

CHOIMEL DALIM

England & Wales · Charity number 1120552

Details

Status Registered

Legal form Trust

Registered 2007-08-14

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

Contact

Address 16 Hanover Gardens
Salford
M7 4FQ

Phone 0161-532-3560

Email INFO@CHOIMELDALIM.CO.UK

Website <https://choimeldalim.co.uk>

Activities

Objects: 1 TO PROMOTE ADVANCE AND PROVIDE STRICTLY ORTHODOX JEWISH EDUCATION AND TO GENERALLY FURTHER PROMOTE ALL ACTIVITIES IN CONNECTION THEREWITH.2 TO PROMOTE AND ADVANCE RELIGION IN ACCORDANCE WITH THE DOCTRINES AND PRINCIPLES OF ORTHODOX JUDAISM.3 TO PROMOTE THE RELIEF OF POVERTY AMONGST PERSONS OF THE JEWISH FAITH.4 TO FURTHER SUCH OTHER CHARITABLE PURPOSES WHICH THE TRUSTEES MAY DETERMINE ARE CONNECTED WITH THE ABOVE CLAUSES.

Activities: The charity collects funds from the community which are then distributed by the trustees in accordance with the charity objects.

Classification

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

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE NATIONAL AND OVERSEAS
- Manchester City
- Salford City

Finances

Period end	Income	Expenditure	Assets	Employees
2024-11-30	£1,630,713	£1,635,227	£108,175	3
2023-07-31	£987,384	£957,400	£112,689	0
2022-07-31	£315,052	£297,930	-	-
2021-07-31	£969,914	£1,016,115	£65,583	3
2020-07-31	£998,140	£975,300	£111,784	3

Trustees

Name	Role	Appointed
YEHUDA WOSNER		2007-07-02
Yoel Horowitz		2018-10-30
Yoiel Cohen		2018-10-30

CHOIMEL DALIM

England & Wales - Charity number 1120552

Accounts

Charity Registration Number - 1120552

Choimel Dalim
Report and Accounts
30 November 2024

B Olsberg & Co
Chartered Accountants & Statutory Auditor
Enterprise House
3 Middleton Road
Manchester
M8 5DT

Choimel Dalim

Report and accounts for the period ended 30 November 2024

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Choimel Dalim

Trustees' Annual Report for the period from 1 August 2023 to 30 November 2024

The Trustees present their Report and Accounts for the period ended 30 November 2024.

Reference and administrative details

The charity name.

The legal name of the charity is:- Choimel Dalim.

The charity is also known by its operating name, Choimel Dalim.

The charity's areas of operation and UK charitable registration.

The charity is registered in England & Wales with the Charity Commission in England & Wales (CCEW) with charity number 1120552.

The charity does not operate in any overseas jurisdictions.

Legal structure of the charity

The charity is constituted as an unincorporated charity, established by Trust Deed The governing document of the charity is the Trust Deed establishing the charity.

The governing document is dated 02 July 2007

There are no restrictions in the governing documents on the operation of the Charity or on its investment powers other than those imposed by Charity Law.

The trustees are all individuals.

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Trustees' Annual Report for the period from 1 August 2023 to 30 November 2024

The principal operating address of the charity is:-

16a Hanover Gdns
Salford,
Manchester, M7 4FQ

The Trustees in office on the date the report was approved were:-

Y Horowitz
Y Wosner
Y Cohen

The following persons served as Trustees during the period ended 30 November 2024 :-

The trustees who served as a trustee in the reporting period were as shown above. There were no changes in the period between the year end and the approval of the accounts.

Objects and activities of the charity

The purposes of the charity as set out in its governing document.

The charity is constituted as a company limited by guarantee and is therefore governed by its memorandum and articles of association.

Its objects are:

- (a) to promote and advance and provide strictly Orthodox Jewish education and to generally further promote all activities in connection therewith
- (b) to promote and advance religion in accordance with the doctrines and principles of orthodox Judaism.
- (c) to promote the relief of poverty amongst persons of the Jewish faith.
- (d) to further such other charitable purposes which the trustees may determine are connected with the above clauses.

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Trustees' Annual Report for the period from 1 August 2023 to 30 November 2023

The main activities undertaken in relation to those purposes during the period.

The Charity operates a charity fund, whereby it receives donations. It then distributes its funds according to requests and applications received.

The charity is organised so that the trustees meet regularly to manage its affairs. Administration of the charity is dealt with by the trustees.

The main activities undertaken during the period to further the charity's purpose for the public benefit.

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

The short term and longer term aims and objectives.

The aim this year and for the foreseeable future, is to continue to give support wherever needed and to provide help to even more people in need.

The charity's strategies for achieving its aims and objectives in the future.

These include granting interviews and meetings with potential donors and beneficiaries with a view to furthering their activities.

How the activities undertaken during the period contributed to the achievement of the aims and objectives.

The charity received donations which enabled it to make substantial distributions.

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Trustees' Annual Report for the period from 1 August 2023 to 30 November 2023

Grant making policies and how these contributed to the achievement of the charity's aims and objectives during the period.

The policy is to assist in the furtherance of Jewish education and religion, relieve poverty, assist those in need of medical help and to alleviate hardship wherever possible. All applications and requests are considered on their own merit.

The main achievements and performance of the charity during the period.

The Statement of Financial Activities shows a total income of £1,630,713, grants made of £1,594,821 and Support and Governance Costs of £40,407, resulting in results for the year as detailed below.

Funds available are sufficient to permit the charity to continue in operation and to carry on the same level of distributions.

The significant charitable activities undertaken in the period, and the difference the charity's performance during the period has made to the beneficiaries of the charity and wider society.

Funds have been paid to ever more recipients and accordingly the performance of the charity has benefitted even more beneficiaries.

How the achievements during the period measure up to the objectives set.

These are in line with the wishes of the Trustees who constantly review the effectiveness of the charity and approve the scope of their activities.

Structure, governance and management of the charity

The methods used to recruit and appoint new charity trustees.

There has been no new recruitments this year, neither is there likely to be for the foreseeable future.

The charity's organisational structure.

The structure of the Charity consists of three trustees. The board of Trustees is authorised to appoint new trustees to fill vacancies arising through resignation or death of an existing trustee.

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Trustees' Annual Report for the period from 1 August 2023 to 30 November 2024

How the charity makes decisions and how decisions are delegated.

The Trustees of the Charity, are legally responsible for the overall management and control of the Charity and meet regularly.

Key management personnel

Besides the trustees who receive no remuneration, there is one administrative clerk.

The Charity's bankers and advisors

Bankers	Wise and Virgin Money
Auditors	B Olsberg & Co, Enterprise House, 3 Middleton Road, Manchester, M8 5DT

Financial review

The charity's financial position at the end of the period ended 30 November 2024

The financial position of the charity at 30 November 2024 and comparatives for the prior period, as more fully detailed in the accounts, can be summarised as follows:-

	2024	2023
	£	£
Net income	(4,514)	29,984
Unrestricted Revenue Funds available for the general purposes of the charity	108,175	112,689
Total Funds	108,175	112,689

Financial review of the position at the reporting date, 30 November 2024 .

The trustees consider the financial performance by the charity during the year to have been satisfactory.

Specific changes in fixed assets are detailed in the notes to the accounts.

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Trustees' Annual Report for the period from 1 August 2023 to 30 November 2023

Policies on reserves.

The trustees intend to maintain a high level of distributions from income but also intend to retain a small reserve for unforeseen contingencies.

Going Concern

The trustees are satisfied that the Charity is a going concern.

Availability and adequacy of assets of each of the funds

The trustees are satisfied that the charity's assets in its fund are available and adequate to fulfil its obligations in respect of the fund.

Significant events which have affected the financial performance and the financial position.

There are no significant events that have affected the financial performance of the Charity.

The major risks to which the Charity is exposed and reviews and systems to mitigate them.

The trustees do not feel that there are any major risks attached to the charity's activities.

Factors likely to affect future financial performance .

The trustees feel that there are no significant factors that are likely to affect the financial performance of the Charity in the future.

Plans For the Future

Summary of plans for the future and the trustees' perspective of the future direction of the charity.

The trustee's plans are to continue receiving donations and make distributions therefrom.

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Trustees' Annual Report for the period from 1 August 2023 to 30 November 2023

Details of The Auditor

B Olsberg & Co
Chartered Accountant and Statutory Auditor
Enterprise House
3 Middleton Road
Manchester
M8 5DT

Statement as to disclosure of information to auditors

The trustees state that so far as each of the trustees at the time this report was approved are aware:-

- a) There is no relevant audit information (as defined by section 418(3) of the Companies Act 2006) of which the auditors are unaware, and
- b) The trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and establish that the auditors are aware of that information.

Statement of Trustees' Responsibilities

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities Act 2011 and the Charities (Accounts and Reports) Regulations 2008. Notwithstanding the explicit requirement in the extant statutory regulations, the Charities (Accounts and Reports) Regulations 2008, to prepare the financial statements in accordance with the SORP 2005, in view of the fact that the SORP 2005 has been withdrawn, the Trustees determined to interpret this responsibility as requiring them to follow current best practice and prepare the accounts according to the FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2019, applicable to all accounting periods beginning on or after 1st January 2019, (The SORP), .

In particular, charity law requires the Trustees, if they prepare accounts on an accruals basis, 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 end of the financial year and of the surplus or deficit of the charity. In preparing those financial statements the Trustees are required to :-

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Trustees' Annual Report for the period from 1 August 2023 to 30 November 2024

- to prepare the accounts in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).
- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements;

The law requires that the trustees must not approve the accounts unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for the year.

The Trustees are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which are sufficient to show and explain the charity's transactions and enable them to ensure that the financial statements comply with regulations made under the Charities Act 2011. 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 are also responsible for the contents of the Trustees' report, and the statutory responsibility of the auditor in relation to the Trustees' report is limited to examining the report and ensuring that , the report is consistent with the figures disclosed in the financial statements.

This report was approved by the board of trustees on 5 September 2025.

Y Wosner
Trustee

Choimel Dalim

Independent Auditors' Report to the Trustees of the charity on the accounts for the period ended 30 November 2024

Introduction

We have audited the financial statements of Choimel Dalim for the period ended 30 November 2024, as set out on pages 13 to 22, which comprise the Statement of Financial Activities, the Income and Expenditure Account, the Balance Sheet, the Cash Flow Statement and the related notes to the financial statements, including a summary of significant accounting policies. In our opinion, the accompanying financial statements of the charity are prepared, in all material respects, in accordance with charity law applicable within the jurisdiction of England & Wales and, in particular, the accounts have been prepared in accordance with FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2019, applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), published by the Charity Commission in England & Wales (CCEW) under the historical cost convention, and in accordance with the accounting policies set out on page 19, which framework constitutes the applicable United Kingdom Generally Accepted Accounting Practice.

Limitation of liability

This report is made solely to the Trustees of the charity, as a body, in accordance with the requirements of Section 154 of the Charities Act 2011 (The Act). Our work has been undertaken so that we might state to the Trustees 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 liability or responsibility to anyone other than the Trustees as a body, for our work, for this report or for the opinions we have formed.

Basis for our opinion

We have been appointed as auditors under section 144(2) of The Charities Act 2011 and report in accordance with regulations made under section 154 of that Act.

We conducted our audit in accordance with International Standards on Auditing (ISAs-UK), issued by the Financial Reporting Council, 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 England & Wales, 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.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

As described on page 7, you, the charity's Trustees, are responsible for the preparation of the financial statements in accordance with the Charities Act 2011 and all other applicable law and with United Kingdom Generally Accepted Accounting Practice, applicable to smaller entities, and for being satisfied that the financial statements give a true and fair view.

The Trustees, who are charged with governance, are responsible for overseeing the charity's financial reporting process.

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Management is responsible for the preparation of the financial statements in accordance with charity law of the jurisdiction of England & Wales and for such internal control as management determines 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, management is 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 management either intends to liquidate the charity or to cease operations, or has no realistic alternative but to do so.

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.

Our responsibility is to audit and express an opinion on the financial statements in accordance with relevant legal and regulatory requirements and ISAs-UK. Those standards require us to comply with the Ethical Standards for Auditors published by the Financial Reporting Council and to:-

Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, to design and perform audit procedures responsive to those risks and to obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion;

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

To evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the charity;

To conclude on the appropriateness of the charity's 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;

To 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 a fair presentation.

We are required to report to the Trustees our opinion as to whether the financial statements give a true and fair view and have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice and the Charities (Accounts and Reports) Regulations 2008.

We are also required to report to you if, in our opinion, the Trustees' Annual Report is materially inconsistent with the financial statements, if the charity has not kept adequate accounting records, if the charity's financial statements are not in agreement with the accounting records and returns, or if we have not received all the information and explanations we require for our audit, or if information specified by law regarding Trustees' remuneration and transactions with the charity is not disclosed.

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In addition, we read all the financial and non-financial information in the Trustees' Annual Report to identify material inconsistencies with the audited financial statements and to identify any information that is apparently materially incorrect based on, or materially inconsistent with, the knowledge acquired by us in the course of performing the audit. If we become aware of any apparent material misstatements or inconsistencies we consider the implications for our report.

We conducted our audit in accordance with ISAs-UK and in accordance with the Practice Note ' The Audit of Charities in the United Kingdom' , revised in March 2012.

We are required to plan and perform our audit so as to meet the above requirements and to obtain all the information and explanations which we consider necessary in order to provide us with sufficient evidence to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or other irregularity or error.

In the course of our audit, 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 the audit.

Eligibility of auditor and status of audit

We confirm that we are eligible under section 144(2) of the Charities Act 2011 to conduct this audit, and that this report is a report in respect of an audit carried out under the Act and in accordance with the related regulations.

Attention is drawn to the accounting policy stating that, notwithstanding the explicit requirement in the extant statutory regulations, the Charities (Accounts and Reports) Regulations 2008, to prepare the financial statements in accordance with the SORP 2005, in view of the fact that the SORP 2005 has been withdrawn, and in order to accord with current best practice, the Trustees have determined to prepare the financial statements in accordance with the FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2019, applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), . We concur with this approach, and any references in our report to the regulations should be read subject to this comment.

Opinion on the Financial Statements

In accordance with Regulations 25(g) and (h) of the Charities (Accounts and Reports) Regulations 2008, in our opinion the charity's financial statements:

Give a true and fair view of the state of affairs of the charity as at 30 November 2024 and of its Income and Expenditure for the financial year then ended and, in particular, the financial statements have been properly prepared, in all material respects, in accordance with United Kingdom Generally Accepted Accounting Practice applicable to entities of its size and have been properly prepared in accordance with the requirements of the Charities Act 2011; and
have been prepared in accordance with
and have been prepared in accordance with the methods and principles required by the FRS102 Statement of Recommended Practice for Accounting and Reporting issued by the Charity Commission in England & Wales (CCEW) , effective January 2015 (The SORP), and those methods and principles have been followed.

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Matters upon which we are required to report by exception

We have nothing to report in respect of the following matters where the requires us to report to you, if in our opinion:

the charity has not kept adequate accounting records; or

the financial statements are not in agreement with the accounting records and returns; or

if information specified by law regarding Trustees' remuneration and transactions with the charity is not disclosed.

we have not received all the information and explanations we require for our audit.

B Olsberg & Co - Senior Statutory Auditor

Chartered Accountant and Statutory Auditor

Enterprise House
3 Middleton Road
Manchester
M8 5DT

This report was signed on 5 September 2025

Choimel Dalim - Statement of Financial Activities for the period ended 30 November 2024

Statement of Financial Activities for the period ended 30 November 2024

	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
	2024	2024	2024	2023
	£	£	£	£
Income & Endowments from:				
Donations & Legacies	1,630,515	-	1,630,515	987,384
Investments	198	-	198	-
Total income	1,630,713	-	1,630,713	987,384
Expenditure on:				
Charitable activities	1,635,227	-	1,635,227	957,400
Total expenditure	1,635,227	-	1,635,227	957,400
Net income for the year	(4,514)	-	(4,514)	29,984
Net income after transfers	(4,514)	-	(4,514)	29,984
Net movement in funds	(4,514)	-	(4,514)	29,984
Reconciliation of funds:-				
Total funds brought forward	112,689	-	112,689	82,705
Total funds carried forward	108,175	-	108,175	112,689

A separate Statement of Total Recognised Gains and Losses is not required as this statement includes all recognised gains and losses.

All the prior year transactions were unrestricted items, and no further analysis is required

All activities derive from continuing operations

The notes attached on pages 19 to 22 form an integral part of these accounts.

Choimel Dalim - Statement of Financial Activities for the period ended 30 November 2024

Resources applied in the period ended 30 November 2024 towards fixed assets for Charity use:-

	2024	2023
	£	£
Funds generated in the year as detailed in the SOFA	(4,514)	29,984
Net resources available to fund charitable activities	<u>(4,514)</u>	<u>29,984</u>

Movements in revenue and capital funds for the period from 1 August 2023 to 30 November 2024

Revenue accumulated funds

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Last year Total Funds 2023 £
Accumulated funds brought forward	112,689	-	112,689	82,705
Recognised gains and losses before transfers	<u>(4,514)</u>	<u>-</u>	<u>(4,514)</u>	<u>29,984</u>
	108,175	-	108,175	112,689
Closing revenue funds	<u>108,175</u>	<u>-</u>	<u>108,175</u>	<u>112,689</u>

Summary of funds

	Unrestricted and Designated funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Last Year Total Funds 2023 £
Revenue accumulated funds	108,175	-	108,175	112,689

The notes attached on pages 19 to 22 form an integral part of these accounts.

Choimel Dalim - Statement of Financial Activities for the period ended 30 November 2024

Income and Expenditure Account for the period from 1 August 2023 to 30 November 2024 as required by the Companies Act 2006

	2024 £	2023 £
Income		
Income from operations	1,630,515	987,384
Investment income		
Interest receivable	198	-
Gross income in the period before exceptional items	1,630,713	987,384
Gross income in the period including exceptional items	1,630,713	987,384
Expenditure		
Charitable expenditure, excluding depreciation and amortisation	1,631,027	956,800
Governance costs	4,200	600
Realised losses on disposals of social investments which are programme related	-	-
Total expenditure in the period	1,635,227	957,400
Net income before tax in the financial year	(4,514)	29,984
Tax on surplus on ordinary activities	-	-
Net income after tax in the financial year	(4,514)	29,984
Retained surplus for the financial year	(4,514)	29,984

All activities derive from continuing operations

In accordance with the provisions of the Companies Act 2006, the headings and subheadings used in the Income and Expenditure account have been adapted to reflect the special nature of the charity's activities.

The notes attached on pages 19 to 22 form an integral part of these accounts.

Choimel Dalim - Balance Sheet as at 30 November 2024

	Notes	2024 £	2023 £
Current assets			
Debtors	9	132,258	90,058
Cash at bank and in hand		27,206	97,906
Total current assets		<u>159,464</u>	<u>187,964</u>
Creditors: amounts falling due within one year			
	10	<u>(51,289)</u>	<u>(75,275)</u>
Net current assets		108,175	112,689
The total net assets of the charity		<u>108,175</u>	<u>112,689</u>

The total net assets of the charity are funded by the funds of the charity, as follows:-

Restricted funds

-

Unrestricted Funds

Unrestricted Revenue Funds	14	108,175	112,689
		108,175	112,689
Designated Funds			
Total charity funds		<u>108,175</u>	<u>112,689</u>

The Trustees acknowledge their responsibilities for complying with the requirements of charity legislation with respect to accounting records and the preparation of accounts.

The charity is subject to audit under charity legislation, and the report of the Charities Act auditor is on page 12.

The Trustees are satisfied that, although the charity is not registered under the Companies Acts, if it were so registered, it would be eligible to prepare accounts in accordance with the provisions in Part 15 of the Companies Act 2006, applicable to companies subject to the small companies regime.

Y Wosner

Trustee

Approved by the board of trustees on 5 September 2025

The notes attached on pages 19 to 22 form an integral part of these accounts.

Choimel Dalim

Cash Flow Statement for the period from 1 August 2023 to 30 November 2024

	2024	2023
	£	£
Cash flows from operating activities		
Net cash provided by operating activities as shown below	<u>(70,898)</u>	<u>(140,833)</u>
<i>Cash flows from investing activities</i>		
Interest received	198	-
<i>Cash flows from financing activities</i>		
Net cash provided by financing activities	<u>-</u>	<u>-</u>
Overall cash provided by all activities	<u>(70,700)</u>	<u>(140,833)</u>
Cash movements		
Change in cash and cash equivalents from activities in the period ended 30 November 2024	(70,700)	(140,833)
Cash and cash equivalents at 1 August 2023	97,906	69,046
Change in cash and cash equivalents due to exchange rate movements	-	-
Cash at bank and in hand less overdrafts at 30 November	<u>27,206</u>	<u>(71,787)</u>

Choimel Dalim

Cash Flow Statement for the period from 1 August 2023 to 30 November 2024 Choimel Dalim

Cash Flow Statement for the period from 1 August 2023 to 30 November 2024 - Continu

Reconciliation of net income to net cash flow from operating activities

Net income as shown in the Statement of Financial Activities	(4,514)	29,984
Adjustments for :-		
Write downs of investments	-	-
Net unrealised losses on investment assets	-	-
Dividends, interest and rents from investments	(198)	-
Decrease in debtors	(42,200)	(70,472)
Increase in creditors, excluding loans	(23,986)	(100,345)
Net cash provided by operating activities	(70,898)	(140,833)

Analysis of cash and cash equivalents

	2024	2023
	£	£
Cash in hand at for the period ended 30 November 2024	27,206	97,906
Total cash and cash equivalents	27,206	97,906

Analysis of change in net debt

	<i>At start of year</i>	<i>Cash Flows and</i>	<i>At end of year</i>
Cash	97,906	(70,700)	27,206
Total	97,906	(70,700)	27,206

Choimel Dalim

Notes to the Accounts for the period from 1 August 2023 to 30 November 2024

1 Accounting policies

Policies relating to the production of the accounts.

Basis of preparation and accounting convention

The accounts have been prepared on the accruals basis, under the historical cost convention, and in accordance with the Financial Reporting Standard 102, (effective 1st January 2016) and 'FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2019, applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), published by the Charity Commission in England & Wales (CCEW) , and in accordance with all applicable law in the charity's jurisdiction of registration, except that the charity has prepared the financial statements in accordance with the FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2019, applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), in preference to the previous SORP, the SORP 2005, which has been withdrawn, notwithstanding the fact that the extant statutory regulations, the Charities (Accounts and Reports) Regulations 2008 refer explicitly to the SORP 2005. This has been done to accord with current best practice.

Going Concern

The charitable activities are entirely dependent on continuing grant aid and voluntary donations . As a consequence, the going concern basis is dependent on the future flow of these uncertain funding streams. Accordingly, the Trustees have obtained forecasts and, after reviewing the financial forecasts for future periods to 30th November 2025, the Trustees are satisfied that, at the time of approving the financial statements, it is appropriate to adopt the going concern basis in preparing the financial statements. Other than these matters, the Trustees are not aware of any material uncertainties about the charity's ability to continue as a going concern.

Tangible fixed assets

Tangible fixed assets are measured at their original cost value, or subsequent revaluation, or if donated, as described above. Cost value includes all costs expended in bringing the asset into its intended working condition.

Depreciation has been provided at the following rates in order to write off the assets to their anticipated residual value over their estimated useful lives.

Plant and machinery	20 % straight line
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Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

There are no endowment funds.

2 Liability to taxation

The Trustees consider that the charity satisfies the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 for UK corporation tax purposes. Accordingly, the Charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by chapter 3 part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively on the specific charitable objects of the charity and for no other purpose. Value Added Tax is not recoverable by the charity, and is therefore included in the relevant costs in the Statement of Financial Activities.

Choimel Dalim

Notes to the Accounts for the period from 1 August 2023 to 30 November 2024

3 Winding up or dissolution of the charity

If upon winding up or dissolution of the charity there remain any assets, after the satisfaction of all debts and liabilities, the assets represented by the accumulated fund shall be transferred to some other charitable body or bodies having similar objects to the charity.

4 Significance of financial instruments to the charity's position

There are no significant implications of such matters.

5 Net surplus before tax in the financial year

	2024	2023
	£	£
The net surplus before tax in the financial year is stated after charging:-		
Auditors' remuneration	4,200	-

6 Staff costs and emoluments

<i>Salary costs</i>	2024	2023
	£	£
Gross Salaries excluding trustees and key management personnel	26,716	17,655
Total salaries, wages and related costs	26,716	17,655

7 Remuneration and payments to Trustees and persons connected with them

No trustees or persons connected with them received any remuneration from the charity, or any related entity.

8 Investment pooling schemes and arrangements

There are no Investment pooling schemes and arrangements

Choimel Dalim

Notes to the Accounts for the period from 1 August 2023 to 30 November 2024

9 Debtors

	2024	2023
	£	£
Other debtors	132,258	90,058

10 Creditors: amounts falling due within one year

	2024	2023
	£	£
Accruals	9,223	5,560
Other creditors	42,066	69,715
	<u>51,289</u>	<u>75,275</u>

11 Income and Expenditure account summary

	2024	2023
	£	£
At 1 August 2023	112,689	82,705
Surplus for the year	(4,514)	29,984
At 30 November 2024	<u>108,175</u>	<u>112,689</u>

12 No related party transactions

There were no transactions with related parties in the year.

13 Particulars of how particular funds are represented by assets and liabilities

At 30 November 2024	Unrestricted funds	Designated funds	Restricted funds	Total Funds
	£	£	£	£
Current Assets	159,464		-	159,464
Current Liabilities	(51,289)	-	-	(51,289)
	<u>108,175</u>	-	-	<u>108,175</u>
At 1 August 2023	Unrestricted funds	Designated funds	Restricted funds	Total Funds
	£	£	£	£
Current Assets	187,964		-	187,964
Current Liabilities	(75,275)	-	-	(75,275)
	<u>112,689</u>	-	-	<u>112,689</u>

Choimel Dalim

Notes to the Accounts for the period from 1 August 2023 to 30 November 2024

14 Change in total funds over the period as shown in Note 13 , analysed by individual funds

	Funds brought forward from 2023	Movement in funds in 2024	Transfers between funds in 2024	Funds carried forward to 2025
	See Note 15			
	£	£	£	£
Unrestricted and designated funds:-				
Unrestricted Revenue Funds	112,689	(4,514)	-	108,175
Total unrestricted and designated funds	112,689	(4,514)	-	108,175
Total charity funds	112,689	(4,514)	-	108,175

15 Analysis of movements in funds over the period as shown in Note 14

	Income	Expenditure	Other Gains & Losses	Movement in funds
	2024	2024	2024	2024
	£	£	£	£
Unrestricted and designated funds:-				
Unrestricted Revenue Funds	1,630,713	(1,635,227)	-	(4,514)
	1,630,713	(1,635,227)	-	(4,514)

16 The purposes for which the funds

Unrestricted and designated funds:-

Unrestricted Revenue Funds These funds are held for the meeting the objectives of the charity, and to provide reserves for future activities, and , subject to charity legislation, are free from all restrictions on their use.

Restricted funds:-

Restricted Fixed Asset Funds There are no restricted funds

17 Ultimate controlling party

The charity is under the control of its legal members.

Choimel Dalim

Detailed analysis of income and expenditure for the period from 1 August 2023 to 30 November 2024 as required by the SORP 2015

This analysis is classified by conventional nominal descriptions and not by activity.

18 Donations, Grants and Legacies

	Current year Unrestricted Funds 2024 £	Current year Restricted Funds 2024 £	Current year Total Funds 2024 £	Prior Year Total Funds 2023 £
Revenue grants and donations from non public bodies				
Sundry Donations	1,630,515	-	1,630,515	987,384
Total private sector revenue grants	1,630,515	-	1,630,515	987,384
Total Donations, Grants and Legacies	1,630,515	-	1,630,515	987,384

19 Investment income

	Current year Unrestricted Funds 2024 £	Current year Restricted Funds 2024 £	Current year Total Funds 2024 £	Prior Year Total Funds 2023 £
Bank Interest Receivable	198	-	198	-
Total investment income	198	-	198	-

Choimel Dalim

Detailed analysis of income and expenditure for the period from 1 August 2023 to 30 November 2024 as required by the SORP 2015

20 Expenditure on charitable activities- Grant funding of activities

<i>Current Year</i>	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
	2024	2024	2024	2023
	£	£	£	£
Grants made to individuals	1,233,733	-	1,233,733	814,497
Grants made to organisations	361,088	-	361,088	99,894
Total grantmaking costs	1,594,821	-	1,594,821	914,391

Choimel Dalim

Detailed analysis of income and expenditure for the period from 1 August 2023 to 30 November 2024 as required by the SORP 2015

21 Support costs for charitable activities

<i>Current Year</i>	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
	2024	2024	2024	2023
	£	£	£	£
<i>Employee costs not included in direct costs</i>				
Salaries - Administrative staff	26,716	-	26,716	17,655
<i>Premises Expenses</i>				
Rent payable under operating leases	-	-	-	7,800
<i>Administrative overheads</i>				
Telephone, fax and internet	966	-	966	218
Stationery and printing	895	-	895	2,600
Software licences and expenses	3,124	-	3,124	-
Advertising and marketing	1,426	-	1,426	-
Sundry expenses	186	-	186	953
<i>Professional fees paid to advisors other than the auditor or examiner</i>				
Accountancy fees other than examination or audit fees	2,400	-	2,400	2,100
Other legal and professional	180	-	180	10,000
<i>Financial costs</i>				
Bank charges	313	-	313	1,083
Support costs before reallocation	36,206	-	36,206	42,409
Total support costs - Current Year	36,206	-	36,206	42,409

The basis of allocation of costs between activities is described under accounting policies

All the expenditure in the prior year was unrestricted.

Administrative overheads

The basis of allocation of costs between activities is described under accounting policies

Choimel Dalim

Detailed analysis of income and expenditure for the period from 1 August 2023 to 30 November 2024 as required by the SORP 2015

22 Other Expenditure - Governance costs

<i>Current Year</i>	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
	2024	2024	2024	2023
	£	£	£	£
Independent Examiner's fees	-	-	-	600
Auditor's fees	4,200	-	4,200	-
Total Governance costs	4,200	-	4,200	600

All the expenditure in the prior year was unrestricted.

23 Total Charitable expenditure

<i>Current Year</i>	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
	2024	2024	2024	2023
	£	£	£	£
Total grantmaking costs	1,594,821	-	1,594,821	914,391
Total support costs	36,206	-	36,206	42,409
Total Governance costs	4,200	-	4,200	600
Total charitable expenditure	1,635,227	-	1,635,227	957,400

All the expenditure in the prior year was unrestricted.

<i>Prior Year</i>	Prior Year Unrestricted Funds	Prior Year Restricted Funds	Prior Year Total Funds
	2023	2023	2023
	£	£	£
Total grantmaking costs	914,391	-	914,391
Total support costs	42,409	-	42,409
Total Governance costs	600	-	600
Total charitable expenditure	957,400	-	957,400

Choimel Dalim

Activity analysis of Income and expenditure for the for the period from 1 August 2023 to 30 November 20

This analysis is classsified by activity and not by conventional nominal descriptions.

24 Analysis of income by activity

	2024 £	2023 £
Activity		
Summary of Total Income, including the items above		
Donations & Legacies	1,630,515	987,384
Investment income	198	-
Total income as shown in the SOFA	1,630,713	987,384

25 Analysis of charitable expenditure by activity

Activity	Direct costs	Support costs	Grant funding of activities	Total	Total
	2024 £	2024 £	2024 £	2024 £	2023 £
Charitable Distributions					
Employee costs not included in direct cos	-	26,716	-	26,716	17,655
Premises expenses	-	-	-	-	7,800
Administrative overheads	-	6,598	-	6,598	3,771
Professional fees	-	2,580	-	2,580	12,100
Financial costs	-	313	-	313	1,083
Grantmaking costs	-	-	1,594,821	1,594,821	914,391
Total Charitable Distributions	-	36,207	1,594,821	1,631,028	956,800

Summary of charitable costs by activity

	Direct costs	Support costs	Grant funding of activities	Total	Total
	2024 £	2024 £	2024 £	2024 £	2023 £
Total Charitable Distributions	-	36,207	1,594,821	1,631,028	956,800
Total Governance costs	-	4,200	-	4,200	600
Total charitable expenditure	-	40,407	1,594,821	1,635,228	957,400

The basis of allocation of costs between activities is described under accounting policies

The breakdown of this expenditure by type of spending (ie nominal classification) is detailed in note 23

Choimel Dalim

Activity analysis of Income and expenditure for the for the period from 1 August 2023 to 30 November 20

Analysis of support and governance costs by charitable activities

Activity	Governance	Finance	Human Resources	Other Overheads	Total
Charitable Distributions	4,200	313	26,716	9,178	

Summary of grant making by activity

	Grants to institutions 2024 £	Grants to individuals 2024 £	Support costs 2024 £	Total 2024 £	Total 2023 £
Charitable Distributions	361,088	1,233,733		1,594,821	914,391
	361,088	1,233,733	-	1,594,821	914,391

Fuller details of grants made and related costs, including support costs, are shown in note 20.

26 Analysis of non charitable expenditure by activity

Governance costs	Governance costs 2024 £	Governance costs 2023 £
Other Expenditure - Governance costs as detailed in Note 22	4,200	600

CHOIMEL DALIM

England & Wales - Charity number 1120552

Accounts

**CHOIMEL DALIM
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 JULY 2023**

CHARITY NUMBER 1120552

CHOIMEL DALIM
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 JULY 2023

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CHOIMEL DALIM

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 JULY 2023

The trustees have pleasure in presenting their report and the financial statements of the charitable trust for the year ended 31 July 2023. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' 2005 in preparing the financial statements of the Charity

REFERENCE AND ADMINISTRATIVE DETAIL

Trustees	YEHUDA WOSNER YOEL HOROWITZ YOIEL COHEN
Correspondent	YEHUDA WOSNER
Charity Address	20 WELLINGTON ST EAST SALFORD M7 2AX
Charity Number	1120552
Accountants	B OLSBERG & CO ENTERPRISE HOUSE 3 MIDDLETON ROAD MANCHESTER M8 5DT
Independent Examiners	B OLSBERG & CO ENTERPRISE HOUSE 3 MIDDLETON ROAD MANCHESTER M8 5DT

OBJECTIVES OF CHOIMEL DALIM

Choimel Dalim is constituted by trust deed dated 2 July 2007 and its objects are:

- (a) to promote advance and provide strictly Orthodox Jewish education and to generally further promote all activities in connection therewith
- (b) to promote and advance religion in accordance with the doctrines and principles of orthodox Judaism.
- (c) to promote the relief of poverty amongst persons of the Jewish faith.
- (d) to further such other charitable purposes which the trustees may determine are connected with the above clauses.

CHOIMEL DALIM

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 JULY 2023 (CONT...)

LEGAL STATUS

The charitable trust is constituted by trust deed dated 2 July 2007 which has not been amended.

RISK MANAGEMENT

The trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining reserves at current levels combined with an annual review of the controls over key financial systems, will provide sufficient resources in the event of adverse conditions.

PUBLIC BENEFIT

The trustees confirm that they have referred to the guidance contained in the Charity Commissions general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities.

TRUSTEES

The trustees have complied with the duty in section 4 of the 2006 Charities Act to have due regard to guidance published by the Charity Commission.

The board of Trustees is authorised to appoint new trustees to fill vacancies arising through resignation or death of an existing trustee.

TRUSTEES INDUCTION AND TRAINING

Most trustees are already familiar with the practical work of the charity having received guidance from the existing trustees prior to appointment. New trustees are further encouraged to attend training sessions organised by the charity.

PRINCIPAL ACTIVITY AND REVIEW OF THE YEAR

The principal activity of the Charity in the year under review was raising funds from donations for the purposes of its objects.

ORGANISATION

The charity is managed by a committee of the trustees of the charity.

INVESTMENT POWERS AND RESTRICTIONS

The trustees are authorised to make and hold investments using the general fund of the charity but no investments are currently held.

REVIEW OF FINANCIAL ACTIVITIES AND AFFAIRS

The financial statements for the year show a surplus of £29,984. The trustees consider the financial position of the charity to be satisfactory, on the basis of reserves.

The financial statements conform to current statutory requirements and comply with the Charity's governing documents.

CHOIMEL DALIM

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 JULY 2023 (CONT...)

RESERVES POLICY

The charity distributed all its income.

REVIEW OF DEVELOPMENTS, ACTIVITIES AND ACHIEVEMENTS

Choimel Dalim received donations in year of £987,384 and paid out grants therefrom of £914,391. Administrative costs were £43,009 and the net surplus for the year was £29,984. (2022 – £17,122)

THE TRUSTEES

The trustees who served the charitable trust during the year are shown above.

RESPONSIBILITIES OF THE TRUSTEES

The Charities Act 2011 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 at the end of the year and of the net incoming or outgoing resources for the year then ended.

In preparing those financial statements, the trustees are required to select suitable accounting policies, as described on page 9, and then apply them on a consistent basis, making judgements and estimates that are reasonable and prudent. The trustees must also prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will be able to continue.

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 trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the detection of fraud and other irregularities.

SIGNED ON BEHALF OF THE TRUSTEES:

.....
Y Wosner – Trustee
Dated: 30 May 2024

CHOIMEL DALIM

(Registered Charity Number 1120552)

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CHOIMEL DALIM

I report on the accounts of the Trust for the year ended 31 July 2023 which are set out on pages 7 to 9.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The Charity is preparing accrued accounts and I am qualified to undertake the examination by being a qualified member of The Institute of Chartered Accountant (England and Wales).

It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act;
- To follow the procedures laid down in the General Directions given by the Charity Commission under section 125(5) of the 2011 Act; and
- To state whether particular matters have come to my attention.

Basis of Independent examiners' report

My examination was carried out in accordance with General Directions given by the Charity Commission. 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 the seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiners' statement

In connection with my examination, no matter has come to my attention:

- (1) Which gives me reasonable cause to believe that, in any material respect, the requirements:
 - To keep accounting records in accordance with s. 130 of the Charities Act 2011; and
 - 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 my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Bernard Olsberg
B Olsberg & Co
Chartered Accountants
Enterprise House, 3 Middleton Road, Manchester M8 5DT

30 May 2024

CHOIMEL DALIM

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 JULY 2023

	Note	2023	2022
		£	£
Income and Expenditure			
Income			
Donations		987,384	313,686
Government Grants		-	1,366
		<u>987,384</u>	<u>315,052</u>
Resources Expended			
Direct charitable expenditure			
Grants	2	<u>914,391</u>	<u>270,361</u>
Administrative salaries		17,655	24583
Bank Charges		1,083	312
Rent		7,800	
Accountancy		2,100	1,320
Independent Examiner's Report		600	600
Sundry		953	
Printing		2600	4
Telephone and software		218	-
Professional		<u>10,000</u>	<u>750</u>
		<u>43,009</u>	<u>27,569</u>
Total Resources Expended		<u>957,400</u>	<u>297,930</u>
Surplus/(Deficit) for the Year		<u>29,984</u>	<u>17,122</u>
Balance Brought Forward		<u>82,705</u>	<u>65,583</u>
		<u>112,689</u>	<u>82,705</u>

There were no recognised gains and losses for the year ended 31 July 2023 and 31 July 2022 other than those included in the statement of financial activities.

The notes form part of the financial statements.

CHOIMEL DALIM

BALANCE SHEET AS AT 31 JULY 2023

	NOTE	2023	2022
		£	£
CURRENT ASSETS			
Bank		97,906	69,046
Debtors		90,058	19,587
		<u>187,964</u>	<u>88,633</u>
CREDITORS:			
Loans		(68,128)	-
Creditors	3	(7,147)	(5,928)
Net Current Assets		<u>112,689</u>	<u>82,705</u>
REPRESENTED BY:			
Unrestricted Funds		<u>112,689</u>	<u>82,705</u>

Signed on behalf of the board of trustees

Trustee
Date 30 May 2024

The notes form part of these accounts.

CHOIMEL DALIM
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 JULY 2023

1. ACCOUNTING POLICIES

Accounting convention

The financial statements have been prepared under the historical cost convention and comply with the Statement of Recommended Practice 2005 'Accounting and Reporting by Charities'.

Incoming Resources

Voluntary income is received by way of donations and gifts and is included gross in the Statement of Financial Activities.

Unrestricted Fund

Unrestricted funds are donations and other income received or generated for the charitable purposes of the charity.

Resources Expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

Management and administration

Management and administration costs of the charity relate to the central costs of management including the costs of meetings, independent examiners fees and statutory compliance.

2. DIRECT CHARITABLE EXPENDITURE

The charity made donations and grants to Institutions and individuals for worthy orthodox Jewish causes in line with the objects of the charity as follows:

	£		
Institutions	99,894		
Individuals/Families	814,497		
	914,391		
		2023	2022
3. CREDITORS Payable within one year	£		£
Accruals	7,147		5,928

CHOIMEL DALIM

England & Wales - Charity number 1120552

Accounts

**CHOIMEL DALIM
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 JULY 2022**

CHARITY NUMBER 1120552

CHOIMEL DALIM
FINANCIAL STATEMENTS
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CHOIMEL DALIM

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 JULY 2022

The trustees have pleasure in presenting their report and the financial statements of the charitable trust for the year ended 31 July 2022. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' 2005 in preparing the financial statements of the Charity

REFERENCE AND ADMINISTRATIVE DETAIL

Trustees	YEHUDA WOSNER YOEL HOROWITZ YOIEL COHEN
Correspondent	YEHUDA WOSNER
Charity Address	20 WELLINGTON ST EAST SALFORD M7 2AX
Charity Number	1120552
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OBJECTIVES OF CHOIMEL DALIM

Choimel Dalim is constituted by trust deed dated 2 July 2007 and its objects are:

- (a) to promote advance and provide strictly Orthodox Jewish education and to generally further promote all activities in connection therewith
- (b) to promote and advance religion in accordance with the doctrines and principles of orthodox Judaism.
- (c) to promote the relief of poverty amongst persons of the Jewish faith.
- (d) to further such other charitable purposes which the trustees may determine are connected with the above clauses.

CHOIMEL DALIM

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 JULY 2022 (CONT...)

LEGAL STATUS

The charitable trust is constituted by trust deed dated 2 July 2007 which has not been amended.

RISK MANAGEMENT

The trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining reserves at current levels combined with an annual review of the controls over key financial systems, will provide sufficient resources in the event of adverse conditions.

PUBLIC BENEFIT

The trustees confirm that they have referred to the guidance contained in the Charity Commissions general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities.

TRUSTEES

The trustees have complied with the duty in section 4 of the 2006 Charities Act to have due regard to guidance published by the Charity Commission.

The board of Trustees is authorised to appoint new trustees to fill vacancies arising through resignation or death of an existing trustee.

TRUSTEES INDUCTION AND TRAINING

Most trustees are already familiar with the practical work of the charity having received guidance from the existing trustees prior to appointment. New trustees are further encouraged to attend training sessions organised by the charity.

PRINCIPAL ACTIVITY AND REVIEW OF THE YEAR

The principal activity of the Charity in the year under review was raising funds from donations for the purposes of its objects.

ORGANISATION

The charity is managed by a committee of the trustees of the charity.

INVESTMENT POWERS AND RESTRICTIONS

The trustees are authorised to make and hold investments using the general fund of the charity but no investments are currently held.

REVIEW OF FINANCIAL ACTIVITIES AND AFFAIRS

The financial statements for the year show a surplus of £17,122. The trustees consider the financial position of the charity to be satisfactory, on the basis of reserves.

The financial statements conform to current statutory requirements and comply with the Charity's governing documents.

CHOIMEL DALIM

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 JULY 2022 (CONT...)

RESERVES POLICY

The charity distributed all its income.

REVIEW OF DEVELOPMENTS, ACTIVITIES AND ACHIEVEMENTS

Choimel Dalim received donations in year of £315,052 and paid out grants therefrom of £270,361. Administrative costs were £27,569 and the net surplus for the year was £17,122. (2021 – deficit of £46,201)

THE TRUSTEES

The trustees who served the charitable trust during the year are shown above.

RESPONSIBILITIES OF THE TRUSTEES

The Charities Act 2011 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 at the end of the year and of the net incoming or outgoing resources for the year then ended.

In preparing those financial statements, the trustees are required to select suitable accounting policies, as described on page 9, and then apply them on a consistent basis, making judgements and estimates that are reasonable and prudent. The trustees must also prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will be able to continue.

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 trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the detection of fraud and other irregularities.

SIGNED ON BEHALF OF THE TRUSTEES:

.....
Y Wosner – Trustee
Dated: 30 May 2023

CHOIMEL DALIM

(Registered Charity Number 1120552)

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CHOIMEL DALIM

I report on the accounts of the Trust for the year ended 31 July 2022 which are set out on pages 7 to 9.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The Charity is preparing accrued accounts and I am qualified to undertake the examination by being a qualified member of The Institute of Chartered Accountant (England and Wales).

It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act;
- To follow the procedures laid down in the General Directions given by the Charity Commission under section 125(5) of the 2011 Act; and
- To state whether particular matters have come to my attention.

Basis of Independent examiners' report

My examination was carried out in accordance with General Directions given by the Charity Commission. 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 the seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiners' statement

In connection with my examination, no matter has come to my attention:

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 - To keep accounting records in accordance with s. 130 of the Charities Act 2011; and
 - 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 my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Bernard Olsberg
B Olsberg & Co
Chartered Accountants
Enterprise House, 3 Middleton Road, Manchester M8 5DT

30 May 2023

CHOIMEL DALIM

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 JULY 2022**

	Note	2022	2021
		£	£
Income and Expenditure			
Income			
Donations		313,686	958,185
Government Grants		1,366	11,729
		315,052	969,914
 Resources Expended			
Direct charitable expenditure			
Grants	2	270,361	945,026
Administrative salaries		24583	33,249
Bank Charges		312	168
Accountancy		1,320	1,800
Independent Examiner's Report		600	600
Printing		4	3,588
Advertising		-	23,956
Professional		750	7,730
		27,569	71,089
 Total Resources Expended		297,930	1,016,115
Surplus/(Deficit) for the Year		17,122	(46,201)
Balance Brought Forward		65,583	111,784
		82,705	65,583

There were no recognised gains and losses for the year ended 31 July 2022 and 31 July 2021 other than those included in the statement of financial activities.

The notes form part of the financial statements.

CHOIMEL DALIM

BALANCE SHEET AS AT 31 JULY 2022

	NOTE	2022	2021
		£	£
CURRENT ASSETS			
Bank		69,046	19,728
Debtors		19,587	52,862
		<u>88,633</u>	<u>72,590</u>
CREDITORS:			
Payable within 1 year	3	(5,928)	(7,007)
Net Current Assets		<u>82,705</u>	<u>65,583</u>
REPRESENTED			
BY:			
Unrestricted Funds		<u>82,705</u>	<u>65,583</u>

Signed on behalf of the board of trustees

Trustee
Date 30 May 2023

The notes form part of these accounts.

CHOIMEL DALIM
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 JULY 2022

1. ACCOUNTING POLICIES

Accounting convention

The financial statements have been prepared under the historical cost convention and comply with the Statement of Recommended Practice 2005 'Accounting and Reporting by Charities'.

Incoming Resources

Voluntary income is received by way of donations and gifts and is included gross in the Statement of Financial Activities.

Unrestricted Fund

Unrestricted funds are donations and other income received or generated for the charitable purposes of the charity.

Resources Expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

Management and administration

Management and administration costs of the charity relate to the central costs of management including the costs of meetings, independent examiners fees and statutory compliance.

2. DIRECT CHARITABLE EXPENDITURE

The charity made donations and grants to Institutions and individuals for worthy orthodox Jewish causes in line with the objects of the charity as follows:

	£
Institutions	47,495
Individuals/Families	<u>222,866</u>
	<u>270,361</u>

		2022	2021
3. CREDITORS Payable within one year		£	£
Accruals		<u>5,928</u>	<u>7,007</u>

CHOIMEL DALIM

England & Wales - Charity number 1120552

Accounts

**CHOIMEL DALIM
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 JULY 2021**

CHARITY NUMBER 1120552

CHOIMEL DALIM
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 JULY 2021

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CHOIMEL DALIM

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 JULY 2021

The trustees have pleasure in presenting their report and the financial statements of the charitable trust for the year ended 31 July 2021. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' 2005 in preparing the financial statements of the Charity

REFERENCE AND ADMINISTRATIVE DETAIL

Trustees	YEHUDA WOSNER YOEL HOROWITZ YOIEL COHEN
Correspondent	YEHUDA WOSNER
Charity Address	1 NORMAN ROAD SALFORD M7 4DJ
Charity Number	1120552
Accountants	B OLSBERG & CO ENTERPRISE HOUSE 3 MIDDLETON ROAD MANCHESTER M8 5DT
Independent Examiners	B OLSBERG & CO ENTERPRISE HOUSE 3 MIDDLETON ROAD MANCHESTER M8 5DT

OBJECTIVES OF CHOIMEL DALIM

Choimel Dalim is constituted by trust deed dated 2 July 2007 and its objects are:

- (a) to promote advance and provide strictly Orthodox Jewish education and to generally further promote all activities in connection therewith
- (b) to promote and advance religion in accordance with the doctrines and principles of orthodox Judaism.
- (c) to promote the relief of poverty amongst persons of the Jewish faith.
- (d) to further such other charitable purposes which the trustees may determine are connected with the above clauses.

CHOIMEL DALIM
REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 JULY 2021
(CONT...)

LEGAL STATUS

The charitable trust is constituted by trust deed dated 2 July 2007 which has not been amended.

RISK MANAGEMENT

The trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining reserves at current levels combined with an annual review of the controls over key financial systems, will provide sufficient resources in the event of adverse conditions.

PUBLIC BENEFIT

The trustees confirm that they have referred to the guidance contained in the Charity Commissions general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities.

TRUSTEES

The trustees have complied with the duty in section 4 of the 2006 Charities Act to have due regard to guidance published by the Charity Commission.

The board of Trustees is authorised to appoint new trustees to fill vacancies arising through resignation or death of an existing trustee.

TRUSTEES INDUCTION AND TRAINING

Most trustees are already familiar with the practical work of the charity having received guidance from the existing trustees prior to appointment. New trustees are further encouraged to attend training sessions organised by the charity.

PRINCIPAL ACTIVITY AND REVIEW OF THE YEAR

The principal activity of the Charity in the year under review was raising funds from donations for the purposes of its objects.

ORGANISATION

The charity is managed by a committee of the trustees of the charity.

INVESTMENT POWERS AND RESTRICTIONS

The trustees are authorised to make and hold investments using the general fund of the charity but no investments are currently held.

REVIEW OF FINANCIAL ACTIVITIES AND AFFAIRS

The financial statements for the year show a deficit of £46,201. The trustees consider the financial position of the charity to be satisfactory, on the basis of reserves.

The financial statements conform to current statutory requirements and comply with the Charity's governing documents.

CHOIMEL DALIM

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 JULY 2021

(CONT...)

RESERVES POLICY

The charity distributed all its income.

REVIEW OF DEVELOPMENTS, ACTIVITIES AND ACHIEVEMENTS

Choimel Dalim received donations in year of £958,185 and paid out grants therefrom of £945,026. Administrative costs were £71,089 and the net deficit for the year was £46,201. (2020 - surplus of £22,840)

THE TRUSTEES

The trustees who served the charitable trust during the year are shown above.

RESPONSIBILITIES OF THE TRUSTEES

The Charities Act 2011 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 at the end of the year and of the net incoming or outgoing resources for the year then ended.

In preparing those financial statements, the trustees are required to select suitable accounting policies, as described on page 9, and then apply them on a consistent basis, making judgements and estimates that are reasonable and prudent. The trustees must also prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will be able to continue.

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 trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the detection of fraud and other irregularities.

SIGNED ON BEHALF OF THE TRUSTEES:

.....
Y Wosner - Trustee

Dated: 23 May 2022

CHOIMEL DALIM

(Registered Charity Number 1120552)

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CHOIMEL DALIM

I report on the accounts of the Trust for the year ended 31 July 2021 which are set out on pages 7 to 9.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The Charity is preparing accrued accounts and I am qualified to undertake the examination by being a qualified member of The Institute of Chartered Accountant (England and Wales).

It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act;
- To follow the procedures laid down in the General Directions given by the Charity Commission under section 125(5) of the 2011 Act; and
- To state whether particular matters have come to my attention.

Basis of Independent examiners' report

My examination was carried out in accordance with General Directions given by the Charity Commission. 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 the seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiners' statement

In connection with my examination, no matter has come to my attention:

- (1) Which gives me reasonable cause to believe that, in any material respect, the requirements:

- To keep accounting records in accordance with s. 130 of the Charities Act 2011; and
 - 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 my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Bernard Olsberg

B Olsberg & Co

Chartered Accountants

Enterprise House, 3 Middleton Road, Manchester M8 5DT

May 2022

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CHOIMEL DALIM
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 JULY 2021

	Note	2021	2020
		£	£
Income and Expenditure			
Income			
Donations		958,185	994,711
Government Grants		11,729	3,429
		969,914	998,140
Resources Expended			
Direct charitable expenditure			
Grants	2	945,026	948,040
Administrative salaries		33,249	18,975
Bank Charges		168	1,739
Accountancy		1,800	2,400
Independent Examiner's Report		600	600
Postage		-	3,546
Printing		3,588	-
Advertising		23,956	-
Professional		7,730	-
		71,089	27,260
Total Resources Expended		1,016,115	975,300
Surplus/(Deficit) for the Year		(46,201)	22,840
Balance Brought Forward		111,784	88,944
		65,583	111,784

There were no recognised gains and losses for the year ended 31 July 2021 and 31 July 2020 other than those included in the statement of financial activities.

The notes form part of the financial statements.

CHOIMEL DALIM

BALANCE SHEET AS AT 31 JULY 2021

	NOTE	2021	2020
		£	£
CURRENT ASSETS			
Bank		19,728	29,345
Debtors		52,862	87,419
		<u>72,590</u>	<u>116,764</u>
CREDITORS:			
Payable within 1 year	3	(7,007)	(4,980)
Net Current Assets		<u>65,583</u>	<u>111,784</u>
REPRESENTED BY:			
Unrestricted Funds		<u>65,583</u>	<u>111,784</u>

Signed on behalf of the board of trustees

Trustee
Date 23 May 2022

The notes form part of these accounts.

**CHOIMEL DALIM
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 JULY 2021**

1. ACCOUNTING POLICIES

Accounting convention

The financial statements have been prepared under the historical cost convention and comply with the Statement of Recommended Practice 2005 'Accounting and Reporting by Charities'.

Incoming Resources

Voluntary income is received by way of donations and gifts and is included gross in the Statement of Financial Activities.

Unrestricted Fund

Unrestricted funds are donations and other income received or generated for the charitable purposes of the charity.

Resources Expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

Management and administration

Management and administration costs of the charity relate to the central costs of management including the costs of meetings, independent examiners fees and statutory compliance.

2. DIRECT CHARITABLE EXPENDITURE

The charity made donations and grants to Institutions and individuals for worthy orthodox Jewish causes in line with the objects of the charity as follows:

	£
Institutions	309,4
	15
Individuals/Families	635,6
	11
	<u>945,0</u>
	<u>26</u>

2021	2020		
3.	CREDITORS Payable within one year	£	£
	Accruals	<u>7,007</u>	
	<u>4,980</u>		

CHOIMEL DALIM

England & Wales - Charity number 1120552

Accounts

**CHOIMEL DALIM
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 JULY 2020**

CHARITY NUMBER 1120552

CHOIMEL DALIM
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 JULY 2020

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CHOIMEL DALIM

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 JULY 2020

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REFERENCE AND ADMINISTRATIVE DETAIL

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Correspondent	YEHUDA WOSNER
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- (d) to further such other charitable purposes which the trustees may determine are connected with the above clauses.

CHOIMEL DALIM

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 JULY 2020 (CONT...)

LEGAL STATUS

The charitable trust is constituted by trust deed dated 2 July 2007 which has not been amended.

RISK MANAGEMENT

The trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining reserves at current levels combined with an annual review of the controls over key financial systems, will provide sufficient resources in the event of adverse conditions.

PUBLIC BENEFIT

The trustees confirm that they have referred to the guidance contained in the Charity Commissions general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities.

TRUSTEES

The trustees have complied with the duty in section 4 of the 2006 Charities Act to have due regard to guidance published by the Charity Commission.

The board of Trustees is authorised to appoint new trustees to fill vacancies arising through resignation or death of an existing trustee.

TRUSTEES INDUCTION AND TRAINING

Most trustees are already familiar with the practical work of the charity having received guidance from the existing trustees prior to appointment. New trustees are further encouraged to attend training sessions organised by the charity.

PRINCIPAL ACTIVITY AND REVIEW OF THE YEAR

The principal activity of the Charity in the year under review was raising funds from donations for the purposes of its objects.

ORGANISATION

The charity is managed by a committee of the trustees of the charity.

INVESTMENT POWERS AND RESTRICTIONS

The trustees are authorised to make and hold investments using the general fund of the charity but no investments are currently held.

REVIEW OF FINANCIAL ACTIVITIES AND AFFAIRS

The financial statements for the year show a surplus of £22,840. The trustees consider the financial position of the charity to be satisfactory, on the basis of reserves.

The financial statements conform to current statutory requirements and comply with the Charity's governing documents.

CHOIMEL DALIM

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 JULY 2020 (CONT...)

RESERVES POLICY

The charity distributed all its income.

REVIEW OF DEVELOPMENTS, ACTIVITIES AND ACHIEVEMENTS

Choimel Dalim received donations in year of £994,711 and paid out grants therefrom of £948,040. Administrative costs were £27,260 and the net surplus for the year was £22,840. (2019 - £89,869)

THE TRUSTEES

The trustees who served the charitable trust during the year are shown above.

RESPONSIBILITIES OF THE TRUSTEES

The Charities Act 2011 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 at the end of the year and of the net incoming or outgoing resources for the year then ended.

In preparing those financial statements, the trustees are required to select suitable accounting policies, as described on page 9, and then apply them on a consistent basis, making judgements and estimates that are reasonable and prudent. The trustees must also prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will be able to continue.

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 trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the detection of fraud and other irregularities.

SIGNED ON BEHALF OF THE TRUSTEES:

.....
Y Wosner – Trustee
Dated: 10 September 2021

CHOIMEL DALIM

(Registered Charity Number 1120552)

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CHOIMEL DALIM

I report on the accounts of the Trust for the year ended 31 July 2020 which are set out on pages 7 to 9.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The Charity is preparing accrued accounts and I am qualified to undertake the examination by being a qualified member of The Institute of Chartered Accountant (England and Wales).

It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act;
- To follow the procedures laid down in the General Directions given by the Charity Commission under section 125(5) of the 2011 Act; and
- To state whether particular matters have come to my attention.

Basis of Independent examiners' report

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 - 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 my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Bernard Olsberg
B Olsberg & Co
Chartered Accountants
Enterprise House, 3 Middleton Road, Manchester M8 5DT

10 September 2021

CHOIMEL DALIM

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 JULY 2020**

	Note	2020	2019
		£	£
Income and Expenditure			
Income			
Donations		994,711	922,914
Government Grants		3,429	-
		998,140	922,914
 Resources Expended			
Direct charitable expenditure			
Grants	2	948,040	820,449
Administrative salaries		18,975	8,573
Travel		-	1,015
Bank Charges		1,739	1,028
Accountancy		2,400	1,500
Independent Examiner's Report		600	480
Postage		3,546	-
		27,260	12,596
 Total Resources Expended		975,300	833,045
Surplus for the Year		22,840	89,869
Balance Brought Forward		88,944	(925)
		111,784	88,944

There were no recognised gains and losses for the year ended 31 July 2020 and 31 July 2019 other than those included in the statement of financial activities.

The notes form part of the financial statements.

CHOIMEL DALIM

BALANCE SHEET AS AT 31 JULY 2020

	NOTE	2020	2019
		£	£
Current Assets			
Bank		29,345	94
Debtors		87,419	90,830
		<u>116,764</u>	<u>90,924</u>
CREDITORS:			
Payable within 1 year	3	(4,980)	(1,980)
Net Current Assets		<u>111,784</u>	<u>88,944</u>
 Represented by:			
Unrestricted Funds		<u>111,784</u>	<u>88,944</u>

Signed on behalf of the board of trustees

Trustee
Date 10 September 2021

The notes form part of these accounts.

CHOIMEL DALIM
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 JULY 2020

1. ACCOUNTING POLICIES

Accounting convention

The financial statements have been prepared under the historical cost convention and comply with the Statement of Recommended Practice 2005 'Accounting and Reporting by Charities'.

Incoming Resources

Voluntary income is received by way of donations and gifts and is included gross in the Statement of Financial Activities.

Unrestricted Fund

Unrestricted funds are donations and other income received or generated for the charitable purposes of the charity.

Resources Expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

Management and administration

Management and administration costs of the charity relate to the central costs of management including the costs of meetings, independent examiners fees and statutory compliance.

2. DIRECT CHARITABLE EXPENDITURE

The charity made donations and grants to Institutions and individuals for worthy orthodox Jewish causes in line with the objects of the charity as follows:

	£
Institutions	157,450
Individuals/Families	<u>790,590</u>
	<u>948,040</u>

		2020	2019
3. CREDITORS Payable within one year		£	£
Accruals		<u>4,980</u>	<u>1,980</u>