

**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**

	<b>Note</b>	<b>2021</b>	<b>2020</b>
		£	£
Income and Expenditure			
<b>Income</b>			
Donations		958,185	994,711
Government Grants		11,729	3,429
		<u>969,914</u>	<u>998,140</u>
Resources Expended			
Direct charitable expenditure			
Grants	<b>2</b>	945,026	948,040
		<u>          </u>	<u>          </u>
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	-
		<u>71,089</u>	<u>27,260</u>
Total Resources Expended		1,016,115	975,300
Surplus/(Deficit) for the Year		<u>(46,201)</u>	<u>22,840</u>
Balance Brought Forward		111,784	88,944
		<u>65,583</u>	<u>111,784</u>

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

Signed on behalf of the board of trustees

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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

£  
7,007

£

4,980