920
Restricted funds		50,558	36,171
<b>TOTAL FUNDS</b>		<u>114,897</u>	<u>88,091</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 25 July 2023 and were signed on its behalf by:

M Pesach - Trustee

KEHAL YISROEL D'CHASIDEI GUR

CASH FLOW STATEMENT  
FOR THE YEAR ENDED 30 SEPTEMBER 2022

	Notes	2022 £	2021 £
<b>Cash flows from operating activities</b>			
Cash generated from operations	1	23,889	(49,252)
		<u>23,889</u>	<u>(49,252)</u>
Net cash provided by/(used in) operating activities		<u>23,889</u>	<u>(49,252)</u>
		<u>23,889</u>	<u>(49,252)</u>
<b>Change in cash and cash equivalents in the reporting period</b>		23,889	(49,252)
<b>Cash and cash equivalents at the beginning of the reporting period</b>		86,843	136,095
		<u>86,843</u>	<u>136,095</u>
<b>Cash and cash equivalents at the end of the reporting period</b>		<u>110,732</u>	<u>86,843</u>

The notes form part of these financial statements

**KEHAL YISROEL D'CHASIDEI GUR**

**NOTES TO THE CASH FLOW STATEMENT  
FOR THE YEAR ENDED 30 SEPTEMBER 2022**

**1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES**

	<b>2022</b>	<b>2021</b>
	£	£
<b>Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)</b>	26,806	(51,447)
<b>Adjustments for:</b>		
(Increase)/decrease in debtors	(3,337)	1,955
Increase in creditors	420	240
	<u>23,889</u>	<u>(49,252)</u>
<b>Net cash provided by/(used in) operations</b>	<u><u>23,889</u></u>	<u><u>(49,252)</u></u>

**2. ANALYSIS OF CHANGES IN NET FUNDS**

	<b>At 1.10.21</b>	<b>Cash flow</b>	<b>At 30.9.22</b>
	£	£	£
<b>Net cash</b>			
Cash at bank	86,843	23,889	110,732
	<u>86,843</u>	<u>23,889</u>	<u>110,732</u>
<b>Total</b>	<u><u>86,843</u></u>	<u><u>23,889</u></u>	<u><u>110,732</u></u>

The notes form part of these financial statements

# KEHAL YISROEL D'CHASIDEI GUR

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 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**

Expenditure is accounted for on an accruals basis and includes any VAT which cannot be fully recovered and has been classified under headings that aggregate all cost related to the category. .

Grants are only recognised in the accounts when paid.

Support costs are those incurred to assist the work of the charity but are not direct charitable activities.

Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

#### **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.

#### **Going concern**

There are no material uncertainties about the charity's ability to continue.

### 2. DONATIONS AND LEGACIES

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Donations	1,297,650	1,076,537

**KEHAL YISROEL D'CHASIDEI GUR**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 30 SEPTEMBER 2022**

**3. OTHER TRADING ACTIVITIES**

	<b>2022</b>	<b>2021</b>
	£	£
Fee income	40,459	32,054
	<u>40,459</u>	<u>32,054</u>

**4. CHARITABLE ACTIVITIES COSTS**

	<b>Grant funding of activities (see note 5)</b>	<b>Support costs (see note 6)</b>	<b>Totals</b>
	£	£	£
Grantmaking	1,300,467	-	1,300,467
Support	-	10,836	10,836
	<u>1,300,467</u>	<u>10,836</u>	<u>1,311,303</u>

**5. GRANTS PAYABLE**

	<b>2022</b>	<b>2021</b>
	£	£
Grantmaking	1,300,467	1,151,509
	<u>1,300,467</u>	<u>1,151,509</u>

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

	<b>2022</b>	<b>2021</b>
	£	£
Relief of poverty	494,586	355,141
Medical	24,522	49,729
Advancement of education	439,305	410,506
Advancement of religion	270,023	226,831
General purposes	3,916	46,611
Social Welfare	62,645	57,612
	<u>1,294,997</u>	<u>1,146,430</u>

Shir Chesed Beis Yisroel	137,412	
Amud Hatzdokoh Trust	92,034	
Keren Chochmas Shlomo Trust	51,941	
Yesamach Levav Trust	48,287	
Kollel Gur Trust	41,694	
Chevras Mo'oz Ladol	35,288	
Chasdei Aharon Ltd	32,531	
Others under £25,000	855,810	
	<u>1,294,997</u>	

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

	<b>2022</b>	<b>2021</b>
	£	£
Relief of poverty	1,793	2,549
Medical	3,677	2,530
	<u>5,470</u>	<u>5,079</u>

**KEHAL YISROEL D'CHASIDEI GUR**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 30 SEPTEMBER 2022**

**6. SUPPORT COSTS**

	<b>Other</b>	<b>Governance</b>	<b>Totals</b>
	<b>£</b>	<b>costs</b>	<b>£</b>
Support	7,656	3,180	10,836
	<u>          </u>	<u>          </u>	<u>          </u>

Support costs, included in the above, are as follows:

**Governance costs**

	<b>2022</b>	<b>2021</b>
	<b>Support</b>	<b>Total</b>
	<b>£</b>	<b>activities</b>
	<b>£</b>	<b>£</b>
Auditors' remuneration	1,500	1,260
Auditors' remuneration for non audit work	1,680	1,500
	<u>          </u>	<u>          </u>
	<u>3,180</u>	<u>2,760</u>

**7. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 30 September 2022 nor for the year ended 30 September 2021.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 30 September 2022 nor for the year ended 30 September 2021.

**8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Tax refunds	7,345	4,008
	<u>          </u>	<u>          </u>

**9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Other creditors	3,180	2,760
	<u>          </u>	<u>          </u>

**10. ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	<b>Unrestricted</b>	<b>Restricted</b>	<b>2022</b>	<b>2021</b>
	<b>fund</b>	<b>fund</b>	<b>Total</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>funds</b>	<b>funds</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Current assets	67,519	50,558	118,077	90,851
Current liabilities	(3,180)	-	(3,180)	(2,760)
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
	<u>64,339</u>	<u>50,558</u>	<u>114,897</u>	<u>88,091</u>

**KEHAL YISROEL D'CHASIDEI GUR**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 30 SEPTEMBER 2022**

**11. MOVEMENT IN FUNDS**

	<b>At 1.10.21 £</b>	<b>Net movement in funds £</b>	<b>Transfers between funds £</b>	<b>At 30.9.22 £</b>
<b>Unrestricted funds</b>				
General fund	51,920	(727)	13,146	64,339
<b>Restricted funds</b>				
Restricted	36,171	27,533	(13,146)	50,558
<b>TOTAL FUNDS</b>	<u>88,091</u>	<u>26,806</u>	<u>-</u>	<u>114,897</u>

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

	<b>Incoming resources £</b>	<b>Resources expended £</b>	<b>Movement in funds £</b>
<b>Unrestricted funds</b>			
General fund	40,459	(41,186)	(727)
<b>Restricted funds</b>			
Restricted	1,297,650	(1,270,117)	27,533
<b>TOTAL FUNDS</b>	<u>1,338,109</u>	<u>(1,311,303)</u>	<u>26,806</u>

**Comparatives for movement in funds**

	<b>At 1.10.20 £</b>	<b>Net movement in funds £</b>	<b>Transfers between funds £</b>	<b>At 30.9.21 £</b>
<b>Unrestricted funds</b>				
General fund	58,655	(170)	(6,565)	51,920
<b>Restricted funds</b>				
Restricted	80,883	(51,277)	6,565	36,171
<b>TOTAL FUNDS</b>	<u>139,538</u>	<u>(51,447)</u>	<u>-</u>	<u>88,091</u>

## KEHAL YISROEL D'CHASIDEI GUR

### NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 30 SEPTEMBER 2022

#### 11. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	32,054	(32,224)	(170)
<b>Restricted funds</b>			
Restricted	1,076,537	(1,127,814)	(51,277)
<b>TOTAL FUNDS</b>	<u>1,108,591</u>	<u>(1,160,038)</u>	<u>(51,447)</u>

#### 12. RELATED PARTY DISCLOSURES

Kollel Gur Trust (a charity) is a related party, having three trustees in common, it received grants of £41,694 (2021- £42,025) during the year under review.

**KEHAL YISROEL D'CHASIDEI GUR**

England & Wales - Charity number 1114930

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# Accounts

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**KEHAL YISROEL D'CHASIDEI GUR**  
**REPORT OF THE TRUSTEES AND**  
**FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 30 SEPTEMBER 2021**

Sugarwhite Meyer Accountants Ltd  
Chartered Accountants & Statutory Auditor  
First Floor  
94 Stamford Hill  
London  
N16 6XS

**KEHAL YISROEL D'CHASIDEI GUR**

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FOR THE YEAR ENDED 30 SEPTEMBER 2021**

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**KEHAL YISROEL D'CHASIDEI GUR**

**REFERENCE AND ADMINISTRATIVE DETAILS  
FOR THE YEAR ENDED 30 SEPTEMBER 2021**

<b>TRUSTEES</b>	M Pesach Rabbi A Sonszajn J Margulies
<b>PRINCIPAL ADDRESS</b>	125 Craven Park Road London N15 6BP
<b>REGISTERED CHARITY NUMBER</b>	1114930
<b>INDEPENDENT AUDITORS</b>	Sugarwhite Meyer Accountants Ltd Chartered Accountants & Statutory Auditor First Floor 94 Stamford Hill London N16 6XS
<b>BANKERS</b>	National Westminster Bank Plc 198 Stoke Newington High Street London N16 7GA

# KEHAL YISROEL D'CHASIDEI GUR

## REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30 SEPTEMBER 2021

The trustees present their report with the financial statements of the charity for the year ended 30 September 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).

### REFERENCE AND ADMINISTRATIVE INFORMATION

The information is shown on page 1 of the financial statements and forms part of this report.

### OBJECTIVES AND ACTIVITIES

#### Objective, aims and activities

The objects of the charity are - the advancement of Orthodox Jewish Education, the advancement of the Orthodox Jewish Faith and the relief of the poor, sick and feeble amongst members of the Jewish Faith in any part of the world.

The principal activity in achieving the objects is income from the operating of a voucher system, allowing donors control of their giving in an easy, manageable and tax efficient manner. Incoming resources comprise of the restricted fund, being income from gift aided donations into individual and company accounts through the voucher system and the unrestricted fund being other voluntary donations to the charity and fee income from donors to the voucher system.

The trustees confirm that they have given due regard the Charity Commission's guidance on public benefit.

#### Grantmaking policy

Grants on the unrestricted fund are at the discretion of the trustees. They select institutions to be supported according to their personal knowledge of work of the institution. On the restricted fund grants are made in accordance with the wishes of the donor. Grants are made to charitable institutions and organisations which accord with the objects of the charity.

### ACHIEVEMENT AND PERFORMANCE

#### Charitable activities

Income reduced by just over 3%, grants made during the year were materially the same as in the previous year; there was a deficit for the year. During the year grants were distributed in accordance with the objectives of the charity as shown in the attached financial statements. Charitable activities comprise donations to other charities and individuals by both donors and trustees and the operating cost of providing the service.

### FINANCIAL REVIEW

#### Reserves policy

The charity does not have a specific reserve policy on the unrestricted fund, only that the charity can continue to run. Total reserves held were £88,091 of which £36,171 were restricted (2020 - £139,538) and comprise amounts gifted to Kehal Yisroel D'Chasidei Gur by individual and corporate donors which are held until disbursed for charitable purposes on behalf of the donor.

### FUTURE PLANS

The trustees anticipate that the charity will continue on a similar basis in the foreseeable future subject to satisfactory income and there are no plans for any major changes.

### STRUCTURE, GOVERNANCE AND MANAGEMENT

#### Structure Governance and Management

The charity was constituted by a Trust Deed dated 22 May 2006.

It is not the intention of the trustees to appoint any new trustees. Should the situation change in the future, the trustees will apply suitable recruitment induction and training procedures.

The day to day running of the charity is delegated to an administrator.

## KEHAL YISROEL D'CHASIDEI GUR

### REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30 SEPTEMBER 2021

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

##### **Risk management**

The trustees have reviewed the major risks to which the charity is exposed and confirm that they have established systems to mitigate them.

#### **STATEMENT OF TRUSTEES' RESPONSIBILITIES**

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

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

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

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

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

M Pesach - Trustee

# REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF KEHAL YISROEL D'CHASIDEI GUR

## Opinion

We have audited the financial statements of Kehal Yisroel D'Chasidei Gur (the 'charity') for the year ended 30 September 2021 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 30 September 2021 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

## Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

## Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

## Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

## Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

# REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF KEHAL YISROEL D'CHASIDEI GUR

## **Responsibilities of trustees**

As explained more fully in the Statement of Trustees' Responsibilities, the trustees are responsible for the preparation of the financial statements which give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

## **Our responsibilities for the audit of the financial statements**

We have been appointed as auditors under Section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

In performing an audit, we exercise professional judgment and maintain professional scepticism throughout the audit.

We also identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements. The risk of not detecting a material misstatement resulting from fraud is higher than one for one resulting from error, as fraud may involve collusion, forgery, intentional omissions misrepresentation or override of internal control.

Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of charity's internal control.

Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements

Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about charity's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control related matters that we identified during the audit.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our Report of the Independent Auditors.

**REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF  
KEHAL YISROEL D'CHASIDEI GUR**

**Use of our report**

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Sugarwhite Meyer Accountants Ltd  
Chartered Accountants & Statutory Auditor  
First Floor  
94 Stamford Hill  
London  
N16 6XS

28 July 2022

**KEHAL YISROEL D'CHASIDEI GUR**

**STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 30 SEPTEMBER 2021**

	Notes	Unrestricted fund £	Restricted fund £	2021 Total funds £	2020 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	-	1,076,537	1,076,537	1,101,806
Other trading activities	3	32,054	-	32,054	27,981
<b>Total</b>		32,054	1,076,537	1,108,591	1,129,787
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>	4				
Charitable activities		32,224	1,127,814	1,160,038	1,151,661
<b>NET INCOME/(EXPENDITURE)</b>		(170)	(51,277)	(51,447)	(21,874)
<b>Transfers between funds</b>	11	(6,565)	6,565	-	-
<b>Net movement in funds</b>		(6,735)	(44,712)	(51,447)	(21,874)
<b>RECONCILIATION OF FUNDS</b>					
<b>Total funds brought forward</b>		58,655	80,883	139,538	161,412
<b>TOTAL FUNDS CARRIED FORWARD</b>		51,920	36,171	88,091	139,538

The notes form part of these financial statements

KEHAL YISROEL D'CHASIDEI GUR

BALANCE SHEET  
30 SEPTEMBER 2021

	Notes	2021 £	2020 £
<b>CURRENT ASSETS</b>			
Debtors	8	4,008	5,963
Cash at bank		86,843	136,095
		<u>90,851</u>	<u>142,058</u>
<b>CREDITORS</b>			
Amounts falling due within one year	9	(2,760)	(2,520)
		<u>88,091</u>	<u>139,538</u>
<b>NET CURRENT ASSETS</b>			
		<u>88,091</u>	<u>139,538</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			
		88,091	139,538
		<u>88,091</u>	<u>139,538</u>
<b>NET ASSETS</b>			
		<u>88,091</u>	<u>139,538</u>
<b>FUNDS</b>	11		
Unrestricted funds		51,920	58,655
Restricted funds		36,171	80,883
		<u>88,091</u>	<u>139,538</u>
<b>TOTAL FUNDS</b>		<u>88,091</u>	<u>139,538</u>

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

M Pesach - Trustee

KEHAL YISROEL D'CHASIDEI GUR

CASH FLOW STATEMENT  
FOR THE YEAR ENDED 30 SEPTEMBER 2021

	Notes	2021 £	2020 £
<b>Cash flows from operating activities</b>			
Cash generated from operations	1	(49,252)	(18,292)
Net cash used in operating activities		<u>(49,252)</u>	<u>(18,292)</u>
<b>Change in cash and cash equivalents in the reporting period</b>		<u>(49,252)</u>	<u>(18,292)</u>
<b>Cash and cash equivalents at the beginning of the reporting period</b>		<u>136,095</u>	<u>154,387</u>
<b>Cash and cash equivalents at the end of the reporting period</b>		<u><u>86,843</u></u>	<u><u>136,095</u></u>

The notes form part of these financial statements

**KEHAL YISROEL D'CHASIDEI GUR**

**NOTES TO THE CASH FLOW STATEMENT  
FOR THE YEAR ENDED 30 SEPTEMBER 2021**

<b>1.</b>	<b>RECONCILIATION OF NET EXPENDITURE TO NET CASH FLOW FROM OPERATING ACTIVITIES</b>	<b>2021</b>	<b>2020</b>
		<b>£</b>	<b>£</b>
	<b>Net expenditure for the reporting period (as per the Statement of Financial Activities)</b>	(51,447)	(21,874)
	<b>Adjustments for:</b>		
	Decrease in debtors	1,955	3,582
	Increase in creditors	240	-
	<b>Net cash used in operations</b>	<u>(49,252)</u>	<u>(18,292)</u>

<b>2.</b>	<b>ANALYSIS OF CHANGES IN NET FUNDS</b>	<b>At 1.10.20</b>	<b>Cash flow</b>	<b>At 30.9.21</b>
		<b>£</b>	<b>£</b>	<b>£</b>
	<b>Net cash</b>			
	Cash at bank	136,095	(49,252)	86,843
		<u>136,095</u>	<u>(49,252)</u>	<u>86,843</u>
	<b>Total</b>	<u>136,095</u>	<u>(49,252)</u>	<u>86,843</u>

The notes form part of these financial statements

# KEHAL YISROEL D'CHASIDEI GUR

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 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**

Expenditure is accounted for on an accruals basis and includes any VAT which cannot be fully recovered and has been classified under headings that aggregate all cost related to the category. .

Grants are only recognised in the accounts when paid.

Support costs are those incurred to assist the work of the charity but are not direct charitable activities.

Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

#### **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.

#### **Going concern**

There are no material uncertainties about the charity's ability to continue.

### 2. DONATIONS AND LEGACIES

	2021	2020
	£	£
Donations	1,076,537	1,101,806

**KEHAL YISROEL D'CHASIDEI GUR**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 30 SEPTEMBER 2021**

**3. OTHER TRADING ACTIVITIES**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Fee income	32,054	27,981
	<u>          </u>	<u>          </u>

**4. CHARITABLE ACTIVITIES COSTS**

	<b>Grant funding of activities (see note 5) £</b>	<b>Support costs (see note 6) £</b>	<b>Totals £</b>
Charitable activities	1,151,509	8,529	1,160,038
	<u>          </u>	<u>          </u>	<u>          </u>

**5. GRANTS PAYABLE**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Charitable activities	1,151,509	1,144,101
	<u>          </u>	<u>          </u>

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

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Relief of poverty	355,141	332,889
Medical	49,729	40,715
Advancement of education	410,506	450,376
Advancement of religion	226,831	107,500
General purposes	46,611	202,865
Social Welfare	57,612	-
	<u>          </u>	<u>          </u>
	1,146,430	1,134,345
	<u>          </u>	<u>          </u>

Shir Chesed Beis Yisroel	79,123	
Amud Hatzdokoh Trust	62,934	
Kollel Gur Trust	42,025	
Yesamach Levav Trust	37,066	
Edupoor Ltd	33,970	
Gerrer Shtibel Synagogue	32,966	
Support The Charity Worker	31,713	
Others under £30,000	826,633	
	<u>          </u>	
	1,146,430	
	<u>          </u>	

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

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Relief of poverty	2,549	5,912
Medical	2,530	3,844
	<u>          </u>	<u>          </u>
	5,079	9,756
	<u>          </u>	<u>          </u>

**KEHAL YISROEL D'CHASIDEI GUR**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 30 SEPTEMBER 2021**

**6. SUPPORT COSTS**

	<b>Other</b>	<b>Governance</b>	<b>Totals</b>
	<b>£</b>	<b>costs</b>	<b>£</b>
Charitable activities	5,769	2,760	8,529
	<u>          </u>	<u>          </u>	<u>          </u>

Support costs, included in the above, are as follows:

**Governance costs**

	<b>2021</b>	<b>2020</b>
	<b>Charitable</b>	<b>Total</b>
	<b>activities</b>	<b>activities</b>
	<b>£</b>	<b>£</b>
Auditors' remuneration	1,260	1,260
Auditors' remuneration for non audit work	1,500	1,260
	<u>          </u>	<u>          </u>
	<u>2,760</u>	<u>2,520</u>

**7. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 30 September 2021 nor for the year ended 30 September 2020.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 30 September 2021 nor for the year ended 30 September 2020.

**8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Tax refunds	4,008	5,963
	<u>          </u>	<u>          </u>

**9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Other creditors	2,760	2,520
	<u>          </u>	<u>          </u>

**10. ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	<b>Unrestricted</b>	<b>Restricted</b>	<b>2021</b>	<b>2020</b>
	<b>fund</b>	<b>fund</b>	<b>Total</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>funds</b>	<b>funds</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Current assets	54,680	36,171	90,851	142,058
Current liabilities	(2,760)	-	(2,760)	(2,520)
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
	<u>51,920</u>	<u>36,171</u>	<u>88,091</u>	<u>139,538</u>

**KEHAL YISROEL D'CHASIDEI GUR**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 30 SEPTEMBER 2021**

**11. MOVEMENT IN FUNDS**

	<b>At 1.10.20 £</b>	<b>Net movement in funds £</b>	<b>Transfers between funds £</b>	<b>At 30.9.21 £</b>
<b>Unrestricted funds</b>				
General fund	58,655	(170)	(6,565)	51,920
<b>Restricted funds</b>				
Restricted	80,883	(51,277)	6,565	36,171
<b>TOTAL FUNDS</b>	<u>139,538</u>	<u>(51,447)</u>	<u>-</u>	<u>88,091</u>

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

	<b>Incoming resources £</b>	<b>Resources expended £</b>	<b>Movement in funds £</b>
<b>Unrestricted funds</b>			
General fund	32,054	(32,224)	(170)
<b>Restricted funds</b>			
Restricted	1,076,537	(1,127,814)	(51,277)
<b>TOTAL FUNDS</b>	<u>1,108,591</u>	<u>(1,160,038)</u>	<u>(51,447)</u>

**Comparatives for movement in funds**

	<b>At 1.10.19 £</b>	<b>Net movement in funds £</b>	<b>Transfers between funds £</b>	<b>At 30.9.20 £</b>
<b>Unrestricted funds</b>				
General fund	55,305	(1,794)	5,144	58,655
<b>Restricted funds</b>				
Restricted	106,107	(20,080)	(5,144)	80,883
<b>TOTAL FUNDS</b>	<u>161,412</u>	<u>(21,874)</u>	<u>-</u>	<u>139,538</u>

**KEHAL YISROEL D'CHASIDEI GUR**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 30 SEPTEMBER 2021**

**11. MOVEMENT IN FUNDS - continued**

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

	<b>Incoming resources £</b>	<b>Resources expended £</b>	<b>Movement in funds £</b>
<b>Unrestricted funds</b>			
General fund	27,980	(29,774)	(1,794)
<b>Restricted funds</b>			
Restricted	1,101,807	(1,121,887)	(20,080)
<b>TOTAL FUNDS</b>	<u>1,129,787</u>	<u>(1,151,661)</u>	<u>(21,874)</u>

**12. RELATED PARTY DISCLOSURES**

Kollel Gur Trust (a charity) is a related party being under the control of the same trustees, it received grants of £42,025 (2020 - £48,317) during the year under review.

**KEHAL YISROEL D'CHASIDEI GUR**

England & Wales - Charity number 1114930

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# Accounts

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**KEHAL YISROEL D'CHASIDEI GUR**  
**REPORT OF THE TRUSTEES AND**  
**FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 30 SEPTEMBER 2020**

Sugarwhite Meyer Accountants Ltd  
Chartered Accountants & Statutory Auditor  
First Floor  
94 Stamford Hill  
London  
N16 6XS

**KEHAL YISROEL D'CHASIDEI GUR**

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FOR THE YEAR ENDED 30 SEPTEMBER 2020**

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**KEHAL YISROEL D'CHASIDEI GUR**

**REFERENCE AND ADMINISTRATIVE DETAILS  
FOR THE YEAR ENDED 30 SEPTEMBER 2020**

**TRUSTEES**

M Pesach  
Rabbi A Sonszajn  
J Margulies

**PRINCIPAL ADDRESS**

125 Craven Park Road  
London  
N15 6BP

**REGISTERED CHARITY NUMBER** 1114930

**INDEPENDENT AUDITORS**

Sugarwhite Meyer Accountants Ltd  
Chartered Accountants & Statutory Auditor  
First Floor  
94 Stamford Hill  
London  
N16 6XS

**BANKERS**

National Westminster Bank Plc  
198 Stoke Newington High Street  
London  
N16 7GA

# KEHAL YISROEL D'CHASIDEI GUR

## REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30 SEPTEMBER 2020

The trustees present their report with the financial statements of the charity for the year ended 30 September 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).

### REFERENCE AND ADMINISTRATIVE INFORMATION

The information is shown on page 1 of the financial statements and forms part of this report.

### OBJECTIVES AND ACTIVITIES

#### Objective, aims and activities

The objects of the charity are, the advancement of Orthodox Jewish Education, the advancement of the Orthodox Jewish Faith, and the relief of the poor, sick and feeble amongst members of the Jewish Faith in any part of the world.

The principal activity in achieving the objects is income from the operating of a voucher system, allowing donors control of their giving in an easy manageable, tax efficient manner. Incoming resources comprise of the restricted fund, being income from gift aided donations into individual and company accounts through the voucher system and the unrestricted fund being other voluntary donations to the charity and fee income from donors to the voucher system.

The trustees confirm that they have given due regard the Charity Commission's guidance on public benefit.

#### Grantmaking policy

Grants on the unrestricted fund are at the discretion of the trustees. They select institutions to be supported according to their personal knowledge of work of the institution. On the restricted fund grants are made in accordance with the wishes of the donor. Grants are made to charitable institutions and organisations which accord with the objects of the charity.

### ACHIEVEMENT AND PERFORMANCE

#### Charitable activities

The trustees are pleased with the results of the year. Grants were 18% lower than last year corresponding to an almost 18% reduction in income for the year. There was a deficit for the year. During the year grants were distributed in accordance with the objectives of the charity as shown in the attached financial statements. Charitable activities comprise donations to other charities and individuals by both donors and trustees and the operating cost of providing the service.

### FINANCIAL REVIEW

#### Reserves policy

The charity does not have a specific reserve policy on the unrestricted fund, only that the charity can continue to run. Total reserves held were £139,538 of which £80,883 were restricted (2019 - £161,412) and comprise amounts gifted to Kehal Yisroel D'Chasidei Gur by individual and corporate donors which are held until disbursed for charitable purposes on behalf of the donor.

### FUTURE PLANS

The trustees anticipate that the charity will continue on a similar basis in the foreseeable future subject to satisfactory income and there are no plans for any major changes.

# KEHAL YISROEL D'CHASIDEI GUR

## REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30 SEPTEMBER 2020

### STRUCTURE, GOVERNANCE AND MANAGEMENT

#### Structure Governance and Management

The charity was constituted by a Trust Deed dated 22 May 2006.

It is not the intention of the trustees to appoint any new trustees. Should the situation change in the future, the trustees will apply suitable recruitment induction and training procedures.

The day to day running of the charity is delegated to an administrator.

#### Risk management

The trustees have reviewed the major risks to which the charity is exposed and confirm that they have established systems to mitigate them.

### STATEMENT OF TRUSTEES' RESPONSIBILITIES

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

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

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

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

Approved by order of the board of trustees on 27 July 2021 and signed on its behalf by:

M Pesach - Trustee

# REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF KEHAL YISROEL D'CHASIDEI GUR

## Opinion

We have audited the financial statements of Kehal Yisroel D'Chasidei Gur (the 'charity') for the year ended 30 September 2020 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 30 September 2020 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

## Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

## Conclusions relating to going concern

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charity's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

## Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

## Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

## **REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF KEHAL YISROEL D'CHASIDEI GUR**

### **Responsibilities of trustees**

As explained more fully in the Statement of Trustees' Responsibilities, the trustees are responsible for the preparation of the financial statements which give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

### **Our responsibilities for the audit of the financial statements**

We have been appointed as auditors under Section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our Report of the Independent Auditors.

### **Use of our report**

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Sugarwhite Meyer Accountants Ltd  
Chartered Accountants & Statutory Auditor  
Eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006  
First Floor  
94 Stamford Hill  
London  
N16 6XS

27 July 2021

**KEHAL YISROEL D'CHASIDEI GUR**

**STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 30 SEPTEMBER 2020**

	Notes	Unrestricted fund £	Restricted fund £	2020 Total funds £	2019 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	-	1,101,806	1,101,806	1,340,052
Other trading activities	3	27,980	1	27,981	34,121
<b>Total</b>		27,980	1,101,807	1,129,787	1,374,173
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>	4				
Charitable activities		29,774	1,121,887	1,151,661	1,329,420
<b>NET INCOME/(EXPENDITURE)</b>		(1,794)	(20,080)	(21,874)	44,753
<b>Transfers between funds</b>	11	5,144	(5,144)	-	-
<b>Net movement in funds</b>		3,350	(25,224)	(21,874)	44,753
<b>RECONCILIATION OF FUNDS</b>					
<b>Total funds brought forward</b>		55,305	106,107	161,412	116,659
<b>TOTAL FUNDS CARRIED FORWARD</b>		58,655	80,883	139,538	161,412

The notes form part of these financial statements

**KEHAL YISROEL D'CHASIDEI GUR**

**BALANCE SHEET  
30 SEPTEMBER 2020**

	Notes	2020 £	2019 £
<b>CURRENT ASSETS</b>			
Debtors	8	5,963	9,545
Cash at bank		136,095	154,387
		<u>142,058</u>	<u>163,932</u>
<b>CREDITORS</b>			
Amounts falling due within one year	9	(2,520)	(2,520)
		<u>139,538</u>	<u>161,412</u>
<b>NET CURRENT ASSETS</b>			
		<u>139,538</u>	<u>161,412</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			
		<u>139,538</u>	<u>161,412</u>
<b>NET ASSETS</b>			
		<u>139,538</u>	<u>161,412</u>
<b>FUNDS</b>			
	11		
Unrestricted funds		58,655	55,305
Restricted funds		80,883	106,107
		<u>139,538</u>	<u>161,412</u>
<b>TOTAL FUNDS</b>			
		<u>139,538</u>	<u>161,412</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 27 July 2021 and were signed on its behalf by:

M Pesach - Trustee

KEHAL YISROEL D'CHASIDEI GUR

CASH FLOW STATEMENT  
FOR THE YEAR ENDED 30 SEPTEMBER 2020

	Notes	2020 £	2019 £
<b>Cash flows from operating activities</b>			
Cash generated from operations	1	(18,292)	45,166
Net cash (used in)/provided by operating activities		(18,292)	45,166
<b>Change in cash and cash equivalents in the reporting period</b>		(18,292)	45,166
<b>Cash and cash equivalents at the beginning of the reporting period</b>		154,387	109,221
<b>Cash and cash equivalents at the end of the reporting period</b>		136,095	154,387

The notes form part of these financial statements

**KEHAL YISROEL D'CHASIDEI GUR**

**NOTES TO THE CASH FLOW STATEMENT  
FOR THE YEAR ENDED 30 SEPTEMBER 2020**

**1. RECONCILIATION OF NET (EXPENDITURE)/INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES**

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
<b>Net (expenditure)/income for the reporting period (as per the Statement of Financial Activities)</b>	(21,874)	44,753
<b>Adjustments for:</b>		
Decrease in debtors	3,582	413
	<u>          </u>	<u>          </u>
<b>Net cash (used in)/provided by operations</b>	<u>(18,292)</u>	<u>45,166</u>

**2. ANALYSIS OF CHANGES IN NET FUNDS**

	<b>At 1.10.19</b>	<b>Cash flow</b>	<b>At 30.9.20</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>Net cash</b>			
Cash at bank	154,387	(18,292)	136,095
	<u>          </u>	<u>          </u>	<u>          </u>
	154,387	(18,292)	136,095
	<u>          </u>	<u>          </u>	<u>          </u>
<b>Total</b>	<u>154,387</u>	<u>(18,292)</u>	<u>136,095</u>

The notes form part of these financial statements

# KEHAL YISROEL D'CHASIDEI GUR

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 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**

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 are only recognised in the accounts when paid.

Support costs are those incurred to assist the work of the charity but are not direct charitable activities.

Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

#### **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.

#### **Going concern**

There are no material uncertainties about the charity's ability to continue.

**KEHAL YISROEL D'CHASIDEI GUR**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 30 SEPTEMBER 2020**

<b>2. DONATIONS AND LEGACIES</b>		<b>2020</b>	<b>2019</b>
		<b>£</b>	<b>£</b>
Donations		1,101,806	1,340,052
		<u>                    </u>	<u>                    </u>
<b>3. OTHER TRADING ACTIVITIES</b>		<b>2020</b>	<b>2019</b>
		<b>£</b>	<b>£</b>
Fee income		27,981	34,121
		<u>                    </u>	<u>                    </u>
<b>4. CHARITABLE ACTIVITIES COSTS</b>			
	<b>Grant funding of activities (see note 5)</b>	<b>Support costs (see note 6)</b>	<b>Totals</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Charitable activities	1,144,101	7,560	1,151,661
	<u>                    </u>	<u>                    </u>	<u>                    </u>
<b>5. GRANTS PAYABLE</b>		<b>2020</b>	<b>2019</b>
		<b>£</b>	<b>£</b>
Charitable activities		1,144,101	1,320,177
		<u>                    </u>	<u>                    </u>
The total grants paid to institutions during the year was as follows:			
		<b>2020</b>	<b>2019</b>
		<b>£</b>	<b>£</b>
Relief of poverty		332,889	483,103
Medical		40,715	33,969
Advancement of education		450,376	494,263
Advancement of religion		107,500	142,660
General purposes		202,865	146,456
		<u>                    </u>	<u>                    </u>
		1,134,345	1,300,451
		<u>                    </u>	<u>                    </u>
Keren Hatzolas Doros Alei Siach		102,540	
Yesamach Levav Trust		55,481	
Amud Hatzdokoh Trust		50,451	
The Rehabilitation Trust		48,930	
Kollel Gur Trust		48,317	
Support The Charity Worker		32,118	
Yeshivas Lev Simcha Ltd		31,431	
Gerrer Shtibel Synagogue		30,859	
Others under £30,000		734,220	
		<u>                    </u>	
		1,134,135	
		<u>                    </u>	

**KEHAL YISROEL D'CHASIDEI GUR**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 30 SEPTEMBER 2020**

**5. GRANTS PAYABLE - continued**

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

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Relief of poverty	5,912	15,804
Medical	3,844	2,992
Advancement of education	-	930
	<u>9,756</u>	<u>19,726</u>
	<u>9,756</u>	<u>19,726</u>

**6. SUPPORT COSTS**

	<b>Other</b>	<b>Governance costs</b>	<b>Totals</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Charitable activities	5,040	2,520	7,560
	<u>5,040</u>	<u>2,520</u>	<u>7,560</u>
	<u>5,040</u>	<u>2,520</u>	<u>7,560</u>

Support costs, included in the above, are as follows:

**Governance costs**

	<b>2020</b>	<b>2019</b>
	<b>Charitable activities</b>	<b>Total activities</b>
	<b>£</b>	<b>£</b>
Auditors' remuneration	1,260	1,260
Auditors' remuneration for non audit work	1,260	1,260
	<u>2,520</u>	<u>2,520</u>
	<u>2,520</u>	<u>2,520</u>

**7. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 30 September 2020 nor for the year ended 30 September 2019.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 30 September 2020 nor for the year ended 30 September 2019.

**KEHAL YISROEL D'CHASIDEI GUR**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 30 SEPTEMBER 2020**

**8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Tax refunds	5,963	9,545
	<u>5,963</u>	<u>9,545</u>

**9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Other creditors	2,520	2,520
	<u>2,520</u>	<u>2,520</u>

**10. ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	<b>Unrestricted fund</b>	<b>Restricted fund</b>	<b>2020 Total funds</b>	<b>2019 Total funds</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Current assets	61,175	80,883	142,058	163,932
Current liabilities	(2,520)	-	(2,520)	(2,520)
	<u>58,655</u>	<u>80,883</u>	<u>139,538</u>	<u>161,412</u>

**11. MOVEMENT IN FUNDS**

	<b>At 1.10.19</b>	<b>Net movement in funds</b>	<b>Transfers between funds</b>	<b>At 30.9.20</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Unrestricted funds</b>				
General fund	55,305	(1,794)	5,144	58,655
<b>Restricted funds</b>				
Restricted	106,107	(20,080)	(5,144)	80,883
<b>TOTAL FUNDS</b>	<u>161,412</u>	<u>(21,874)</u>	<u>-</u>	<u>139,538</u>

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

	<b>Incoming resources</b>	<b>Resources expended</b>	<b>Movement in funds</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>Unrestricted funds</b>			
General fund	27,980	(29,774)	(1,794)
<b>Restricted funds</b>			
Restricted	1,101,807	(1,121,887)	(20,080)
<b>TOTAL FUNDS</b>	<u>1,129,787</u>	<u>(1,151,661)</u>	<u>(21,874)</u>

**KEHAL YISROEL D'CHASIDEI GUR**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 30 SEPTEMBER 2020**

**11. MOVEMENT IN FUNDS - continued**

**Comparatives for movement in funds**

	<b>At 1.10.18 £</b>	<b>Net movement in funds £</b>	<b>Transfers between funds £</b>	<b>At 30.9.19 £</b>
<b>Unrestricted funds</b>				
General fund	50,352	(122)	5,075	55,305
<b>Restricted funds</b>				
Restricted	66,307	44,875	(5,075)	106,107
<b>TOTAL FUNDS</b>	<u>116,659</u>	<u>44,753</u>	<u>-</u>	<u>161,412</u>

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

	<b>Incoming resources £</b>	<b>Resources expended £</b>	<b>Movement in funds £</b>
<b>Unrestricted funds</b>			
General fund	34,121	(34,243)	(122)
<b>Restricted funds</b>			
Restricted	1,340,052	(1,295,177)	44,875
<b>TOTAL FUNDS</b>	<u>1,374,173</u>	<u>(1,329,420)</u>	<u>44,753</u>

**12. RELATED PARTY DISCLOSURES**

Kollel Gur Trust (a charity) is a related party being under the control of the same trustees, it received grants of £48,317 (2019 - £41,035) during the year under review.