

BEN AMRAM CHARITABLE TRUST

England & Wales · Charity number 1116847

Details

Other names BEN AMRAM CHARITABLE TRUST

Status Registered

Legal form Trust

Registered 2006-11-16

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

Contact

Address Basement Flat
117 Cazenove Road
London
N16 6AX

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Activities

Objects: THE ADVANCEMENT OF THE ORTHODOX JEWISH RELIGION.THE ADVANCEMENT OF ORTHODOX JEWISH RELIGIOUS EDUCATION AND EDUCATION GENERALLY.THE RELIEF OF POVERTY, OLD AGE ILLNESS, BOTH MENTAL AND PHYSICAL, AND THE RELIEF OF PERSONS SUFFERING FROM DISABILITY.

Activities: THE ADVANCEMENT OF THE ORTHODOX JEWISH RELIGION, THE ADVANCEMENT OF ORTHODOX JEWISH EDUCATION AND EDUCATION GENERALLY. THE RELIEF OF POVERTY, OLD AGE ILLNESS, BOTH MENTAL AND PHYSICAL AND THE RELIEF OF PERSONS SUFFERING FROM DISABILITY.

Classification

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

Geography

- **Area of benefit:** NATIONAL AND OVERSEAS
- Throughout London

Finances

Period end	Income	Expenditure	Assets	Employees
2024-11-30	£994,219	£990,093	£12,151	0
2023-11-30	£984,448	£1,001,642	£8,025	0
2022-11-30	£759,867	£747,264	£0	0
2021-11-30	£1,238,542	£1,373,688	£12,716	0
2020-11-30	£998,987	£929,444	£147,862	0

Trustees

Name	Role	Appointed
Joel Teller		2020-01-08
Moshe Deutsch		2022-07-31
Pearl Dominitz		2022-07-31

BEN AMRAM CHARITABLE TRUST

England & Wales - Charity number 1116847

Accounts

CHARITY REGISTRATION NUMBER: 1116847

Ben Amram Charitable Trust
Unaudited Financial Statements
30 November 2024

BRINDLEY GOLDSTEIN LIMITED

Chartered accountants

103 High Street

Waltham Cross

Herts

EN8 7AN

Ben Amram Charitable Trust

Financial Statements

Year ended 30 November 2024

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Ben Amram Charitable Trust

Trustees' Annual Report

Year ended 30 November 2024

The trustees present their report and the unaudited financial statements of the charity for the year ended 30 November 2024.

Reference and administrative details

Registered charity name	Ben Amram Charitable Trust
Charity registration number	1116847
Principal office	103 Manor Road London N16 5PA

The trustees

Mr J. Teller
Ms P. Dominitz
Mr M. Deutsch

Independent examiner	Brindley Goldstein Limited 103 High Street Waltham Cross Herts EN8 7AN
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Structure, governance and management

The day to day running of the charity is overseen by Mr Joel Teller.

New trustees are appointed based on personal competence, specialist skills and experience. They are inducted into the working of the charity by the current board and are encouraged to read the Charity Commission's various publications.

Status and Administration

The Charity, constituted by trust deed, dated 16 August 1995, is a Registered Charity.

Risk Management

The trustees have a duty to identify and review the risks to which the charity is exposed and are satisfied systems are in place to mitigate its exposure to those risks, in particular those to the operations and finances of the charity.

Ben Amram Charitable Trust

Trustees' Annual Report *(continued)*

Year ended 30 November 2024

Objectives and activities

The advancement of the Orthodox Jewish Religion.

The advancement of Orthodox Jewish Religious education and education generally. The relief of poverty, old age illness, both mental and physical, and the relief of persons suffering from disability.

The charity's aim is to collect donations and to transmit funds to approved charities and institutions as well as needy individuals.

The charity is very reliant on voluntary income and receives donations both from individuals and from businesses.

The charity makes grants to individuals and institutions.

Public Benefit

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit in planning our future activities, and setting our grant making policy for the year, when reviewing our aims and objectives.

Achievements and performance

Charitable Activities

During the year the charity continued to collect funds to be distributed to charitable institutions, religious bodies and poverty-stricken people.

Incoming resources increased by £9,771 to £994,219 (2023: £984,448).

Grants given to individuals amounted to £305,023 (2023: £288,362).

Grants to religious bodies amounted to £217,124 (2023: £264,244).

Donations and gifts to individuals and religious bodies amounted to £455,901 (2023: £438,213).

Financial review

The trustees retain reserves as necessary and where appropriate, consolidate funds in order to finance the operation of the Charity, and to make payments as appropriate.

Plans for future periods

The charity plans to continue to collect and make donations in accordance with its grant making policy as in previous years, for the foreseeable future. There are no plans for any major changes.

Ben Amram Charitable Trust

Trustees' Annual Report *(continued)*

Year ended 30 November 2024

The trustees' annual report was approved on 19 February 2025 and signed on behalf of the board of trustees by:

A handwritten signature in black ink, appearing to read 'J. Teller', with a long, sweeping horizontal flourish extending to the right.

Mr J. Teller
Trustee

Ben Amram Charitable Trust

Independent Examiner's Report to the Trustees of Ben Amram Charitable Trust

Year ended 30 November 2024

I report to the trustees on my examination of the financial statements of Ben Amram Charitable Trust ('the charity') for the year ended 30 November 2024.

Responsibilities and basis of report

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

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

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales (ICAEW), 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 charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Brindley Goldstein Limited
Independent Examiner

103 High Street
Waltham Cross
Herts
EN8 7AN

Ben Amram Charitable Trust

Statement of Financial Activities

Year ended 30 November 2024

		2024		2023
	Note	Unrestricted funds £	Total funds £	Total funds £
Income and endowments				
Donations and legacies	4	<u>994,219</u>	<u>994,219</u>	<u>984,448</u>
Total income		<u>994,219</u>	<u>994,219</u>	<u>984,448</u>
Expenditure				
Expenditure on charitable activities	5,6	<u>990,093</u>	<u>990,093</u>	<u>1,001,642</u>
Total expenditure		<u>990,093</u>	<u>990,093</u>	<u>1,001,642</u>
Net income/(expenditure) and net movement in funds		<u>4,126</u>	<u>4,126</u>	<u>(17,194)</u>
Reconciliation of funds				
Total funds brought forward		<u>8,025</u>	<u>8,025</u>	<u>25,219</u>
Total funds carried forward		<u>12,151</u>	<u>12,151</u>	<u>8,025</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 8 to 12 form part of these financial statements.

Ben Amram Charitable Trust

Statement of Financial Position

30 November 2024

	Note	2024 £	2023 £
Current assets			
Debtors	11	12,082	40,386
Cash at bank and in hand		<u>1,869</u>	<u>231,829</u>
		13,951	272,215
Creditors: amounts falling due within one year	12	<u>1,800</u>	<u>264,190</u>
Net current assets		<u>12,151</u>	<u>8,025</u>
Total assets less current liabilities		<u>12,151</u>	<u>8,025</u>
Net assets		<u>12,151</u>	<u>8,025</u>
Funds of the charity			
Unrestricted funds		<u>12,151</u>	<u>8,025</u>
Total charity funds	13	<u>12,151</u>	<u>8,025</u>

These financial statements were approved by the board of trustees and authorised for issue on 19 February 2025, and are signed on behalf of the board by:



Mr J. Teller
Trustee

Ben Amram Charitable Trust

Statement of Cash Flows

Year ended 30 November 2024

	2024	2023
	£	£
Cash flows from operating activities		
Net income/(expenditure)	4,126	(17,194)
<i>Adjustments for:</i>		
Accrued income	–	(600)
<i>Changes in:</i>		
Trade and other debtors	28,304	(29,029)
Trade and other creditors	<u>(262,390)</u>	<u>263,290</u>
Cash generated from operations	<u>(229,960)</u>	<u>216,467</u>
Net cash (used in)/from operating activities	<u>(229,960)</u>	<u>216,467</u>
Net (decrease)/increase in cash and cash equivalents	(229,960)	216,467
Cash and cash equivalents at beginning of year	<u>231,829</u>	<u>15,362</u>
Cash and cash equivalents at end of year	<u><u>1,869</u></u>	<u><u>231,829</u></u>

The notes on pages 8 to 12 form part of these financial statements.

Ben Amram Charitable Trust

Notes to the Financial Statements

Year ended 30 November 2024

1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is 103 Manor Road, London, N16 5PA.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

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

Disclosure exemptions

Disclosures in respect of financial instruments have not been presented.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

In the process of applying the entity's accounting policies no significant judgements or key sources of estimation were made by management that have any significant effect on the amounts recognised in the financial statements.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Ben Amram Charitable Trust

Notes to the Financial Statements *(continued)*

Year ended 30 November 2024

3. Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

4. Donations and legacies

	Unrestricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Total Funds 2023 £
Donations				
Donations and gifts	994,219	994,219	984,448	984,448

Ben Amram Charitable Trust

Notes to the Financial Statements *(continued)*

Year ended 30 November 2024

5. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Total Funds 2023 £
Charitable activities	989,181	989,181	998,294	998,294
Support costs	912	912	3,348	3,348
	<u>990,093</u>	<u>990,093</u>	<u>1,001,642</u>	<u>1,001,642</u>

6. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Grant funding of activities £	Support costs £	Total funds 2024 £	Total fund 2023 £
Charitable activities	467,034	522,147	–	989,181	998,294
Governance costs	–	–	912	912	3,348
	<u>467,034</u>	<u>522,147</u>	<u>912</u>	<u>990,093</u>	<u>1,001,642</u>

7. Analysis of grants

	2024 £	2023 £
Grants to institutions		
Grants to institutions	217,124	264,244
Grants to individuals		
Grants to individuals	305,023	288,362
Total grants	<u>522,147</u>	<u>552,606</u>

8. Independent examination fees

	2024 £	2023 £
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>900</u>	<u>900</u>

9. Staff costs

The average head count of employees during the year was Nil (2023: Nil).

No employee received employee benefits of more than £60,000 during the year (2023: Nil).

10. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

No trustees expenses have been incurred.

Ben Amram Charitable Trust

Notes to the Financial Statements *(continued)*

Year ended 30 November 2024

11. Debtors

	2024	2023
	£	£
Trade debtors	2,082	40,386
Other debtors	10,000	–
	<u>12,082</u>	<u>40,386</u>

12. Creditors: amounts falling due within one year

	2024	2023
	£	£
Accruals and deferred income	900	900
Other creditors	900	263,290
	<u>1,800</u>	<u>264,190</u>

13. Analysis of charitable funds

Unrestricted funds

	At 1 December 2 023	Income £	Expenditure £	At 30 November 2024 £
General funds	<u>8,025</u>	<u>994,219</u>	<u>(990,093)</u>	<u>12,151</u>

	At 1 December 2 022	Income £	Expenditure £	At 30 November 2023 £
General funds	<u>25,219</u>	<u>984,448</u>	<u>(1,001,642)</u>	<u>8,025</u>

14. Analysis of net assets between funds

	Unrestricted Funds £	Total Funds 2024 £
Current assets	13,951	13,951
Creditors less than 1 year	(1,800)	(1,800)
Net assets	<u>12,151</u>	<u>12,151</u>

	Unrestricted Funds £	Total Funds 2023 £
Current assets	272,215	272,215
Creditors less than 1 year	(264,190)	(264,190)
Net assets	<u>8,025</u>	<u>8,025</u>

Ben Amram Charitable Trust

Notes to the Financial Statements *(continued)*

Year ended 30 November 2024

15. Analysis of changes in net debt

	At 1 Dec 2023	Cash flows	At 30 Nov 2024
	£	£	£
Cash at bank and in hand	<u>231,829</u>	<u>(229,960)</u>	<u>1,869</u>

16. Related parties

No trustee nor any person connected with them received any remuneration, or claimed any expense, during the year, from this or any related Charity. There were no Related Party Transactions in the Year.

BEN AMRAM CHARITABLE TRUST

England & Wales - Charity number 1116847

Accounts

CHARITY REGISTRATION NUMBER: 1116847

Ben Amram Charitable Trust
Unaudited Financial Statements
30 November 2023

BRINDLEY GOLDSTEIN LIMITED

Chartered accountants
103 High Street
Waltham Cross
Herts
EN8 7AN

Ben Amram Charitable Trust

Financial Statements

Year ended 30 November 2023

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Ben Amram Charitable Trust

Trustees' Annual Report

Year ended 30 November 2023

The trustees present their report and the unaudited financial statements of the charity for the year ended 30 November 2023.

Reference and administrative details

Registered charity name Ben Amram Charitable Trust

Charity registration number 1116847

Principal office 103 Manor Road
London
N16 5PA

The trustees

Mr J. Teller
Ms P. Dominitz
Mr M. Deutsch

Independent examiner Brindley Goldstein Limited
103 High Street
Waltham Cross
Herts
EN8 7AN

Structure, governance and management

The day to day running of the charity is overseen by Mr Joel Teller.

New trustees are appointed based on personal competence, specialist skills and experience. They are inducted into the working of the charity by the current board and are encouraged to read the Charity Commission's various publications.

Status and Administration

The Charity, constituted by trust deed, dated 16 August 1995, is a Registered Charity.

Risk Management

The trustees have a duty to identify and review the risks to which the charity is exposed and are satisfied systems are in place to mitigate its exposure to those risks, in particular those to the operations and finances of the charity.

Ben Amram Charitable Trust

Trustees' Annual Report *(continued)*

Year ended 30 November 2023

Objectives and activities

The advancement of the Orthodox Jewish Religion.

The advancement of Orthodox Jewish Religious education and education generally. The relief of poverty, old age illness, both mental and physical, and the relief of persons suffering from disability.

The charity's aim is to collect donations and to transmit funds to approved charities and institutions as well as needy individuals.

The charity is very reliant on voluntary income and receives donations both from individuals and from businesses.

The charity makes grants to individuals and institutions.

Public Benefit

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit in planning our future activities, and setting our grant making policy for the year, when reviewing our aims and objectives.

Achievements and performance

Charitable Activities

During the year the charity continued to collect funds to be distributed to charitable institutions, religious bodies and poverty-stricken people.

Incoming resources increased by £224,681 to £984,448 (2022: £759,767).

Grants given to individuals amounted to £288,362 (2022: £85,257).

Grants to religious bodies amounted to £264,244 (2022: £204,485).

Donations and gifts to individuals and religious bodies amounted to £438,213 (2022: £447,588).

Financial review

The trustees retain reserves as necessary and where appropriate, consolidate funds in order to finance the operation of the Charity, and to make payments as appropriate.

Plans for future periods

The charity plans to continue to collect and make donations in accordance with its grant making policy as in previous years, for the foreseeable future. There are no plans for any major changes.

Ben Amram Charitable Trust

Trustees' Annual Report *(continued)*

Year ended 30 November 2023

The trustees' annual report was approved on 26 September 2024 and signed on behalf of the board of trustees by:



Mr J. Teller
Trustee

Ben Amram Charitable Trust

Independent Examiner's Report to the Trustees of Ben Amram Charitable Trust

Year ended 30 November 2023

I report to the trustees on my examination of the financial statements of Ben Amram Charitable Trust ('the charity') for the year ended 30 November 2023.

Responsibilities and basis of report

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

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

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales (ICAEW), 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 charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Brindley Goldstein Limited
Independent Examiner

103 High Street
Waltham Cross
Herts
EN8 7AN

Ben Amram Charitable Trust

Statement of Financial Activities

Year ended 30 November 2023

		2023		2022
	Note	Unrestricted funds £	Total funds £	Total funds £
Income and endowments				
Donations and legacies	4	984,448	984,448	759,667
Charitable activities	5	—	—	100
Total income		<u>984,448</u>	<u>984,448</u>	<u>759,767</u>
Expenditure				
Expenditure on charitable activities	6,7	1,001,642	1,001,642	747,264
Total expenditure		<u>1,001,642</u>	<u>1,001,642</u>	<u>747,264</u>
Net (expenditure)/income and net movement in funds		<u>(17,194)</u>	<u>(17,194)</u>	<u>12,503</u>
Reconciliation of funds				
Total funds brought forward		25,219	25,219	12,716
Total funds carried forward		<u>8,025</u>	<u>8,025</u>	<u>25,219</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 8 to 12 form part of these financial statements.

Ben Amram Charitable Trust

Statement of Financial Position

30 November 2023

	Note	2023 £	2022 £
Current assets			
Debtors	12	40,386	11,357
Cash at bank and in hand		<u>231,829</u>	<u>15,362</u>
		272,215	26,719
Creditors: amounts falling due within one year	13	<u>264,190</u>	<u>1,500</u>
Net current assets		<u>8,025</u>	<u>25,219</u>
Total assets less current liabilities		<u>8,025</u>	<u>25,219</u>
Net assets		<u>8,025</u>	<u>25,219</u>
Funds of the charity			
Unrestricted funds		<u>8,025</u>	<u>25,219</u>
Total charity funds	14	<u>8,025</u>	<u>25,219</u>

These financial statements were approved by the board of trustees and authorised for issue on 26 September 2024, and are signed on behalf of the board by:



Mr J. Teller
Trustee

The notes on pages 8 to 12 form part of these financial statements.

Ben Amram Charitable Trust

Statement of Cash Flows

Year ended 30 November 2023

	2023	2022
	£	£
Cash flows from operating activities		
Net (expenditure)/income	(17,194)	12,503
<i>Adjustments for:</i>		
Accrued income	(600)	(3,900)
<i>Changes in:</i>		
Trade and other debtors	(29,029)	(1,196)
Trade and other creditors	263,290	-
Cash generated from operations	<u>216,467</u>	<u>7,407</u>
Net cash from operating activities	<u>216,467</u>	<u>7,407</u>
Net increase in cash and cash equivalents	216,467	7,407
Cash and cash equivalents at beginning of year	<u>15,362</u>	<u>7,955</u>
Cash and cash equivalents at end of year	<u>231,829</u>	<u>15,362</u>

The notes on pages 8 to 12 form part of these financial statements.

Ben Amram Charitable Trust

Notes to the Financial Statements

Year ended 30 November 2023

1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is 103 Manor Road, London, N16 5PA.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

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

Disclosure exemptions

Disclosures in respect of financial instruments have not been presented.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

In the process of applying the entity's accounting policies no significant judgements or key sources of estimation were made by management that have any significant effect on the amounts recognised in the financial statements.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Ben Amram Charitable Trust

Notes to the Financial Statements *(continued)*

Year ended 30 November 2023

3. Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

4. Donations and legacies

	Unrestricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Total Funds 2022 £
Donations				
Donations and gifts	<u>984,448</u>	<u>984,448</u>	<u>759,667</u>	<u>759,667</u>

Ben Amram Charitable Trust

Notes to the Financial Statements *(continued)*

Year ended 30 November 2023

5. Charitable activities

	Unrestricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Total Funds 2022 £
Other income from charitable activities	—	—	100	100

6. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Total Funds 2022 £
Charitable activities	998,294	998,294	745,764	745,764
Support costs	3,348	3,348	1,500	1,500
	<u>1,001,642</u>	<u>1,001,642</u>	<u>747,264</u>	<u>747,264</u>

7. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Grant funding of activities £	Support costs £	Total funds 2023 £	Total fund 2022 £
Charitable activities	445,688	552,606	—	998,294	745,764
Governance costs	—	—	3,348	3,348	1,500
	<u>445,688</u>	<u>552,606</u>	<u>3,348</u>	<u>1,001,642</u>	<u>747,264</u>

8. Analysis of grants

	2023 £	2022 £
Grants to institutions		
Grants to institutions	264,244	204,485
Grants to individuals		
Grants to individuals	288,362	85,257
Total grants	<u>552,606</u>	<u>289,742</u>

9. Independent examination fees

	2023 £	2022 £
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>900</u>	<u>1,500</u>

10. Staff costs

The average head count of employees during the year was Nil (2022: Nil).

Ben Amram Charitable Trust

Notes to the Financial Statements *(continued)*

Year ended 30 November 2023

10. Staff costs *(continued)*

No employee received employee benefits of more than £60,000 during the year (2022: Nil).

11. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

No trustees expenses have been incurred.

12. Debtors

	2023	2022
	£	£
Trade debtors	40,386	2,147
Other debtors	–	9,210
	<u>40,386</u>	<u>11,357</u>

13. Creditors: amounts falling due within one year

	2023	2022
	£	£
Accruals and deferred income	900	1,500
Other creditors	263,290	–
	<u>264,190</u>	<u>1,500</u>

14. Analysis of charitable funds

Unrestricted funds

	At 1 December 2 022	Income £	Expenditure £	At 30 November 2023 £
General funds	<u>25,219</u>	<u>984,448</u>	<u>(1,001,642)</u>	<u>8,025</u>

	At 1 December 2 021	Income £	Expenditure £	At 30 November 2022 £
General funds	<u>12,716</u>	<u>759,767</u>	<u>(747,264)</u>	<u>25,219</u>

Ben Amram Charitable Trust

Notes to the Financial Statements *(continued)*

Year ended 30 November 2023

15. Analysis of net assets between funds

	Unrestricted Funds	Total Funds 2023
	£	£
Current assets	272,215	272,215
Creditors less than 1 year	(264,190)	(264,190)
Net assets	<u>8,025</u>	<u>8,025</u>

	Unrestricted Funds	Total Funds 2022
	£	£
Current assets	26,719	26,719
Creditors less than 1 year	(1,500)	(1,500)
Net assets	<u>25,219</u>	<u>25,219</u>

16. Analysis of changes in net debt

	At 1 Dec 2022	Cash flows	At 30 Nov 2023
	£	£	£
Cash at bank and in hand	<u>15,362</u>	<u>216,467</u>	<u>231,829</u>

17. Related parties

No trustee nor any person connected with them received any remuneration, or claimed any expense, during the year, from this or any related Charity. There were no Related Party Transactions in the Year.

BEN AMRAM CHARITABLE TRUST

England & Wales - Charity number 1116847

Accounts

Ben Amram Charitable Trust
Unaudited Financial Statements
30 November 2022

BRINDLEY GOLDSTEIN LIMITED

Chartered accountants
103 High Street
Waltham Cross
Herts
EN8 7AN

Ben Amram Charitable Trust

Financial Statements

Year ended 30 November 2022

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Ben Amram Charitable Trust

Trustees' Annual Report

Year ended 30 November 2022

The trustees present their report and the unaudited financial statements of the charity for the year ended 30 November 2022.

Reference and administrative details

Registered charity name Ben Amram Charitable Trust

Charity registration number 1116847

Principal office

The trustees

Mr J Teller
Ms P Dominitz
Mr M Deutsch

Independent examiner Brindley Goldstein Limited
103 High Street
Waltham Cross
Herts
EN8 7AN

Structure, governance and management

The day to day running of the charity is overseen by Mr Joel Teller.

New trustees are appointed based on personal competence, specialist skills and experience. They are inducted into the working of the charity by the current board and are encouraged to read the Charity Commission's various publications.

Status and Administration

The Charity, constituted by trust deed, dated 16 August 1995, is a Registered Charity.

Risk Management

The trustees have a duty to identify and review the risks to which the charity is exposed and are satisfied systems are in place to mitigate its exposure to those risks, in particular those to the operations and finances of the charity.

Ben Amram Charitable Trust

Trustees' Annual Report *(continued)*

Year ended 30 November 2022

Objectives and activities

The advancement of the Orthodox Jewish Religion.

The advancement of Orthodox Jewish Religious education and education generally. The relief of poverty, old age illness, both mental and physical, and the relief of persons suffering from disability.

The charity's aim is to collect donations and to transmit funds to approved charities and institutions as well as needy individuals.

The charity is very reliant on voluntary income and receives donations both from individuals and from businesses.

The charity makes grants to individuals and institutions.

Public Benefit

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit in planning our future activities, and setting our grant making policy for the year, when reviewing our aims and objectives.

Achievements and performance

Charitable Activities

During the year the charity continued to collect funds to be distributed to charitable institutions, religious bodies and poverty-stricken people.

Incoming resources decreased by £478,775 to £759,767 (2021: £1,238,542).

Grants given to individuals amounted to £85,257 (2021: £636,179).

Grants to religious bodies amounted to £204,485 (2021: £526,614).

Donations and gifts to individuals and religious bodies amounted to £447,588 (2021: £198,248).

Financial review

The trustees retain reserves as necessary and where appropriate, consolidate funds in order to finance the operation of the Charity, and to make payments as appropriate.

Plans for future periods

The charity plans to continue to collect and make donations in accordance with its grant making policy as in previous years, for the foreseeable future. There are no plans for any major changes.

Ben Amram Charitable Trust

Trustees' Annual Report *(continued)*

Year ended 30 November 2022

The trustees' annual report was approved on 24 July 2023 and signed on behalf of the board of trustees by:

Mr J Teller
Trustee

Ben Amram Charitable Trust

Independent Examiner's Report to the Trustees of Ben Amram Charitable Trust

Year ended 30 November 2022

I report to the trustees on my examination of the financial statements of Ben Amram Charitable Trust ('the charity') for the year ended 30 November 2022.

Responsibilities and basis of report

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

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

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales (ICAEW), 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 charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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



Brindley Goldstein Limited
Independent Examiner

103 High Street
Waltham Cross
Herts
EN8 7AN

Ben Amram Charitable Trust

Statement of Financial Activities

Year ended 30 November 2022

		2022		2021
	Note	Unrestricted funds £	Total funds £	Total funds £
Income and endowments				
Donations and legacies	4	759,667	759,667	1,237,974
Charitable activities	5	100	100	568
Total income		<u>759,767</u>	<u>759,767</u>	<u>1,238,542</u>
Expenditure				
Expenditure on charitable activities	6,7	<u>747,264</u>	<u>747,264</u>	<u>1,373,688</u>
Total expenditure		<u>747,264</u>	<u>747,264</u>	<u>1,373,688</u>
Net income/(expenditure) and net movement in funds		<u>12,503</u>	<u>12,503</u>	<u>(135,146)</u>
Reconciliation of funds				
Total funds brought forward		<u>12,716</u>	<u>12,716</u>	<u>147,862</u>
Total funds carried forward		<u>25,219</u>	<u>25,219</u>	<u>12,716</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 8 to 13 form part of these financial statements.

Ben Amram Charitable Trust

Statement of Financial Position

30 November 2022

	Note	2022 £	2021 £
Current assets			
Debtors	13	11,357	10,161
Cash at bank and in hand		15,362	7,955
		<u>26,719</u>	<u>18,116</u>
Creditors: amounts falling due within one year	14	1,500	5,400
Net current assets		<u>25,219</u>	<u>12,716</u>
Total assets less current liabilities		<u>25,219</u>	<u>12,716</u>
Net assets		<u>25,219</u>	<u>12,716</u>
Funds of the charity			
Unrestricted funds		25,219	12,716
Total charity funds	15	<u>25,219</u>	<u>12,716</u>

These financial statements were approved by the board of trustees and authorised for issue on 24 July 2023, and are signed on behalf of the board by:

Mr J Teller
Trustee

The notes on pages 8 to 13 form part of these financial statements.

Ben Amram Charitable Trust

Statement of Cash Flows

Year ended 30 November 2022

	2022	2021
	£	£
Cash flows from operating activities		
Net income/(expenditure)	12,503	(135,146)
<i>Adjustments for:</i>		
Accrued (income)/expenses	(3,900)	5,100
<i>Changes in:</i>		
Trade and other debtors	(1,196)	(4,743)
Cash generated from operations	<u>7,407</u>	<u>(134,789)</u>
Net cash from/(used in) operating activities	<u>7,407</u>	<u>(134,789)</u>
Net increase/(decrease) in cash and cash equivalents	7,407	(134,789)
Cash and cash equivalents at beginning of year	<u>7,955</u>	<u>142,744</u>
Cash and cash equivalents at end of year	<u>15,362</u>	<u>7,955</u>

The notes on pages 8 to 13 form part of these financial statements.

Ben Amram Charitable Trust

Notes to the Financial Statements

Year ended 30 November 2022

1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is 103 Manor Road, London, N16 5PA.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

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

Disclosure exemptions

Disclosures in respect of financial instruments have not been presented.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

In the process of applying the entity's accounting policies no significant judgements or key sources of estimation were made by management that have any significant effect on the amounts recognised in the financial statements.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Ben Amram Charitable Trust

Notes to the Financial Statements *(continued)*

Year ended 30 November 2022

3. Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Ben Amram Charitable Trust

Notes to the Financial Statements *(continued)*

Year ended 30 November 2022

4. Donations and legacies

	Unrestricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Total Funds 2021 £
Donations				
Donations and gifts	759,667	759,667	1,237,974	1,237,974

5. Charitable activities

	Unrestricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Total Funds 2021 £
Other income from charitable activities	100	100	568	568

Ben Amram Charitable Trust

Notes to the Financial Statements (continued)

Year ended 30 November 2022

6. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Total Funds 2021 £
Charitable activities	745,764	745,764	1,368,288	1,368,288
Support costs	1,500	1,500	5,400	5,400
	<u>747,264</u>	<u>747,264</u>	<u>1,373,688</u>	<u>1,373,688</u>

7. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Grant funding of activities £	Support costs £	Total funds 2022 £	Total fund 2021 £
Charitable activities	456,022	289,742	–	745,764	1,368,288
Governance costs	–	–	1,500	1,500	5,400
	<u>456,022</u>	<u>289,742</u>	<u>1,500</u>	<u>747,264</u>	<u>1,373,688</u>

8. Analysis of grants

	2022 £	2021 £
Grants to institutions		
Grants to institutions	204,485	526,614
Grants to individuals		
Grants to individuals	85,257	636,179
Total grants	<u>289,742</u>	<u>1,162,793</u>

9. Auditors remuneration

	2022 £	2021 £
Fees payable for the audit of the financial statements	–	5,400

10. Independent examination fees

	2022 £	2021 £
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>1,500</u>	<u>–</u>

11. Staff costs

The average head count of employees during the year was Nil (2021: Nil).

No employee received employee benefits of more than £60,000 during the year (2021: Nil).

Ben Amram Charitable Trust

Notes to the Financial Statements *(continued)*

Year ended 30 November 2022

12. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

No trustees expenses have been incurred.

13. Debtors

	2022	2021
	£	£
Trade debtors	2,147	741
Other debtors	9,210	9,420
	<u>11,357</u>	<u>10,161</u>

14. Creditors: amounts falling due within one year

	2022	2021
	£	£
Accruals and deferred income	1,500	5,400
	<u>1,500</u>	<u>5,400</u>

15. Analysis of charitable funds

Unrestricted funds

	At 1 December 2021 £	Income £	Expenditure £	At 30 November 2022 £
General funds	<u>12,716</u>	<u>759,767</u>	<u>(747,264)</u>	<u>25,219</u>

	At 1 December 2020 £	Income £	Expenditure £	At 30 November 2021 £
General funds	<u>147,862</u>	<u>1,238,542</u>	<u>(1,373,688)</u>	<u>12,716</u>

Ben Amram Charitable Trust

Notes to the Financial Statements *(continued)*

Year ended 30 November 2022

16. Analysis of net assets between funds

	Unrestricted Funds £	Total Funds 2022 £
Current assets	26,719	26,719
Creditors less than 1 year	(1,500)	(1,500)
Net assets	<u>25,219</u>	<u>25,219</u>

	Unrestricted Funds £	Total Funds 2021 £
Current assets	18,116	18,116
Creditors less than 1 year	(5,400)	(5,400)
Net assets	<u>12,716</u>	<u>12,716</u>

17. Analysis of changes in net debt

	At 1 Dec 2021 £	Cash flows £	At 30 Nov 2022 £
Cash at bank and in hand	<u>7,955</u>	<u>7,407</u>	<u>15,362</u>

18. Related parties

No trustee nor any person connected with them received any remuneration, or claimed any expense, during the year, from this or any related Charity. There were no Related Party Transactions in the Year.

BEN AMRAM CHARITABLE TRUST

England & Wales - Charity number 1116847

Accounts

CHARITY REGISTRATION NUMBER: 1116847

Ben Amram Charitable Trust
Financial Statements
30 November 2021

BRINDLEY GOLDSTEIN LIMITED

Chartered accountants & statutory auditor
103 High Street
Waltham Cross
Herts
EN8 7AN

Ben Amram Charitable Trust

Financial Statements

Year ended 30 November 2021

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Ben Amram Charitable Trust

Trustees' Annual Report

Year ended 30 November 2021

The trustees present their report and the financial statements of the charity for the year ended 30 November 2021.

Reference and administrative details

Registered charity name Ben Amram Charitable Trust

Charity registration number 1116847

Principal office

The trustees

Mr J Teller
Ms P Dominitz
Mr M Deutsch

Auditor Brindley Goldstein Limited
Chartered accountants & statutory auditor
103 High Street
Waltham Cross
Herts
EN8 7AN

Structure, governance and management

The day to day running of the charity is overseen by Mr Joel Teller.

New trustees are appointed based on personal competence, specialist skills and experience. They are inducted into the working of the charity by the current board and are encouraged to read the Charity Commission's various publications.

Status and Administration

The Charity, constituted by trust deed, dated 16 August 1995, is a Registered Charity.

Risk Management

The trustees have a duty to identify and review the risks to which the charity is exposed and are satisfied systems are in place to mitigate its exposure to those risks, in particular those to the operations and finances of the charity.

Ben Amram Charitable Trust

Trustees' Annual Report *(continued)*

Year ended 30 November 2021

Objectives and activities

The advancement of the Orthodox Jewish Religion.

The advancement of Orthodox Jewish Religious education and education generally. The relief of poverty, old age illness, both mental and physical, and the relief of persons suffering from disability.

The charity's aim is to collect donations and to transmit funds to approved charities and institutions as well as needy individuals.

The charity is very reliant on voluntary income and receives donations both from individuals and from businesses.

The charity makes grants to individuals and institutions.

Public Benefit

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit in planning our future activities, and setting our grant making policy for the year, when reviewing our aims and objectives.

Achievements and performance

Charitable Activities

During the year the charity continued to collect funds to be distributed to charitable institutions, religious bodies and poverty-stricken people.

The trustees are satisfied with the results for the year. Incoming resources increased by £239,555 to £1,238,542 (2020: £998,987).

Grants given to individuals amounted to £636,179 (2020: £373,921).

Grants to religious bodies amounted to £526,614 (2020: £552,567).

Donations and gifts to individuals and religious bodies amounted to £198,248.

Financial review

The trustees retain reserves as necessary and where appropriate, consolidate funds in order to finance the operation of the Charity, and to make payments as appropriate.

Plans for future periods

The charity plans to continue to collect and make donations in accordance with its grant making policy as in previous years, for the foreseeable future. There are no plans for any major changes.

Ben Amram Charitable Trust

Trustees' Annual Report *(continued)*

Year ended 30 November 2021

Trustees' responsibilities statement

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

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

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK 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 adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, 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.

The trustees' annual report was approved on 29 September 2022 and signed on behalf of the board of trustees by:



Mr J Teller
Trustee

Ben Amram Charitable Trust

Independent Auditor's Report to the Members of Ben Amram Charitable Trust

Year ended 30 November 2021

Opinion

We have audited the financial statements of Ben Amram Charitable Trust (the 'charity') for the year ended 30 November 2021 which comprise the statement of financial activities, statement of financial position, statement of cash flows and the related notes, 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, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (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 November 2021 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- 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 auditor's 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.

Ben Amram Charitable Trust

Independent Auditor's Report to the Members of Ben Amram Charitable Trust *(continued)*

Year ended 30 November 2021

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. 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

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Charities Act 2011 requires us to report to you if, in our opinion:

- the information given in the trustees' report is inconsistent in any material respect with the financial statements; or
- adequate 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.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees are responsible for the preparation of the financial statements and for being satisfied that they 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.

Ben Amram Charitable Trust

Independent Auditor's Report to the Members of Ben Amram Charitable Trust (continued)

Year ended 30 November 2021

Auditor's responsibilities for the audit of the financial statements

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 an auditor's report 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.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Identifying and testing journal entries and the overall accounting records, particularly those that were significant and unusual.

Reviewing the financial statement disclosures and determining whether accounting policies have been appropriately applied.

Assessing the extent of compliance, or lack of, with relevant laws and regulations.

Testing key revenue lines, for evidence of management bias.

Verification of key assets.

Obtaining third-party confirmation of material balances.

Documenting and verifying all significant related party balances and transactions.

Reviewing documentation such as the company board minutes, correspondence with solicitors, for discussions of irregularities including fraud.

As part of an audit in accordance with ISAs (UK), 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, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the 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 the internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.

Ben Amram Charitable Trust

Independent Auditor's Report to the Members of Ben Amram Charitable Trust (continued)

Year ended 30 November 2021

- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the charity's members, as a body, in accordance with section 144 of the Charities Act 2011 and regulations made under section 154 of that Act. Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditor's 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 members as a body, for our audit work, for this report, or for the opinions we have formed.



Mr Charles Goldstein (Senior Statutory Auditor)

For and on behalf of
Brindley Goldstein Limited
Chartered accountants & statutory auditor
103 High Street
Waltham Cross
Herts
EN8 7AN

29 September 2022

Ben Amram Charitable Trust

Statement of Financial Activities

Year ended 30 November 2021

		2021		2020
	Note	Unrestricted funds £	Total funds £	Total funds £
Income and endowments				
Donations and legacies	4	1,237,974	1,237,974	998,987
Charitable activities	5	568	568	–
Total income		<u>1,238,542</u>	<u>1,238,542</u>	<u>998,987</u>
Expenditure				
Expenditure on raising funds:				
Costs of other trading activities	6	–	–	536
Expenditure on charitable activities	7,8	1,373,688	1,373,688	928,908
Total expenditure		<u>1,373,688</u>	<u>1,373,688</u>	<u>929,444</u>
Net (expenditure)/income and net movement in funds		<u>(135,146)</u>	<u>(135,146)</u>	<u>69,543</u>
Reconciliation of funds				
Total funds brought forward		147,862	147,862	78,319
Total funds carried forward		<u>12,716</u>	<u>12,716</u>	<u>147,862</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 11 to 16 form part of these financial statements.

Ben Amram Charitable Trust

Statement of Financial Position

30 November 2021

	Note	2021 £	2020 £
Current assets			
Debtors	13	10,161	5,418
Cash at bank and in hand		<u>7,955</u>	<u>142,744</u>
		18,116	148,162
Creditors: amounts falling due within one year	14	<u>5,400</u>	<u>300</u>
Net current assets		12,716	147,862
Total assets less current liabilities		<u>12,716</u>	<u>147,862</u>
Net assets		<u>12,716</u>	<u>147,862</u>
Funds of the charity			
Unrestricted funds		<u>12,716</u>	<u>147,862</u>
Total charity funds	15	<u>12,716</u>	<u>147,862</u>

These financial statements were approved by the board of trustees and authorised for issue on 29 September 2022, and are signed on behalf of the board by:



Mr J Teller
Trustee

The notes on pages 11 to 16 form part of these financial statements.

Ben Amram Charitable Trust

Statement of Cash Flows

Year ended 30 November 2021

	2021 £	2020 £
Cash flows from operating activities		
Net (expenditure)/income	(135,146)	69,543
<i>Adjustments for:</i>		
Accrued expenses	5,100	300
Other operating cash flow adjustment	–	78,319
<i>Changes in:</i>		
Trade and other debtors	(4,743)	(5,418)
Cash generated from operations	<u>(134,789)</u>	<u>142,744</u>
Net cash (used in)/from operating activities	<u>(134,789)</u>	<u>142,744</u>
Net (decrease)/increase in cash and cash equivalents	(134,789)	142,744
Cash and cash equivalents at beginning of year	142,744	–
Cash and cash equivalents at end of year	<u>7,955</u>	<u>142,744</u>

The notes on pages 11 to 16 form part of these financial statements.

Ben Amram Charitable Trust

Notes to the Financial Statements

Year ended 30 November 2021

1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is 103 Manor Road, London, N16 5PA.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

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

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

In the process of applying the entity's accounting policies no significant judgements or key sources of estimation were made by management that have any significant effect on the amounts recognised in the financial statements.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal and fall into one of two sub-classes: restricted income funds or endowment funds.

Ben Amram Charitable Trust

Notes to the Financial Statements *(continued)*

Year ended 30 November 2021

3. Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Ben Amram Charitable Trust

Notes to the Financial Statements *(continued)*

Year ended 30 November 2021

4. Donations and legacies

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Donations				
Donations and Gifts	<u>1,237,974</u>	<u>1,237,974</u>	<u>998,987</u>	<u>998,987</u>

5. Charitable activities

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Other income from charitable activities	<u>568</u>	<u>568</u>	<u>—</u>	<u>—</u>

Ben Amram Charitable Trust

Notes to the Financial Statements *(continued)*

Year ended 30 November 2021

6. Costs of other trading activities

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Fundraising costs	—	—	536	536

7. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Charitable activities	1,368,287	1,368,288	928,608	928,608
Support costs	5,400	5,400	300	300
	<u>1,373,688</u>	<u>1,373,688</u>	<u>928,908</u>	<u>928,908</u>

8. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Grant funding of activities £	Support costs £	Total funds 2021 £	Total fund 2020 £
Charitable activities	205,495	1,162,793	—	1,368,288	928,608
Governance costs	—	—	5,400	5,400	300
	<u>205,495</u>	<u>1,162,793</u>	<u>5,400</u>	<u>1,373,688</u>	<u>928,908</u>

9. Analysis of grants

	2021 £	2020 £
Grants to institutions		
Grants to institutions	526,614	373,921
Grants to individuals		
Grants to individuals	636,179	552,567
Total grants	<u>1,162,793</u>	<u>926,488</u>

10. Auditors remuneration

	2021 £	2020 £
Fees payable for the audit of the financial statements	<u>5,400</u>	<u>—</u>

11. Staff costs

The average head count of employees during the year was Nil (2020: Nil).

Ben Amram Charitable Trust

Notes to the Financial Statements *(continued)*

Year ended 30 November 2021

11. Staff costs *(continued)*

No employee received employee benefits of more than £60,000 during the year (2020: Nil).

12. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

No trustees expenses have been incurred.

13. Debtors

	2021	2020
	£	£
Trade debtors	741	–
Other debtors	9,420	5,418
	<u>10,161</u>	<u>5,418</u>

14. Creditors: amounts falling due within one year

	2021	2020
	£	£
Accruals and deferred income	5,400	300

15. Analysis of charitable funds

Unrestricted funds

	At 1 December 2020	Income	Expenditure	At 30 November 2021
	£	£	£	£
General funds	<u>147,862</u>	<u>1,238,542</u>	<u>(1,373,688)</u>	<u>12,716</u>

	At 1 December 2019	Income	Expenditure	At 30 November 2020
	£	£	£	£
General funds	<u>78,319</u>	<u>998,987</u>	<u>(929,444)</u>	<u>147,862</u>

Ben Amram Charitable Trust

Notes to the Financial Statements *(continued)*

Year ended 30 November 2021

16. Analysis of net assets between funds

	Unrestricted Funds £	Total Funds 2021 £
Current assets	18,116	18,116
Creditors less than 1 year	(5,400)	(5,400)
Net assets	<u>12,716</u>	<u>12,716</u>

	Unrestricted Funds £	Total Funds 2020 £
Current assets	148,162	148,162
Creditors less than 1 year	(300)	(300)
Net assets	<u>147,862</u>	<u>147,862</u>

17. Analysis of changes in net debt

	At 1 Dec 2020 £	Cash flows £	At 30 Nov 2021 £
Cash at bank and in hand	<u>142,744</u>	<u>(134,789)</u>	<u>7,955</u>

18. Related parties

No trustee nor any person connected with them received any remuneration, or claimed any expense, during the year, from this or any related Charity. There were no Related Party Transactions in the Year.

BEN AMRAM CHARITABLE TRUST

England & Wales - Charity number 1116847

Accounts

Ben Amram Charitable Trust

Report

and

Financial

Statements

For The Year Ended

30 November 2020

Charity Number

1116847

Ben Amram Charitable Trust

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Ben Amram Charitable Trust

Trustees

Mr. Joel Teller
Mrs. Chana Teller
Mr. Jacob Posen

Administration Address

103 Manor Road
London
N16 5PA

Charity Number 1116847

Accountants

C. Rosen & Co
50 Craven Park Road
South Tottenham
London N15 6AB

Ben Amram Charitable Trust
Report of the Trustees

The Trustees present their annual report with accounts of the Charity for the Year Ended 30 November 2020.

Status and Administration

The Charity, constituted by trust deed, dated 156 August 1995, is a Registered Charity.

Charitable Objects

The advancement of the Orthodox Jewish Religion.

The advancement of Orthodox Jewish Religious education and education generally.

The relief of poverty, old age illness, both mental and physical, and the relief of persons suffering from disability.

Directors / Trustees

The Trustees in office throughout the year were

Mr. Joel Teller

Mrs. Chana Teller

Mr. Jacob Posen

Reserves Policy

The trustees retain reserves as necessary and where appropriate, consolidate funds in order to finance the operation of the Charity, and to make payments as appropriate.

Ben Amram Charitable Trust
Report of the Trustees
(Continued)

Responsibilities of the Trustees

Charity Law 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 as at the Balance Sheet Date, and of its incoming resources, including income and expenditure for the financial year.

In preparing those financial statements, the Trustees should follow best practice and

- a. Select suitable accounting policies and the apply them consistently.
- b. Make judgements and estimates that are reasonable and prudent.
- c. Follow applicable accounting standards and the Charities SORP, disclosing and explaining any departures in the financial statements.
- d. Prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in operation.

The Trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them as Trustees to ensure that the financial statements comply with the Charity Law.

The Trustees are also responsible for safeguarding the charity's assets, and hence for taking reasonable steps for the prevention and detection of fraud and other regularities.

Board Of Trustees

The members of the Board Of Trustees are set out on Page 1.

Political and Charitable Donations

During the year, the Charity made Grants and Donations of £926,488 (2019 £424,126)

Approved by The Trustees of Ben Amram Charitable Trust on
4 August 2021, and signed on behalf of them all.

Mr. Joel Teller

Trustee

Ben Amram Charitable Trust
Statement Of Financial Activities
For The Year Ended 30 November 2020

	Notes	Unrestricted Funds £	Restricted Funds £	2020 Total Funds £	2019 <i>Total Funds</i> £
INCOMING RESOURCES					
Activities to further the Charity's Objects					
Donations Received	2	998,987	0	998,987	444,596
Rent Received	2	0	0	0	0
Interest Received	3	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
		998,987	0	998,987	444,596
Donations		<u>0</u>		<u>0</u>	<u>0</u>
Total Incoming Resources		998,987	0	998,987	444,596
RESOURCES EXPENDED					
Fund Raising Costs		536	0	536	1,018
Net Incoming Resources Available For Charitable Application		998,451	0	998,451	443,578
Charitable Expenditure					
Cost of Activities In Furtherance of the Charity's Objects					
Total Cost of Furthering Objects	4	926,488	0	926,488	445,648
Governance Costs	5	<u>2,420</u>	<u>0</u>	<u>2,420</u>	<u>645</u>
Total Charitable Expenditure		928,908	0	928,908	446,293
Total Resources Expended	8	<u>929,444</u>	<u>0</u>	<u>929,444</u>	<u>447,311</u>
Net Movement In Funds		69,543	0	69,543	(2,715)
Total Funds Brought Forward		<u>78,319</u>	<u>0</u>	<u>78,319</u>	<u>81,034</u>
Total Funds Carried Forward		<u>£ 147,862</u>	<u>£ 0</u>	<u>£ 147,862</u>	<u>£ 78,319</u>

Ben Amram Charitable Trust

Balance Sheet at 30 November 2020

	Notes	2020 £	2019 £
Current Assets			
Debtors	6	5,418	16,035
Cash at Bank and in Hand		<u>142,744</u>	<u>62,584</u>
		148,162	78,619
Creditors : Amounts falling due within one year	7	<u>(300)</u>	<u>(300)</u>
Net Current Assets		<u>147,862</u>	<u>78,319</u>
Total Assets less Current Liabilities		<u>147,862</u>	<u>78,319</u>
Net Assets	8	<u>£ 147,862</u>	<u>£ 78,319</u>
Unrestricted Funds	9	<u>147,862</u>	<u>78,319</u>
Total Funds	8	<u>£ 147,862</u>	<u>£ 78,319</u>

Approved by the Trustees on 4 August 2021, and signed on behalf of them all.

Mr. Joel Teller
Trustee

The notes on pages 6 to 9 form part of these accounts.

Ben Amram Charitable Trust

Notes To The Accounts - 30 November 2020

1) Principal Accounting Policies

Basis of Accounting

The Accounts have been prepared under the historical cost convention in accordance with the Charities Act (Accounts and Reports) 2011, and the Financial Reporting Standard for Smaller Entities 102, and follow the recommendations in Accounting and Reporting By Charities: Statement of Recommended Practice (effective from April 2015).

Cash Flow

The accounts do not include a cash flow statement because the charity as a small reporting entity is exempt from the requirement to prepare such a statement.

Donations and Fund Accounting

Donations received for the general and main purposes of the Charity are included as unrestricted funds in the Statement of Financial Activities when receivable.

Donations and Grants for activities restricted by the donors are taken to restricted funds if the wishes and conditions of the donor are legally binding on the Trustees.

Resources Expended

Resources expended are accounted for on an accruals basis. Certain expenditure is apportioned to cost categories based on estimated amount attributable to that activity in the year. These estimates are based on the time and level of activity as appropriate.

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

The irrecoverable element of VAT is included with the item of expense to which it relates.

	2020	2019
	£	£
2) Incoming Resources		
Donations Received		
Restricted Donations	0	0
Unrestricted Donations	998,987	444,596
Rent Received	<u>0</u>	<u>0</u>
Total Incoming Resources	<u>£ 998,987</u>	<u>£ 444,596</u>
3) Investment Income		
Interest Received	<u>£ 0</u>	<u>£ 0</u>

Ben Amram Charitable Trust

Notes To The Accounts - 30 November 2020

4) Analysis of Total Resources Expended	2020	2019
Cost of Activities In Furtherance of the Charity's Objects	£	£
Grants to Rabbinical Students	373,921	93,911
Grants to Charitable Organisations	<u>552,567</u>	<u>330,215</u>
Total Grants Distributed	926,488	424,126
Interest Expense	<u>0</u>	<u>21,522</u>
Total Cost of Furthering Objects	<u>926,488</u>	<u>445,648</u>
Governance Costs	<u>2,420</u>	<u>645</u>
	<u>928,908</u>	<u>446,293</u>
 Cost of Generating Funds		
Functions	<u>536</u>	<u>1,018</u>
 Total For The Charity	<u>£ 929,444</u>	<u>£ 447,311</u>
 5) Governance Costs	2020	2019
	£	£
Accountancy	300	300
Bank Charges	2,120	345
Legal	0	0
Travel	<u>0</u>	<u>0</u>
	<u>£ 2,420</u>	<u>£ 645</u>

Ben Amram Charitable Trust

Notes To The Accounts - 30 November 2020

6) Debtors: Amounts falling due within one year

	2020	2019
	£	£
Other Debtors	5,418	16,035
	<u>£ 5,418</u>	<u>£ 16,035</u>

7) Creditors: Amounts falling due within one year

	2020	2019
	£	£
Accruals	300	300
Other Creditors	0	0
	<u>£ 300</u>	<u>£ 300</u>

8) Net Assets of The Charity's Funds

	Fixed Assets	Net Current Assets /(Liabilities)	Fund Balances
		£	£
Restricted Funds	0	0	0
Unrestricted Funds	0	147,862	147,862
Total Funds	<u>£ 0</u>	<u>£ 147,862</u>	<u>£ 147,862</u>

9) Unrestricted Funds : Movements In The Year

	Balance at 1 December 2019	Income	Expended	Balance at 30 November 2020
	£	£	£	£
General Reserve	78,319	998,987	929,444	147,862
Total Funds	<u>£ 78,319</u>	<u>£ 998,987</u>	<u>£ 929,444</u>	<u>£ 147,862</u>

10) Related Party Transactions

No trustee nor any person connected with them received any remuneration, or claimed any expense, during the year, from this or any related Charity.

There were no Related Party Transactions in the Year.

**Accountants Report to the Trustees on the Unaudited Accounts of the Charity
Ben Amram Charitable Trust
For The Year Ended 30 November 2020**

We report on the financial statements Ben Amram Charitable Trust for the year ended 30 November 2020 which comprise the Statement of Financial Activities, the Balance Sheet and the related notes. These financial statements have been prepared, under the historical cost convention, and in accordance with the recommendations in Accounting and Reporting By Charities: Statement of Recommended Practice (Issued 2015), and the Financial Reporting Standard for Smaller Entities 102 (effective 2016), and the accounting policies set out therein.

Respective Responsibilities Of Trustees and Reporting Accountants

As described on page 3, the trustees of the charity are responsible for the preparation of the accounts, and they consider that the audit requirement of section 144 of the Charities Act 2011 (the Act) does not apply. It is our responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under section 249 of the Act, whether particular matters have come to our attention.

Basis of Accountant's Report

Our examination was carried out in accordance with the General Directions given by the Charity Commissioners.

An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters.

These procedures provide only the assurance expressed in our opinion.

The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently we do not express an audit opinion on the view given by the accounts.

Opinion

In our opinion, no matter has come to our attention,

- 1) which gives us reasonable cause to believe that, in any material respect, the requirements
 - a) to keep accounting records in accordance with section 130 of the Act; and
 - b) to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act have not been met; or

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

Date 4 August 2021

Reporting Accountant
Carl Rosen
50 Craven Park Road
South Tottenham
London N15 6AB