

Twilight Kindness

England & Wales · Charity number 1123747

Details

Other names	FRIENDS OF ZICHRON DOVID
Status	Registered
Legal form	Trust
Registered	2011-10-25
Register	View on the Charity Commission register

Contact

Address	52 East Bank London N16 5PZ
Phone	020 3322 5505
Email	mail@twilightkindness.org.uk
Website	twilightkindness.org.uk

Activities

Objects: THE RELIEF OF POVERTY SICKNESS AND INFIRMITY AMONGST MEMBERS OF THE JEWISH FAITH AND2 SUCH OTHER PURPOSES AS ARE CHARITABLE ACCORDING TO ENGLISH LAW

Activities: 1) Advocating to improve social well-being and connections among elderly people and their carers; and promoting intergenerational interactions thereby strengthening families and communities.2) Alleviating poverty among elderly people and carers with a focus on increasing access to food and financial crises support.

Classification

- **How:** Makes Grants To Individuals, Provides Services, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, Disability, The Prevention Or Relief Of Poverty
- **Who:** Elderly/old People, People With Disabilities, The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, NATIONAL AND OVERSEAS.
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£552,591	£539,243	£39,517	0
2024-03-31	£520,412	£524,396	£26,169	0
2023-03-31	£553,252	£530,872	£30,153	3
2022-03-31	£195,480	£187,710	-	-
2021-03-31	£540,448	£625,375	£3	3

Trustees

Name	Role	Appointed
Gitel Grinvald		2022-05-23
Rachel Herman		2020-12-20
Sheindel Stern		2023-11-30

Twilight Kindness

England & Wales - Charity number 1123747

Accounts



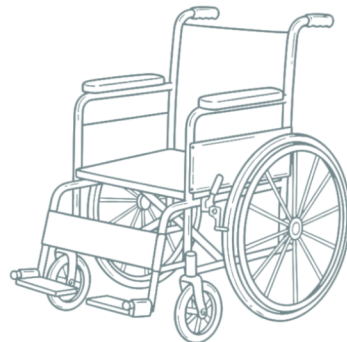
ANNUAL
ACCOUNTS
2025

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“Getting old is like climbing a mountain; you get a little out of breath, but the view is much better!”

- Ingrid Bergman



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“We are always the same age inside”
 Gertrude Stein

MISSION

To make aging kinder, through food, friendship, and the comfort of community.

VISION

A community where growing older never means growing colder. We envision communities where every older adult and carer feels warm inside and out, with warm spaces to come to, people to connect with, and the support that helps them stay well and hopeful.

ABOUT TWILIGHT KINDNESS

Every day, we meet people navigating ageing without the support, connection, or dignity they deserve. We know the challenges – because we see them first-hand:

Carers “functioning on overdraft,” emotionally and financially

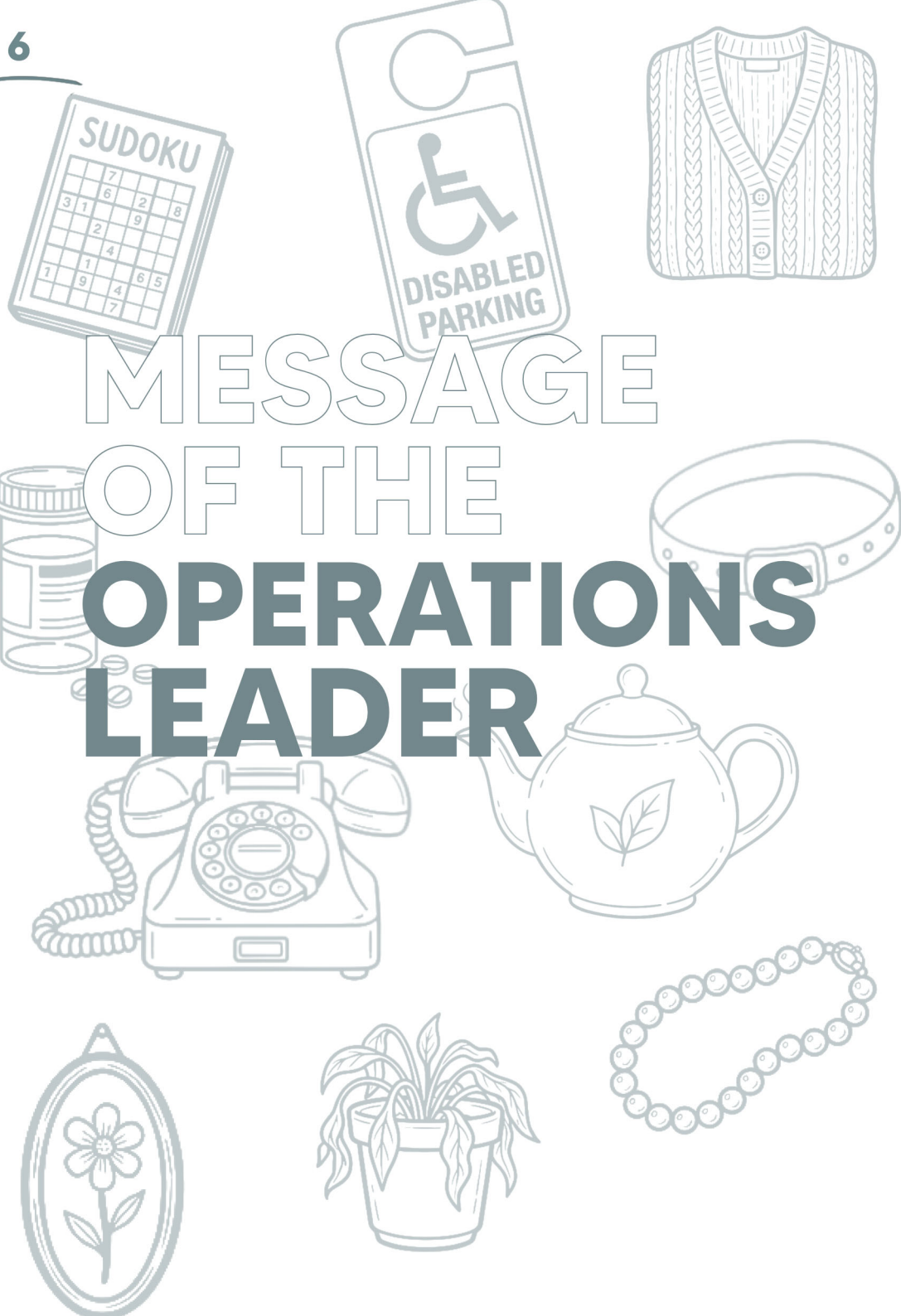
Older people cut off from social life, healthy food, or clear advice

Rising confusion over how to access help for fuel, benefits, or mobility needs

A growing number of people facing dementia, alone

But we also know what helps, because our community tells us.

Twilight Kindness supports elderly individuals in the twilight season of their lives. Our focus is on creating a caring environment that goes beyond befriending. Our ‘Loaves of Love’ brunch club is our flagship project. It serves as a lively social hub where participants find joy in shared laughter and companionship. The lunch club is a corridor to others, such as knitting clubs and gardening sessions, which offer opportunities for engagement that promote mental and emotional well-being. In addition, we go beyond social interaction by providing repair and care home services to ensure the safety, comfort, and well-being of our elderly community members in their living spaces. Twilight-Kindness aims to transform the twilight season of the cycle of life into a period of warmth, joy, and meaningful connections for our cherished elderly community and carers.



MESSAGE OF THE OPERATIONS LEADER

As the cold air curls in on London's streets, our work takes on new meaning.

For many older adults and carers, the deepening chill makes a warm meal and a heated space more than comforts – they are essentials, and quiet reminders that someone still sees and cares. The cold also marks another year of meaningful activity at Twilight Kindness, one I report on with both pride and mixed feelings: pride in what we've achieved together, and unease at the growing pressures facing those we serve.

Across the country, the challenges continue to mount, food prices creeping up, access to the Carer's Element tightening, PIP reviews growing stricter, and energy support becoming ever more confusing. Even claiming Attendance Allowance, designed specifically for older people – has turned into an obstacle course of long forms, long waits, and longer phone queues. For many, it's simply overwhelming.

At Twilight Kindness, our mission remains constant: to make ageing kinder, through food, friendship, and the comfort of community.

This year, we've focused on deepening what works. Our Loaves of Love project has continued to be a true anchor, serving nourishing meals, offering warm company, and providing culturally sensitive care. We've shared over 1,200 meals, delivered hundreds of comfort packs, and hosted intergenerational gatherings that brought laughter, memory, and meaning back into shared spaces.

Thanks to the generous support of the Garfield Weston Foundation, Hackney Giving, and the National Lottery Community Fund, we've also launched our Council Steering Committee, made up of older adults and carers with lived experience.

To every funder, volunteer, and friend of Twilight Kindness – thank you. You've helped us turn meals into connection, and anxiety into action.

As the systems around us shift, we'll stay steady in what matters most – people. And we'll keep showing up, until ageing is something no one has to face with fear.

Sara Love

Operations Leader

Twilight Kindness



SURVEY FINDINGS

Nationally, Age UK reports that 1 in 6 people over 65 (around 2.3 million) never use the internet – and nearly half of them are aged 75 or older.

Among the older people we support, the barriers are even starker: 62% of our users have never gone online. Many tell us they struggle with unfamiliar devices, fear of scams, or simply don't know where to start. This makes it hard to stay in touch with family – especially those who live overseas or outside London – and harder still to access help independently.



LONELINESS

94% of our users say they feel lonely more than three days a week.

Not occasionally. Not now and then. Regularly. Deeply. It starts in the morning and carries through the day – especially for those who live alone, have limited mobility, or are grieving.



FOOD INSECURITY

More than half of the seniors we surveyed told us they go hungry more than once a week.

These are not people who ask for handouts – many “make do” quietly, often skipping meals without telling anyone. They don't want to be a burden. A simple hot meal in a warm room can make all the difference.

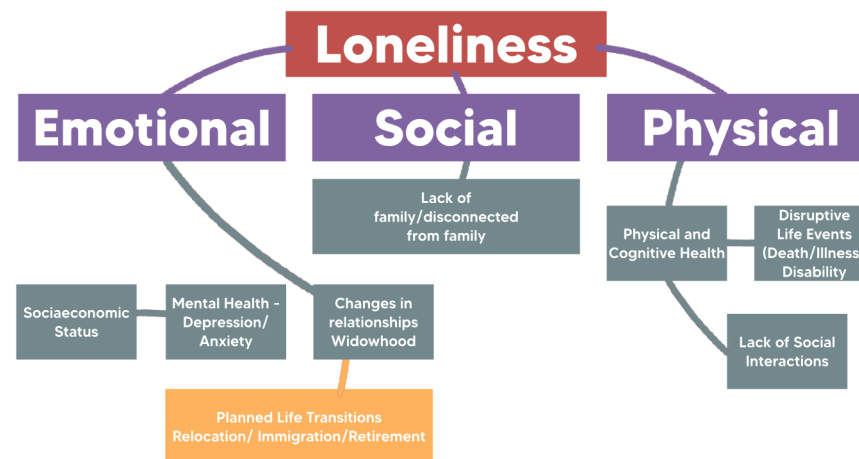
MEASURING OUTCOMES

We utilize the Social Well-Being Scale (SWEMBS) throughout our projects to assess the overall emotional, social, and psychological well-being of our users.

This tool provides a structured way to track changes in well-being over time, helping us identify where our services are making the greatest impact. In addition to SWBS, we follow case studies; conduct user satisfaction surveys tailored with different formats—such as large print, audio, and translated versions—to ensure accessibility for all.

We also host focus group meetings where users share their experiences and express ongoing needs in greater detail. These combined methods allow us to not only understand the current impact we're having but also to continuously tweak and shape our services so that they respond even better to the needs of the people we serve.

In the diagram below, we share the results of user survey 'Focused on Loneliness and Barriers to Social Inclusion for Seniors'.



LOAVES OF LOVE



Loaves of Love is a weekly gathering that offers seniors and carers much more than just a meal; it's for friendship, fun, and community. Each session features a thoughtfully crafted menu designed to meet diverse dietary needs, including banana bread, fruit yogurt, vegetable omelettes, and hearty soup.

Beyond the weekly events, we host monthly intergenerational sessions that enrich the experience further. These gatherings bring together individuals of all ages, strengthening community bonds and fostering mutual understanding.

Loaves of Love is dedicated to providing both companionship and support. Each event is an opportunity for connection, evoking warm memories and feelings of comfort. Our meals are made with healthy fats and minimal added salt, tailored to meet both medical and nutritional needs. Additionally, we offer take-home and delivery goody bags, complete with handwritten notes to add a personal touch.

CAREGIVERS' CAFE



Caregivers' Café connects unpaid carers supporting elderly and frail family members or neighbors. Many carers have reported feeling they are "functioning on overdraft" due to the cost of living crisis. Our meetings offer a vital space for these carers to find support and community. Over the past year, we held 13 Caregivers' Café meetings and delivered 64 sessions, emphasizing more than just social activities. Our goal is to foster a supported and connected community for seniors and their carers.

In addition to our monthly meetings, we provide Oyster card credits for public transportation and distribute goody bags filled with food and personal care items. These efforts aim to address daily challenges and reinforce a sense of connection and care within our community.

SOCIAL ACTION PROJECTS



This year, we also piloted a social action volunteering program for seniors, which has already shown impressive early results. Through our social action projects, we've seen older and younger people build meaningful connections, breaking down barriers and creating communities where everyone is heard, valued, and supported. So far, we have facilitated over 110 hours of volunteering and social action by seniors, further demonstrating their vital role in strengthening our communities. We still have many ambitious plans for the next year to expand the social action opportunities for elderly.



"When my mum comes home from Loaves of Love, she has a sparkle, and so do I. It's an honour to care for her, but the break rejuvenates me."



ON YOUR OWN; BUT NOT ALONE



On your Own; But Not Alone Strives to offset the loneliness; isolation and financial challenges and build community among widowed women. This initiative was established by a group of women who have themselves experienced the loss of a spouse. Their first-hand understanding of the unique challenges faced by widowed women adds depth and empathy to this project. Our program offers monthly social brunches, events, and food distributions specifically aimed at supporting financially vulnerable widows.

Our project aims to foster ongoing connectivity and establish meaningful relationships among a diverse group of women who may have previously never crossed paths. This is achieved by leveraging the common experience of loss, which serves as a unifying factor. Peer support plays a crucial role in mitigating the profound loneliness and depression experienced by widows who lack support. Managing mental health challenges while being isolated is undoubtedly a serious matter. The concept of "On your own; but not alone" ensures that all widows are acknowledged, integrated into a community, and surrounded by individuals who can empathize and comprehend their experiences. Moreover, this approach facilitates access to additional resources such as food packages and guidance for community welfare services.

LOOKING AHEAD



“Since taking part in the intergenerational storytelling sessions at Twilight, my students’ respect for each other and for staff has noticeably improved.”

Looking Ahead, We Will:

1

EXPAND LOAVES OF LOVE

Continue growing our flagship project to offer more regular meals, intergenerational events, and volunteer opportunities.

2

OFFER FREE DEMENTIA TRAINING

Upskill volunteers and staff with accredited, trauma-aware dementia care training to better support users and carers.

3

STREAMLINE OUR SUPPORT SYSTEMS

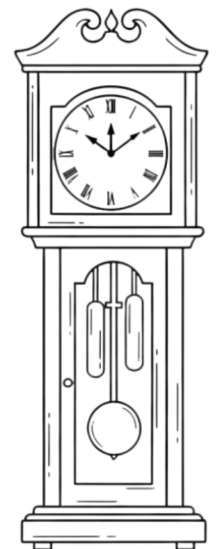
Introduce small but powerful tech changes to save time, reduce paperwork, and help us respond faster and more personally.

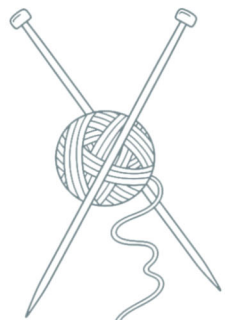
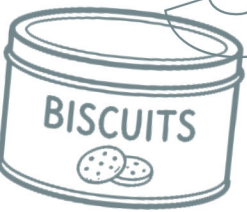
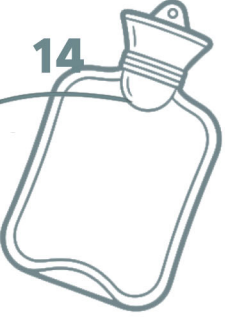
4

BUILD STRONGER CROSS-GENERATIONAL LINKS

Design more shared spaces and projects that connect older adults with younger people – to cook, learn, relax, and volunteer side by side.

“Eggs have gotten so dear, I hardly even buy them now. At Loaves of Love, it’s such a treat when they’re served. When I was young, growing up on a farm, eggs were just part of life.”





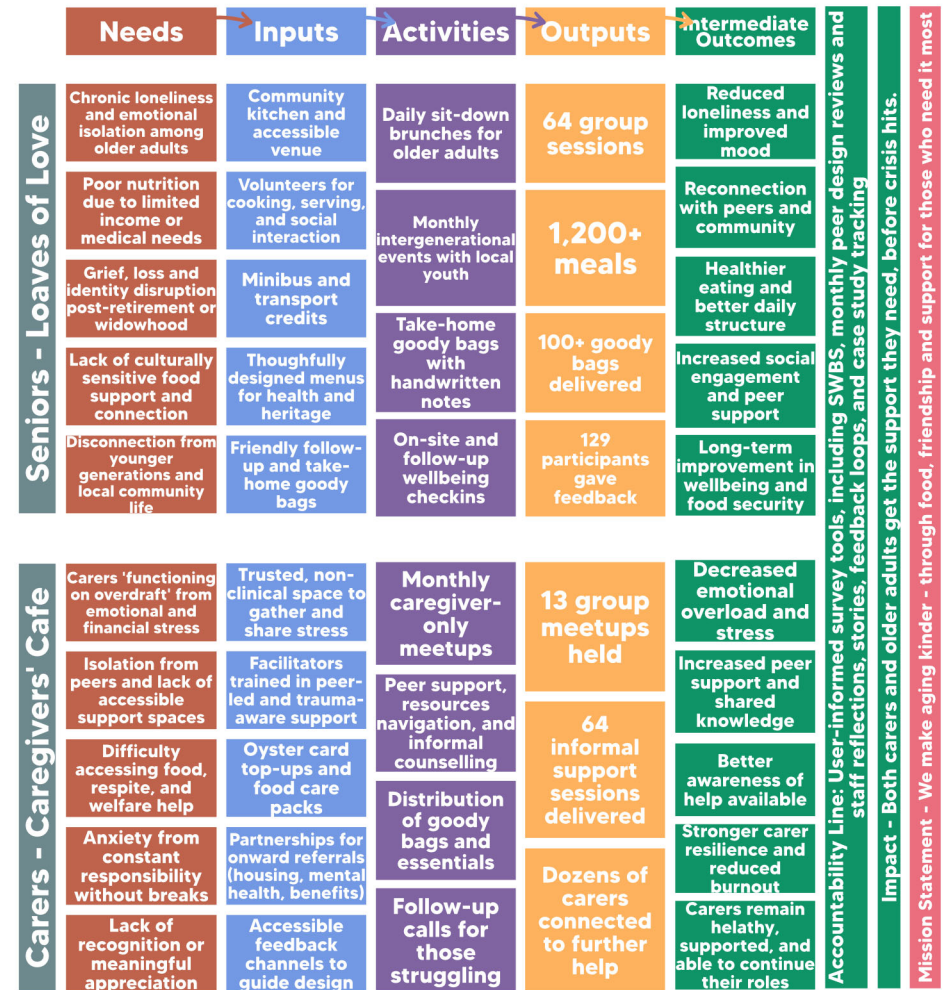
CASE STUDY

Mrs Roen Lindner was one of the finest piano teachers of her time. In the 1960s and 70s, her reputation stretched far beyond her studio, schools, concerts, and music academies often invited her to teach or perform. Even after retirement, she continued giving private lessons, always teaching that music was not just about technique, but about culture, emotion, and heart.

In recent years, arthritis has made playing painful, and since losing her long-term partner and supporter, her mood and confidence have declined. She began attending our sessions quietly, present but reserved, taking time to adjust at her own pace. Everything changed when a group of young volunteers visited to share their music. Their playing was imperfect and hesitant, but it lit something inside her. Smiling, she joked, "My students would never have got away with this!" Yet she was visibly moved.

The next time the group came, Mrs Lindner surprised everyone by offering to teach them. She explained techniques with her characteristic precision, how to shape a phrase, feel the rhythm, and listen to one another, turning a casual visit into an impromptu masterclass. The young volunteers were captivated, not just by her knowledge but by the way she made music feel alive.

THEORY OF CHANGE



“Nearly one-third of people aged 75+ in the UK never go online.”

REPORT OF THE TRUSTEES FOR THE YEAR ENDED MARCH 2025

The trustees present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The charity's objects are the relief of poverty, sickness and infirmity amongst members of the Jewish faith and for such other purposes as are recognised by English Law as charitable and in furtherance of the objects below:

- a) Encourage Intergenerational connection.
- b) Tackle food and fuel poverty among seniors.
- c) Enrich quality of life for seniors and those with progressive illness such as Parkinson's and Dementia.
- d) Give minibreaks to carers and support them to maintain their own wellbeing.

Significant activities

The financial results of the Company's activities for the period ended 31 March 2025 are fully reflected in the attached financial statements together with the notes thereon.

The trustees are satisfied with the results and activities of the company for the year and do not anticipate any significant changes in the forthcoming year.

Public benefit

The trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the aims and objectives and in planning the charity's future activities. The aims of the charity for the public benefit are detailed in the Objectives and Activities section of the report.

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

During the year under review the charity received generous donations amounting to £483,539 (2024: £420,983) and spent £537,803 (2024:£522,430) on charitable activities.

FINANCIAL REVIEW

Reserves policy

It is the policy of the charity to maintain unrestricted funds, which are the free reserves of the charity, at a level which the trustees think appropriate after considering the future commitments of the charity and the likely administrative costs of the charity for the next year.

FUTURE PLANS

The charity intends to carry on its policy of making grants in pursuant of its objects, and continue its activities, as outlined above, for the foreseeable future.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

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

Recruitment and appointment of new trustees

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

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1123747

Principal address

52 East Bank
London
N16 5PZ

Trustees

Mrs S Stern
Mrs G Grinvald
Mrs R Herman

Independent Examiner

Venitt and Greaves
Chartered Accountants
115 Craven Park Road
South Tottenham
London
N15 6BL

Approved by order of the board of trustees on 5 November 2025 and signed on its behalf by:



G Grinvald - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF TWILIGHT KINDNESS

Independent examiner's report to the trustees of Twilight Kindness

I report to the charity trustees on my examination of the accounts of Twilight Kindness (the Trust) for the year ended 31 March 2025.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

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

M A Venitt, A.C.A

Venitt and Greaves
Chartered Accountants
115 Craven Park Road
South Tottenham
London
N15 6BL

5 November 2025

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2025

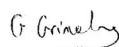
	Notes	Unrestricted fund £	Restricted fund £	31.3.25 Total funds £	31.3.24 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	483,539	-	483,539	420,983
Charitable activities	4	-	69,050	69,050	99,420
Charitable activities					
Investment income	3	2	-	2	9
Total		<u>483,541</u>	<u>69,050</u>	<u>552,591</u>	<u>520,412</u>
EXPENDITURE ON					
Charitable activities	5	477,472	60,331	537,803	522,430
Charitable activities					
Other		1,440	-	1,440	1,966
Total		<u>478,912</u>	<u>60,331</u>	<u>539,243</u>	<u>524,396</u>
NET INCOME/(EXPENDITURE)		4,629	8,719	13,348	(3,984)
RECONCILIATION OF FUNDS					
Total funds brought forward		26,169	-	26,169	30,153
TOTAL FUNDS CARRIED FORWARD		<u><u>30,798</u></u>	<u><u>8,719</u></u>	<u><u>39,517</u></u>	<u><u>26,169</u></u>

The notes form part of these financial statements

BALANCE SHEET 31 MARCH 2025

	Notes	Unrestricted fund £	Restricted fund £	31.3.25 Total funds £	31.3.24 Total funds £
CURRENT ASSETS					
Cash at bank		32,238	8,719	40,957	27,129
CREDITORS					
Amounts falling due within one year	10	(1,440)	-	(1,440)	(960)
NET CURRENT ASSETS		<u>30,798</u>	<u>8,719</u>	<u>39,517</u>	<u>26,169</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>30,798</u>	<u>8,719</u>	<u>39,517</u>	<u>26,169</u>
NET ASSETS		<u>30,798</u>	<u>8,719</u>	<u>39,517</u>	<u>26,169</u>
FUNDS	11				
Unrestricted funds				30,798	26,169
Restricted funds				8,719	-
TOTAL FUNDS				<u>39,517</u>	<u>26,169</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 5 November 2025 and were signed on its behalf by:



G Grinvald - Trustee

CASHFLOW STATEMENT FOR THE YEAR ENDED 31 MARCH 2025

	Notes	31.3.25 £	31.3.24 £
Cash flows from operating activities			
Cash generated from operations	1	13,826	(3,033)
Net cash provided by/(used in) operating activities		<u>13,826</u>	<u>(3,033)</u>
Cash flows from investing activities			
Interest received		2	9
Netcash provided by investing activities		<u>2</u>	<u>9</u>
Change in cash and cash equivalents in the reporting period		<u>13,828</u>	<u>(3,024)</u>
Cash and cash equivalents at the beginning of the reporting period		<u>27,129</u>	<u>30,153</u>
Cash and cash equivalents at the end of the reporting period		<u>40,957</u>	<u>27,129</u>

NOTES TO THE CASH FLOW STATEMENT FOR THE YEAR ENDED 31 MARCH 2025

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

	31.3.25	31.3.24
	£	£
Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)	13,348	(3,984)
Adjustments for:		
Interest received	(2)	(9)
Increase in creditors	480	960
	<u>13,826</u>	<u>(3,033)</u>
Net cash provided by/(used in) operations	<u>13,826</u>	<u>(3,033)</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.24	Cash flow	At 31.3.25
	£	£	£
Net cash			
Cash at bank	27,129	13,828	40,957
	<u>27,129</u>	<u>13,828</u>	<u>40,957</u>
Total	<u>27,129</u>	<u>13,828</u>	<u>40,957</u>

The notes form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

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

Income

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

Expenditure

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

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

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

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

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

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

2. DONATIONS AND LEGACIES

	31.3.25	31.3.24
	£	£
Donations	483,539	420,983
	<u>483,539</u>	<u>420,983</u>

3. INVESTMENT INCOME

	31.3.25	31.3.24
	£	£
Deposit account interest	2	9
	<u>2</u>	<u>9</u>

continued...

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

4. INCOME FROM CHARITABLE ACTIVITIES

	31.3.25	31.3.24
	£	£
Grants	69,050	99,420
Activity Charitable activities		

Grants received, included in the above, are as follows:

	31.3.25	31.3.24
	£	£
National Lottery Community Fund	28,625	36,000
Garfield Weston Foundation	-	10,000
Postcode Society Trust	-	22,170
Other grants less than £10,000	7,125	31,250
Hackney Council for Voluntary Service	10,000	-
London Borough of Hackney	12,000	-
The Clothworkers' Foundation	11,300	-
	<u>69,050</u>	<u>99,420</u>

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Support costs (see note 7)	Totals
	£	£	£
Charitable activities	<u>537,678</u>	<u>125</u>	<u>537,803</u>

6. GRANTS PAYABLE

	31.3.25	31.3.24
	£	£
Charitable activities	<u>-</u>	<u>44,450</u>

7. SUPPORT COSTS

	Finance	Governance costs	Totals
	£	£	£
Other resources expended	-	1,440	1,440
Charitable activities	<u>125</u>	<u>-</u>	<u>125</u>
	<u>125</u>	<u>1,440</u>	<u>1,565</u>

8. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

continued...

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund	Restricted fund	Total funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	420,983	-	420,983
Charitable activities			
Charitable activities	-	99,420	99,420
Investment income	9	-	9
Total	<u>420,992</u>	<u>99,420</u>	<u>520,412</u>
EXPENDITURE ON			
Charitable activities			
Charitable activities	423,010	99,420	522,430
Other	1,966	-	1,966
Total	<u>424,976</u>	<u>99,420</u>	<u>524,396</u>
NET INCOME/(EXPENDITURE)	(3,984)	-	(3,984)
RECONCILIATION OF FUNDS			
Total funds brought forward	30,153	-	30,153
TOTAL FUNDS CARRIED FORWARD	<u>26,169</u>	<u>-</u>	<u>26,169</u>
10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR		31.3.25	31.3.24
		£	£
Other creditors		<u>1,440</u>	<u>960</u>
11. MOVEMENT IN FUNDS		Net movement in funds	At
	At 1.4.24	£	31.3.25
	£		£
Unrestricted funds			
General fund	26,169	4,629	30,798
Restricted funds			
Restricted funds	-	8,719	8,719
TOTAL FUNDS	<u>26,169</u>	<u>13,348</u>	<u>39,517</u>

continued...

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

11. MOVEMENT IN FUNDS -continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	483,541	(478,912)	4,629
Restricted funds			
Restricted funds	69,050	(60,331)	8,719
TOTAL FUNDS	<u>552,591</u>	<u>(539,243)</u>	<u>13,348</u>

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	At 31.3.24 £
Unrestricted funds			
General fund	30,153	(3,984)	26,169
TOTAL FUNDS	<u>30,153</u>	<u>(3,984)</u>	<u>26,169</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	420,992	(424,976)	(3,984)
Restricted funds			
Restricted funds	99,420	(99,420)	-
TOTAL FUNDS	<u>520,412</u>	<u>(524,396)</u>	<u>(3,984)</u>

continued...

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

11. MOVEMENT IN FUNDS - continued

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

	At 1.4.23 £	Net movement in funds £	At 31.3.25 £
Unrestricted funds			
General fund	30,153	645	30,798
Restricted funds			
Restricted funds	-	8,719	8,719
TOTAL FUNDS	<u>30,153</u>	<u>9,364</u>	<u>39,517</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	904,533	(903,888)	645
Restricted funds			
Restricted funds	168,470	(159,751)	8,719
TOTAL FUNDS	<u>1,073,003</u>	<u>(1,063,639)</u>	<u>9,364</u>

12. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2025.

DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2025

	31.3.25 £	31.3.24 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	483,539	420,983
Investment income		
Deposit account interest	2	9
Charitable activities		
Grants	69,050	99,420
Total incoming resources	<u>552,591</u>	<u>520,412</u>
EXPENDITURE		
Charitable activities		
Cost of living support	159,830	189,445
Klick and connect hub	42,450	17,850
Caregivers coffee club	27,750	7,400
Loaves of love	163,678	154,315
Printing and stationery	-	1,200
Website costs	98	294
Insurance	3,884	698
Repair and care	53,880	46,350
Transport	23,650	660
Utilities	-	28
Widows support project	33,850	59,740
Venue costs	2,000	-
Staff costs	2,677	-
Regenerate	4,705	-
Publicity	5,446	-
Cleaning	13,780	-
Grants to individuals	-	44,450
	<u>537,678</u>	<u>522,430</u>
Support costs		
Finance		
Bank charges	125	137
Governance costs		
Accountancy fees	1,440	960
Legal and professional fees	-	869
	<u>1,440</u>	<u>1,829</u>
Total resources expended	<u>539,243</u>	<u>524,396</u>
Net income/(expenditure)	<u>13,348</u>	<u>(3,984)</u>

This page does not form part of the statutory financial statements

TRUSTEES

Shaindel Stern
Gitel Grinvald
Rachel Herman

REGISTERED OFFICE

52 East Bank
London N16 5PZ

CHARITY NUMBER

1123747

INDEPENDENT EXAMINER

Venitt and Greaves
Chartered Accountants
115 Craven Park Road
South Tottenham
London N15 6BL



Twilight Kindness

England & Wales - Charity number 1123747

Accounts



Annual Accounts

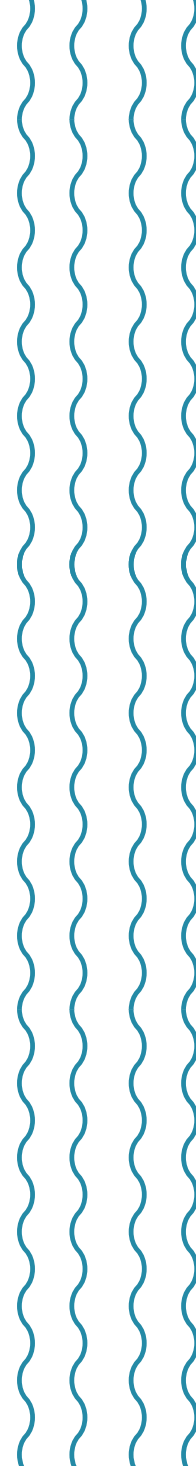
Year Ending 31 March 2024

TRUSTEES:
Shaindel Stern
Gitel Grinvald
Rachel Herman

REGISTERED OFFICE:
52 East Bank London N16 5PZ

CHARITY NUMBER: 1123747

INDEPENDENT EXAMINER:
VENITT AND GREAVES
Chartered Accountants
115 Craven Park Road
South Tottenham
London N15 6BL





MESSAGE OF THE CHAIR



As we reflect on this year, I am filled with gratitude and hope for what we've accomplished and what's yet to come through Twilight Kindness. Our mission has always been to bring light to the twilight stage of life for our elderly, providing comfort, dignity, and relief, not just for them but for the carers who walk alongside them.

As a carer myself, I know how isolating it can feel when decisions that affect our loved ones and our communities are made without our voices. Too often, older people and their carers are left out of the most critical conversations about their care and well-being. This year, Twilight Kindness has worked diligently to strengthen our governance, onboard new trustees, and move towards a co-led model, ensuring that those we serve are at the heart of everything we do.

In addition, we were able to run a three-part research project on the barriers to social connection for the seniors we serve, using a balance of mediums. We undertook this effort so we could understand better, respond more effectively, and share our findings with other services, aiming to eventually influence policy change.

A key highlight has been our intergenerational projects and partnerships with youth organizations and schools. These initiatives have created meaningful connections between older and younger generations, fostering mutual benefit and understanding. By working together, we are not only bridging the gap between age groups but also enriching our communities as a whole.

This year, we also piloted a social action volunteering program for seniors, which has already shown impressive early results. Through our social action projects, we've seen older and younger people build meaningful connections, breaking down barriers and creating communities where everyone is heard, valued, and supported.

We are incredibly grateful to the National Lottery Community Fund, The Garfield Weston Foundation, among others, for funding our Loaves of Love program, and to The Clothworkers Foundation for funding our Minibus, which helps make our programs more accessible.

This isn't charity; it's humanity. Every one of us will grow older, and when we listen to and uplift the voices of our elders, we all benefit. Next year, we plan to go even further in our efforts to help older people and their communities thrive. Together, we will create a future where every person, regardless of age or background, is treated with the respect and care they deserve.

Rachel Herman 18 Sep. 24





Mission

In a world that thrives on constant connectivity, it is paradoxical that loneliness continues to permeate the lives of many individuals.

MISSION

Twilight Kindness makes aging a stage to look forward to by nurturing friendships bridging generations, and improving both food and fuel outcomes for seniors and their carers.

This year, as part of our focus on understanding service user needs and barriers, we also redesigned and implemented a new user satisfaction survey tailored to the specific needs of our programs. The revised survey collected detailed data on outcomes across each program area and overall program experience. We received 129 survey responses, marking the highest number ever recorded.

Survey Results Highlights:

·98% of clients and caregivers reported feeling more supported in their community through Twilight Kindness services.

·96% would recommend Twilight Kindness to family and friends.

·100% felt that Twilight Kindness volunteers treat them with respect.

Mission

We recently surveyed individuals about the challenges they face when trying to access food and fuel support, including food banks. Here's what we found:



Physical Limitations:

Several people mentioned, "I can't carry bags home from the food bank," and "The food I get delivered is too hard for me to chew and swallow." One respondent also noted, "My husband's cholesterol means we can't use many of the options available."

Technological Challenges:

There's a significant struggle with technology, with comments like, "I'm not good with computers. It does its own thing and I don't know why I'm paying such hefty bills that take up half my pension for gas and heating."

Mobility Issues:

Mobility is also a concern, with one person sharing, "My mobility isn't what it used to be, making it hard to attend events or get out to access services."

Lack of Awareness:

Many are aware of available services but feel lost when it comes to accessing them online. "I know there are services by the council and charities, but I'm not sure how to attend online events."

We know what we are doing works because we continuously measure and adapt our services based on feedback and outcomes.

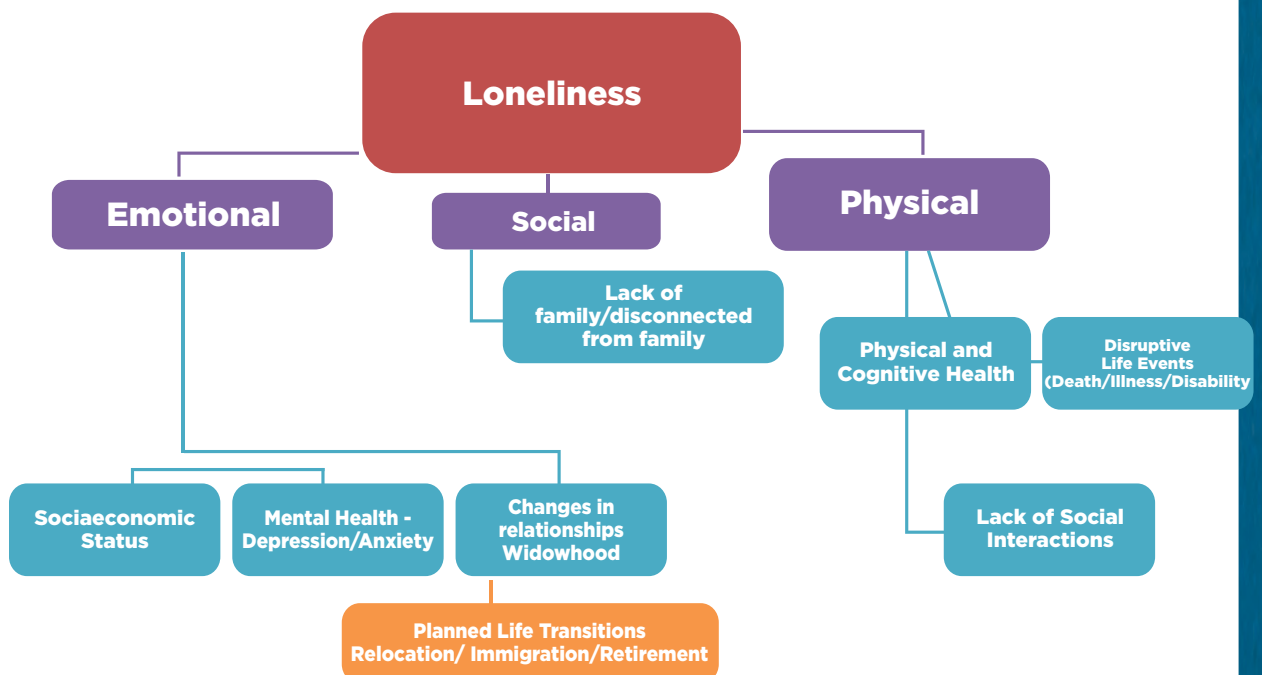
Mission

We utilize the Social Well-Being Scale (SWBS) throughout our projects to assess the overall emotional, social, and psychological well-being of our users.

This tool provides a structured way to track changes in well-being over time, helping us identify where our services are making the greatest impact. In addition to SWBS, we follow case studies; conduct user satisfaction surveys tailored with different formats—such as large print, audio, and translated versions—to ensure accessibility for all.

We also host focus group meetings where users share their experiences and express ongoing needs in greater detail. These combined methods allow us to not only understand the current impact we're having but also to continuously tweak and shape our services so that they respond even better to the needs of the people we serve.

In the diagram below, we share the results of user survey 'Focused on Loneliness and Barriers to Social Inclusion for Seniors'.





PROJECTS

LOAVES OF LOVE

Loaves of Love is a weekly gathering that offers seniors and carers much more than just a meal; it's for friendship, fun, and community. Each session features a thoughtfully crafted menu designed to meet diverse dietary needs, including banana bread, fruit yogurt, vegetable omelettes, and hearty soup.

Beyond the weekly events, we host monthly intergenerational sessions that enrich the experience further. These gatherings bring together individuals of all ages, strengthening community bonds and fostering mutual understanding.

Loaves of Love is dedicated to providing both companionship and support. Each event is an opportunity for connection, evoking warm memories and feelings of comfort. Our meals are made with healthy fats and minimal added salt, tailored to meet both medical and nutritional needs. Additionally, we offer take-home and delivery goody bags, complete with handwritten notes to add a personal touch.

CAREGIVERS' CAFÉ

Caregivers' Café connects unpaid carers supporting elderly and frail family members or neighbors. Many carers have reported feeling they are "functioning on overdraft" due to the cost of living crisis. Our meetings offer a vital space for these carers to find support and community.

Over the past year, we held 13 Caregivers' Café meetings and delivered 64 sessions, emphasizing more than just social activities. Our goal is to foster a supported and connected community for seniors and their carers.

In addition to our monthly meetings, we provide Oyster card credits for public transportation and distribute goody bags filled with food and personal care items. These efforts aim to address daily challenges and reinforce a sense of connection and care within our community.

SOCIAL ACTION PROJECTS

This year, we also piloted a social action volunteering program for seniors, which has already shown impressive early results. Through our social action projects, we've seen older and younger people build meaningful connections, breaking down barriers and creating communities where everyone is heard, valued, and supported. So far, we have facilitated over 110 hours of volunteering and social action by seniors, further demonstrating their vital role in strengthening our communities. We still have many ambitious plans for the next year to expand the social action opportunities for elderly.

Some
steps
include:

RAISE AWARENESS ON ELDERLY VOLUNTEERING

RAISE AWARENESS ON VOLUNTEERING AS A FAMILY

CONVEY STORIES OF VOLUNTEERING

PROJECTS



	Face2Face Encounters	Interaction Opportunities	consistency	meaningful	Elderly Friendly
Tutor/mentor young people	/	/	/	/	/
Landscaping/gardening	/		/	/	/
Fundraising	/		/	/	
Admin-fundraising e.g sorting donations		/	/		
Preparing/serving food	/	/	/	/	

ON YOUR OWN; BUT NOT ALONE

On your Own; But Not Alone Strives to offset the loneliness; isolation and financial challenges and build community among widowed women.

This initiative was established by a group of women who have themselves experienced the loss of a spouse. Their first-hand understanding of the unique challenges faced by widowed women adds depth and empathy to this project. Our program offers monthly social brunches, events, and food distributions specifically aimed at supporting financially vulnerable widows.

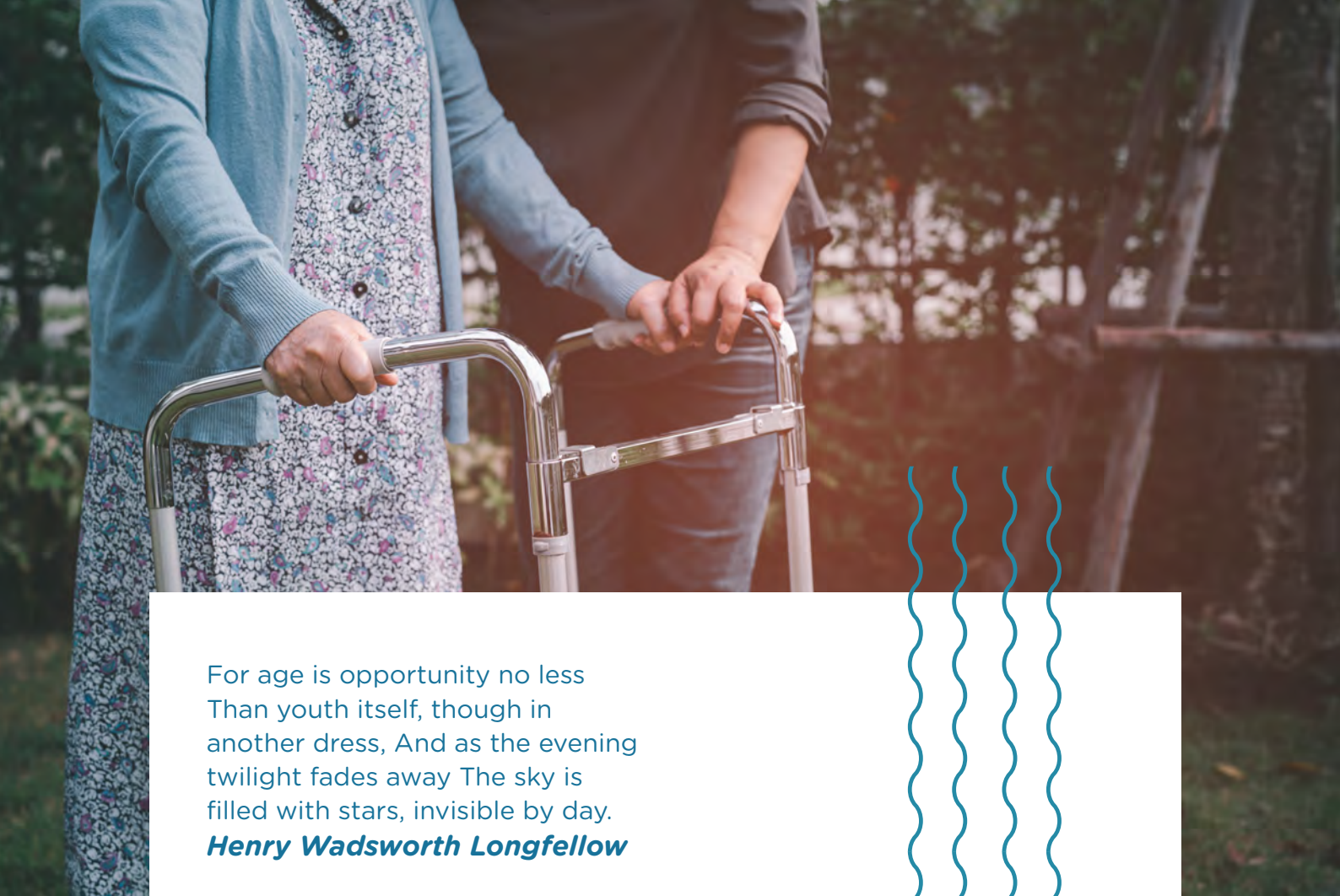
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Our project aims to foster ongoing connectivity and establish meaningful relationships among a diverse group of women who may have previously never crossed paths. This is achieved by leveraging the common experience of loss, which serves as a unifying factor. Peer support plays a crucial role in mitigating the profound loneliness and depression experienced by widows who lack support. Managing mental health challenges while being isolated is undoubtedly a serious matter. The concept of "On your own; but not alone" ensures that all widows are acknowledged, integrated into a community, and surrounded by individuals who can empathize and comprehend their experiences. Moreover, this approach facilitates access to additional resources such as food packages and guidance for community welfare services.

Future Goals:

SUSTAIN CURRENT DELIVERY, SCALE SENIOR SOCIAL ACTION PROGRAM REACHING 400 HRS OF VOLUNTEERING/SOCIAL ACTIONS

ENHANCE ENGAGEMENT: IMPROVE HOW WE ENGAGE AND COMMUNICATE WITH CLIENTS, CAREGIVERS, AND OTHER STAKEHOLDERS ABOUT OUR PROGRAMS AND SERVICES.



For age is opportunity no less
Than youth itself, though in
another dress, And as the evening
twilight fades away The sky is
filled with stars, invisible by day.

Henry Wadsworth Longfellow

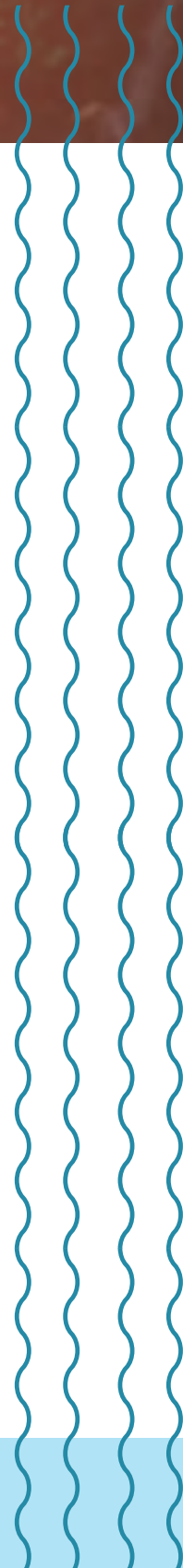
CASE STUDY

My landlord gave me notice to vacate the home I had lived in for 18 years, as my contract was up and he needed to sell. Around the same time, Kitty, a stray cat who had been visiting me for years, passed away, and my close friend, suffering from Alzheimer's, moved into a care home. With my daughter living overseas near her husband's family, I suddenly found myself feeling lost, alone, and overwhelmed.

I started attending Loaves of Love because my friend encouraged me, even though I had always been self-sufficient. After my friend stopped coming, I kept attending, but I was still feeling very despondent and found it difficult to get out of bed every morning. One of the wonderful volunteers noticed this and reached out, which meant the world to me. They connected me to the right services and support I didn't even realize I needed.

Although I still have to move out, and my daughter can't visit right now, I feel more at ease knowing I have people to turn to.

Bella W.



REGISTERED CHARITY NUMBER: 1123747

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024
FOR
TWILIGHT KINDNESS**

Venitt and Greaves
Chartered Accountants
115 Craven Park Road
South Tottenham
London
N15 6BL

Trustees Report

TWILIGHT KINDNESS

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2024

The trustees present their report with the financial statements of the charity for the year ended 31 March 2024. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The charity's objects are the relief of poverty, sickness and infirmity amongst members of the Jewish faith and for such other purposes as are recognised by English Law as charitable and in furtherance of the objects below:

- a) Encourage Intergenerational connection.
- b) Tackle food and fuel poverty among seniors.
- c) Enrich quality of life for seniors and those with progressive illness such as Parkinson's and Dementia.
- d) Give mini breaks to carers and support them to maintain their own wellbeing.

Significant activities

The financial results of the Company's activities for the period ended 31 March 2024 are fully reflected in the attached financial statements together with the notes thereon.

The trustees are satisfied with the results and activities of the company for the year and do not anticipate any significant changes in the forthcoming year.

Public benefit

The trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the aims and objectives and in planning the charity's future activities. The aims of the charity for the public benefit are detailed in the Objectives and Activities section of the report.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

During the year under review the charity received generous donations amounting to £420,983 (2023: £458,453) and spent £522,430 (2023: £530,409) on charitable activities.

FINANCIAL REVIEW

Reserves policy

It is the policy of the charity to maintain unrestricted funds, which are the free reserves of the charity, at a level which the trustees think appropriate after considering the future commitments of the charity and the likely administrative costs of the charity for the next year.

FUTURE PLANS

The charity intends to carry on its policy of making grants in pursuant of its objects, and continue its activities, as outlined above, for the foreseeable future.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

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

Recruitment and appointment of new trustees

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

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

Independent Examiners Report.

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF TWILIGHT KINDNESS

Independent examiner's report to the trustees of Twilight Kindness

I report to the charity trustees on my examination of the accounts of Twilight Kindness (the Trust) for the year ended 31 March 2024.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

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

M A Venitt, A.C.A

Venitt and Greaves
Chartered Accountants
115 Craven Park Road
South Tottenham
London
N15 6BL

30 August 2024

TWILIGHT KINDNESS

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2024**

	Notes	Unrestricted fund £	Restricted fund £	31.3.24 Total funds £	31.3.23 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	420,983	-	420,983	458,453
Charitable activities					
Charitable activities	4	-	99,420	99,420	94,800
Investment income	3	9	-	9	-
Total		<u>420,992</u>	<u>99,420</u>	<u>520,412</u>	<u>553,253</u>
EXPENDITURE ON					
Charitable activities					
Charitable activities	5	423,010	99,420	522,430	530,409
Other		<u>1,966</u>	-	<u>1,966</u>	<u>464</u>
Total		<u>424,976</u>	<u>99,420</u>	<u>524,396</u>	<u>530,873</u>
NET INCOME/(EXPENDITURE)		(3,984)	-	(3,984)	22,380
RECONCILIATION OF FUNDS					
Total funds brought forward		30,153	-	30,153	7,773
TOTAL FUNDS CARRIED FORWARD		<u><u>26,169</u></u>	<u><u>-</u></u>	<u><u>26,169</u></u>	<u><u>30,153</u></u>

TWILIGHT KINDNESS

**BALANCE SHEET
31 MARCH 2024**

	Notes	Unrestricted fund £	Restricted fund £	31.3.24 Total funds £	31.3.23 Total funds £
CURRENT ASSETS					
Cash at bank		27,129	-	27,129	30,153
CREDITORS					
Amounts falling due within one year	10	(960)	-	(960)	-
NET CURRENT ASSETS		<u>26,169</u>	<u>-</u>	<u>26,169</u>	<u>30,153</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>26,169</u>	<u>-</u>	<u>26,169</u>	<u>30,153</u>
NET ASSETS		<u>26,169</u>	<u>-</u>	<u>26,169</u>	<u>30,153</u>
FUNDS	11				
Unrestricted funds				<u>26,169</u>	<u>30,153</u>
TOTAL FUNDS				<u>26,169</u>	<u>30,153</u>

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

G Grinvald - Trustee

R Herman - Trustee

S Stern - Trustee

TWILIGHT KINDNESS
CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2024

	Notes	31.3.24 £	31.3.23 £
Cash flows from operating activities			
Cash generated from operations	1	(3,033)	22,380
Net cash (used in)/provided by operating activities		<u>(3,033)</u>	<u>22,380</u>
Cash flows from investing activities			
Interest received		9	-
Net cash provided by investing activities		<u>9</u>	<u>-</u>
Change in cash and cash equivalents in the reporting period			
Cash and cash equivalents at the beginning of the reporting period		(3,024)	22,380
		<u>30,153</u>	<u>7,773</u>
Cash and cash equivalents at the end of the reporting period		<u><u>27,129</u></u>	<u><u>30,153</u></u>

TWILIGHT KINDNESS

**NOTES TO THE CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2024**

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

	31.3.24	31.3.23
	£	£
Net (expenditure)/income for the reporting period (as per the Statement of Financial Activities)	(3,984)	22,380
Adjustments for:		
Interest received	(9)	-
Increase in creditors	960	-
Net cash (used in)/provided by operations	<u>(3,033)</u>	<u>22,380</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.23	Cash flow	At 31.3.24
	£	£	£
Net cash			
Cash at bank	30,153	(3,024)	27,129
	<u>30,153</u>	<u>(3,024)</u>	<u>27,129</u>
Total	<u>30,153</u>	<u>(3,024)</u>	<u>27,129</u>

TWILIGHT KINDNESS

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

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

Income

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

Expenditure

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

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

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

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

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

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

2. DONATIONS AND LEGACIES

	31.3.24	31.3.23
	£	£
Donations	420,983	458,453
	<u> </u>	<u> </u>

3. INVESTMENT INCOME

	31.3.24	31.3.23
	£	£
Deposit account interest	9	-
	<u> </u>	<u> </u>

TWILIGHT KINDNESS

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2024**

4. INCOME FROM CHARITABLE ACTIVITIES			
		31.3.24	31.3.23
	Activity	£	£
Grants	Charitable activities	99,420	94,800
		<u>99,420</u>	<u>94,800</u>
Grants received, included in the above, are as follows:			
		31.3.24	31.3.23
		£	£
National Lottery Community Fund		36,000	-
Garfield Weston Foundation		10,000	10,000
Postcode Society Trust		22,170	-
Other grants less than £10,000		31,250	64,300
SF Foundation		-	10,500
Yeitev Lev		-	10,000
		<u>99,420</u>	<u>94,800</u>
5. CHARITABLE ACTIVITIES COSTS			
	Direct Costs	Grant funding of activities (see note 6)	Totals
	£	£	£
Charitable activities	477,980	44,450	522,430
	<u>477,980</u>	<u>44,450</u>	<u>522,430</u>
6. GRANTS PAYABLE			
		31.3.24	31.3.23
		£	£
Charitable activities		44,450	46,320
		<u>44,450</u>	<u>46,320</u>
7. SUPPORT COSTS			
	Finance	Governance costs	Totals
	£	£	£
Other resources expended	137	1,829	1,966
	<u>137</u>	<u>1,829</u>	<u>1,966</u>
8. TRUSTEES' REMUNERATION AND BENEFITS			
There were no trustees' remuneration or other benefits for the year ended 31 March 2024 nor for the year ended 31 March 2023.			
Trustees' expenses			
There were no trustees' expenses paid for the year ended 31 March 2024 nor for the year ended 31 March 2023.			

TWILIGHT KINDNESS

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2024**

9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	60,812	397,641	458,453
Charitable activities			
Charitable activities	-	94,800	94,800
Total	<u>60,812</u>	<u>492,441</u>	<u>553,253</u>
EXPENDITURE ON			
Charitable activities			
Charitable activities	37,968	492,441	530,409
Other	464	-	464
Total	<u>38,432</u>	<u>492,441</u>	<u>530,873</u>
NET INCOME	22,380	-	22,380
RECONCILIATION OF FUNDS			
Total funds brought forward	7,773	-	7,773
TOTAL FUNDS CARRIED FORWARD	<u>30,153</u>	<u>-</u>	<u>30,153</u>
10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR			
Other creditors		31.3.24 £ 960	31.3.23 £ -
11. MOVEMENT IN FUNDS			
	At 1.4.23 £	Net movement in funds £	At 31.3.24 £
Unrestricted funds			
General fund	30,153	(3,984)	26,169
TOTAL FUNDS	<u>30,153</u>	<u>(3,984)</u>	<u>26,169</u>

TWILIGHT KINDNESS

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2024**

11. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	420,992	(424,976)	(3,984)
Restricted funds			
Restricted funds	99,420	(99,420)	-
TOTAL FUNDS	<u>520,412</u>	<u>(524,396)</u>	<u>(3,984)</u>

Comparatives for movement in funds

	At 1.4.22 £	Net movement in funds £	At 31.3.23 £
Unrestricted funds			
General fund	7,773	22,380	30,153
TOTAL FUNDS	<u>7,773</u>	<u>22,380</u>	<u>30,153</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	60,812	(38,432)	22,380
Restricted funds			
Restricted funds	492,441	(492,441)	-
TOTAL FUNDS	<u>553,253</u>	<u>(530,873)</u>	<u>22,380</u>

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

	At 1.4.22 £	Net movement in funds £	At 31.3.24 £
Unrestricted funds			
General fund	7,773	18,396	26,169
TOTAL FUNDS	<u>7,773</u>	<u>18,396</u>	<u>26,169</u>

TWILIGHT KINDNESS

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2024**

11. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	481,804	(463,408)	18,396
Restricted funds			
Restricted funds	591,861	(591,861)	-
TOTAL FUNDS	<u>1,073,665</u>	<u>(1,055,269)</u>	<u>18,396</u>

12. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2024.

TWILIGHT KINDNESS

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2024**

	31.3.24 £	31.3.23 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	420,983	458,453
Investment income		
Deposit account interest	9	-
Charitable activities		
Grants	99,420	94,800
Total incoming resources	<u>520,412</u>	<u>553,253</u>
EXPENDITURE		
Charitable activities		
Cost of living support	189,445	200,920
Klick and connect hub	17,850	20,000
Caregivers coffee club	7,400	15,468
Loaves of love	154,315	246,701
Printing and stationery	1,200	-
Fundraising	-	1,000
Website costs	294	-
Insurance	698	-
Repair and care	46,350	-
Transport	660	-
Utilities	28	-
Widows support project	59,740	-
Grants to individuals	44,450	46,320
	<u>522,430</u>	<u>530,409</u>
Support costs		
Finance		
Bank charges	137	134
Governance costs		
Accountancy fees	960	330
Legal and professional fees	869	-
	<u>1,829</u>	<u>330</u>
Total resources expended	<u>524,396</u>	<u>530,873</u>
Net (expenditure)/income	<u>(3,984)</u>	<u>22,380</u>



Twilight Kindness

England & Wales - Charity number 1123747

Accounts



Twilight Kindness



**CHARITY INFORMATION
FOR THE YEAR ENDING
31 MARCH 2023**



TRUSTEES:

Shaindel Stern
Gitel Grinvald
Rachel Herman

REGISTERED OFFICE:

52 East Bank London N16 5PZ

CHARITY NUMBER: 1123747

INDEPENDENT EXAMINER:

De Claron Ltd.
Unit A, 3 The Vale
LONDON NW11 8SB

MESSAGE of the Chair

As we reflect on the past year, we are filled with gratitude for the support that has fueled the mission of Friends of Zichron Dovid, now proudly known as 'Twilight Kindness.'

A major milestone this year was our charity's rebranding and name change to 'Twilight Kindness.' This transformation reflects our evolving vision and commitment to kindness that extends to the twilight moments of life, ensuring our reach and impact are even more profound.

In addition to this exciting change, we are delighted to share the launch of a new project, 'On Your Own, But Not Alone.' Recognizing the challenges faced by widowed women—loneliness, isolation, and financial difficulties—this initiative aims to build a supportive community, offering solace and strength in shared experiences. Your support has allowed us to take a significant step towards making a positive difference in the lives of those navigating the journey of widowhood.

Throughout 2022-2023, we have achieved significant milestones and overcome challenges with resilience and determination.

None of this would have been possible without the dedication of our team, the generosity of our donors, and the support of our community. Together, we have strengthened the foundation of Twilight Kindness, ensuring that our impact will endure and continue to grow in the years to come.

As we look ahead, our commitment to supporting our elderly beneficiaries remains steadfast. Thank you for being an integral part of the Twilight Kindness family. Your trust and partnership inspire us to reach greater heights and make a positive difference in the world.

Gratefully,
Rachel Herman
Trustee



Enable low-income, vulnerable older adults to lead meaningful and dignified lives by facilitating education, advocacy, and acting as a liaison between them and services and care in our community

Simply said, We work to improve the quality of life for elderly people in the community and to overcome obstacles so living at home remains an option.

Daily activities and living at home become more challenging as we age. In a perfect world, every older adult would have nearby relatives or neighbours to help prepare meals, errands, mild home repairs. In reality many do not.

Without this kind of assistance, older adults can struggle alone at home.

We are here for seniors when family, mobility and resources are lacking.



VISION:

WE WANT YOUNG PEOPLE TO TREAT SENIORS LIKE AGED WINES, THEY GAIN VALUE WITH AGE.

OUR AIMS:

Encourage Intergenerational connection

Tackle food and fuel poverty among seniors

Enrich quality of life for seniors and those with progressive illness such as Parkinson's and Dementia,

Give mini breaks to carers and support them to maintain their own wellbeing.

OUR





Loaves of Love:

Seniors enjoy a homemade Brunch with specialty delicacies like banana bread, fruit yoghurt, vegetable omelets and soup prepared by other seniors and volunteers. We serve special modified meals for participants on restricted medical diets e.g for cholesterol, swallowing difficulties etc. Participants receive 1/3 of their daily nutritional requirement and the most important meal of the day, a crucial component for well-being that benefits those facing food insecurity.

For some, loaves of Love is the only meal of the day. Furthermore, the meal program offsets the effects of isolation for people who live alone, promotes social interaction, provides opportunities for establishing friendships, and is often an entry point into other social activities. Participants are collected in accessible transport and transported home

Repair and Care

We complete small DIY jobs for older people to help them maintain their homes and their independence. Operating in Hackney, Repair and Care does jobs that might be more difficult to complete as we get older, but not big enough to call in a tradesperson. The most common services required by older people are small gardening jobs, minor paint jobs, changing light bulbs, hanging curtains, installing security locks and chains and installing domestic smoke alarms.

Click and Connect:

A dual point project engaging young people and seniors to lead and learn.

Young volunteers help seniors use any technology item born after them- from video calling with family members, to downloading pictures, using a printer, booking online appointments, helping install and set up new hardware and software, configuring settings and adjusting accessibility options. This project helps improve confidence and ability with technology to ensure all the benefits of the digital world can be experienced by our senior citizens.

Seniors introduce young people to forgotten arts and underrated activities from, knitting, crocheting, physical albums and creative writing.

Caregivers Café:

Caregivers Café connects family caregivers one morning a week for a light Breakfast and, to enjoy an informal peer-support group and monthly recreational workshop e.g glass fusion jewellery. This is chaired by users on a rotational turn taking basis. We have fortnightly guest speakers to present a workshop or lead a discussion with participants on pertinent self care and caring skills and ideas. These include self care and exercise experts, psychotherapist, dementia specialists and more. Participants produce a monthly newsletter which give participants a voice and a chance to share their experiences, recipes for special diet foods, tips, new research on treatments and local services and organisations offering support. We also offer a six-hour day retreat with an interactive program designed to improve the quality of life of a family caregiver.

On your Own:

But Not Alone Strives to offset the loneliness; isolation and financial challenges and build community among widowed women.

This initiative was established by a group of women who have themselves experienced the loss of a spouse. Their firsthand understanding of the unique challenges faced by widowed women adds depth and empathy to this project. Our program offers monthly social brunches, events, and food distributions specifically aimed at supporting financially vulnerable widows.

OUR YEAR IN A SNAPSHOT



**5
CARING
PROJECTS**



**88 ELDERLY
USERS ATTENDING
OUR PROJECTS
ON A REGULAR
BASIS**



**72 WIDOWS
SIGNED UP TO
OUR NEW
PROJECT**



**46 CARERS
JOINING
OUR
CAREGIVERS
CAFÉ**



**923
COST-OF-LIVING
PACKAGES
DELIVERED**



**112 REPAIR
& CARE JOBS
COMPLETED
BY OUR
VOLUNTEERS**

TRUSTEES REPORT

TRUSTEES REPORT

The trustees presents their report with the financial statements of the charity for the period ending 31 March 2023. The trustee confirm that the annual report and the financial statements of the charity comply with the current statutory requirements, the requirements of the charity's governing document and the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" effective from 1 Jan 2015.

CONSTITUTION, POLICIES AND OBJECTIVES

Our primary objective is:

The relief of poverty, sickness and infirmity amongst members of the Jewish faith.

Our Activities are:

- 1) Advocating to improve social well-being and connections among elderly people and their carers; and promoting intergenerational interactions thereby strengthening families and communities.
- 2) Alleviating poverty among elderly people and carers with a focus on increasing access to food and financial crises support.

REVIEW OF ACTIVITIES

The charity is currently staffed by Shaindel Stern, Rachel Herman and Gitel Grinvald. The trustees have served through the year and have the power to appoint new trustees.

FUNDING AND ACTIVITIES

Twilight Kindness is able to sustain its operations through a diverse range of funding sources. These include generous grants from individuals, corporations, charitable trusts, and legacy income. We are deeply grateful to all our valued partners and friends who enable us to extend our support, care, and kindness to a wide community of elderly users. Their contributions make a meaningful difference in the lives of those we serve.

CHARITY NAME CHANGE

In our ongoing commitment to growth, improvement, and promoting equality, our charity has made the decision to rebrand, unveiling a new name chosen by our community: Twilight Kindness. After careful consideration and extensive input from our users, the name "Twilight Kindness" emerged as a symbol of our organization's evolving services and dedication to fostering increased equality within our community. This decision has been driven by a collective desire to align our identity seamlessly with our mission, ensuring that it resonates with the diverse needs of those we serve.



TRUSTEES REPORT

FUTURE PLANS

At Twilight Kindness, we have an exciting vision to broaden the impact of our charity. We are actively exploring opportunities to expand our activities, offering a diverse range of programs that will benefit a wider group of individuals in need. By doing so, we aim to make an even greater difference in the lives of those we serve and create meaningful change for our beneficiaries.

MEMBERSHIP

Twilight Kindness is currently not a member of any roof body or professional organisation.

RESERVES POLICY

The Trustee Board diligently reviews the charity's reserves, annually determining the necessary funds to sustain ongoing operations and facilitate the organization's growth. Historically, our policy aimed to uphold a reserve level equivalent to 3-6 months of essential organizational expenditures. As of March 31, 2023, our free reserves stand at £30,153.40, falling short of the range established by our Trustees. We are actively engaged in concerted efforts to bolster our reserves to align with the prescribed level.

RISK ASSESSMENT

The trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the charity, and are satisfied that systems are in place to mitigate their exposure to major risks.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the profit or loss of the charity for that period. In preparing

those financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- 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 its activities

INDEPENDENT EXAMINATION

An independent examiner's report will be prepared by De Claron Ltd.

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

ON BEHALF OF THE BOARD SIGNED:

Gitel Grinvald - Trustee
12 October 2023



INDEPENDENT EXAMINER' S REPORT TO THE MEMBERS OF

Twilight Kindness

for the Year Ending 31 March 2023

Independent Examiner' s Report to the Trustees of Twilight Kindness

We report on the accounts of the charity for the year ended 31 March 2023, which are set out on pages 8-9.

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 the Charities Act 2011 and that an independent examination is needed.

It is our responsibility to:

- examine the accounts under the 2011 Act;
- to follow the procedures laid down in the General Directions given by the Charity Commissioners of the 2011 Act and;
- to state whether particular matters have come to our attention.

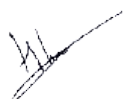
Basis of independent examiner' s report

Our examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently we do not express an audit opinion on the view given by the accounts.

Independent examiner' s statement

The accounts were constituted from notes, information and explanation of the trustees. We found nothing unusual or suspicious in the records presented to us.

In connection with our examination, no other matter except that referred to above, has come to our attention to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



De Claron Ltd
3a The Vale
LONDON NW11 8SB

05 October 2023

Twilight Kindness - y/e 31.03.2023

Income & Expenditure Statement

	Y/e 31.03.2023		Y/e 31.03.2022	
	UNRESTRICTED £	RESTRICTED £	£	£
INCOMING RESOURCES				
DONATIONS and LEGACIES	60,811.49	397,641.00	185,480.00	
GRANTS RECEIVED	69,800.00	25,000.00	10,000.00	
	<hr/>	<hr/>	<hr/>	<hr/>
	130,611.49	422,641.00		195,480.00
TOTAL INCOMING RESOURCES		<hr/>		<hr/>
		553,252.49		195,480.00
CHARITABLE EXPENDITURE				
INCOME GENERATION and GOVERNANCE	1,000.00			
	<hr/>	<hr/>	<hr/>	<hr/>
		1,000.00		-
CHARITABLE ACTIVITIES				
RELIEF OF POVERTY	46,320.00		31,300.00	
COST OF LIVING SUPPORT CHARITABLE PROGRAMS	200,920.00		64,150.00	
KLICK AND CONNECT HUB	20,000.00		51,600.00	
CAREGIVERS COFFEE CLUB	15,467.87		3,460.47	
LOAVES OF LOVE	246,701.00		36,500.00	
	<hr/>	<hr/>	<hr/>	<hr/>
		529,408.87		187,010.47
OTHER EXPENDITURE				
ACCOUNTANCY, ADM & LEGAL FEE	330.00		-	
POSTAGE, STATIONERY, OFFICE EXPENSES	-		644.19	
BANK CHARGES & INTEREST	133.57		55.00	
	<hr/>	<hr/>	<hr/>	<hr/>
		463.57		699.19
TOTAL CHARITABLE EXPENDITURE		<hr/>		<hr/>
		530,872.44		187,709.66
NET MOVEMENT IN FUNDS		<hr/>		<hr/>
		22,380.05		7,770.34

Balance Sheet

	as at 31.03.2023		as at 31.03.2022	
	£	£	£	£
CURRENT ASSETS				
DEBTORS		-		-
CASH IN HAND & BANK		30,153.40		7,773.35
a/c 91519204	30,153.40		7,773.35	
		<hr/>		<hr/>
		30,153.40		7,773.35
SHORT TERM CREDITORS				
TRADE CREDITORS	-		-	
	<hr/>	<hr/>	<hr/>	<hr/>
NET CURRENT LIABILITIES		-		-
TOTAL FUNDS		<hr/>		<hr/>
		30,153.40		7,773.35
CAPITAL ACCOUNT				
NET MOVEMENT IN FUNDS		22,380.05		7,770.34
FUNDS B/F		7,773.35		3.01
		<hr/>		<hr/>
EXCESS / (DEFICIENCY) OF FUNDS		30,153.40		7,773.35

On behalf of the board signed:



Rachel Herman
12 October 2023



Twilight Kindness

Twilight Kindness

England & Wales - Charity number 1123747

Accounts



FRIENDS OF ZICHRON DOVID
CHARITY INFORMATION
FOR THE YEAR ENDING 31 MARCH 2022



TRUSTEES:

R. Herman
P. Guttman

REGISTERED OFFICE:

52 East Bank London N16 5PZ

CHARITY NUMBER: 1123747

INDEPENDENT EXAMINER:

De Claron Ltd.
Unit A, 3 The Vale
LONDON NW11 8SB

MESSAGE

of the Chair

As we gradually chart our way out of the pandemic into a hopefully more secure future, and none of us would like to hear the word Covid-19 ever again, I can not help but reflect on year 2020. I want that our charity and community should always remember the steel resilience, commitment and compassion of our staff, volunteers, supporters and senior community one to another.

A core element of our service model had ground to a halt overnight, and yet our seniors were in greater need than ever before—in need of nutritious food, housing where they could shelter in place, health support and COVID testing, and safe ways to stay connected. In order to keep delivering on our vital mission, we had to do things differently-and fast. We're proud to say that FOZD rose to that challenge. In a matter of days, we more than tripled our home-delivered meals implemented new socialization programs adapted our wraparound model to a socially distanced world all while meeting the needs of a 32 percent increase in clients. But none of this would have been possible without you, our generous supporters. It's our great pleasure to present the following report as a testament to all you've made possible. We thank you for your partnership.

R. Herman



Enable low-income, vulnerable older adults to lead meaningful and dignified lives by facilitating education, advocacy, and acting as a liaison between them and services and care in our community

Simply said, We work to improve the quality of life for elderly people in the community and to overcome obstacles so living at home remains an option.

Daily activities and living at home become more challenging as we age. In a perfect world, every older adult would have nearby relatives or neighbours to help prepare meals, errands, mild home repairs. In reality many do not.

Without this kind of assistance, older adults can struggle alone at home.

We are here for seniors when family, mobility and resources are lacking.





Loaves of Love:

Seniors enjoy a homemade Brunch with specialty delicacies like banana bread, fruit yoghurt, vegetable omelets and soup prepared by other seniors and volunteers. We serve special modified meals for participants on restricted medical diets e.g for cholesterol, swallowing difficulties etc. Participants receive 1/3 of their daily nutritional requirement and the most important meal of the day, a crucial component for well-being that benefits those facing food insecurity.

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Seniors introduce young people to forgotten arts and underrated activities from, knitting, crocheting, physical albums and creative writing.

Caregivers Café:

Caregivers Cafe connects family caregivers one morning a week for a light Breakfast and, to enjoy an informal peer-support group and monthly recreational workshop e.g glass fusion jewellery. This is chaired by users on a rotational turn taking basis. We have fortnightly guest speakers to present a workshop or lead a discussion with participants on pertinent self care and caring skills and ideas. These include self care and exercise experts, psychotherapist, dementia specialists and more. Participants produce a monthly newsletter which give participants a voice and a chance to share their experiences, recipes for special diet foods, tips, new research on treatments and local services and organisations offering support. We also offer a six-hour day retreat with an interactive program designed to improve the quality of life of a family caregiver.

VISION:

WE WANT YOUNG PEOPLE TO TREAT SENIORS LIKE AGED WINES, THEY GAIN VALUE WITH AGE.

OUR AIMS:

Encourage Intergenerational connection

Tackle food and fuel poverty among seniors

Enrich quality of life for seniors and those with progressive illness such as Parkinson's and Dementia,

Give mini breaks to carers and support them to maintain their own wellbeing.

OUR



TRUSTEES REPORT

FRIENDS OF ZICHRON DOVID

REPORT OF THE TRUSTEES

for the Year Ending 31 March 2022

The trustees presents their report with the financial statements of the charity for the period ending 31 March 2021. The trustee confirm that the annual report and the financial statements of the charity comply with the current statutory requirements, the requirements of the charity's governing document and the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" effective from 1 Jan 2015.

CONSTITUTION POLICIES AND OBJECTIVES

Friends of Zichron Dovid is a charity and is constituted as a trust dated 18 April 2008.

The principal **objectives** of the charity are:

The relief of poverty sickness and infirmity amongst members of the Jewish faith.

The principal activities of our charity are:

1. Advocating to improve social well-being and connections among elderly people and their carers; and promoting intergenerational interactions thereby strengthening families and communities.
2. Alleviating poverty among elderly people and carers with a focus on increasing access to food and financial crises support.

REVIEW OF ACTIVITIES

Staff

The charity is currently staffed by P. Guttman - Chairperson, R. Herman - Secretary. The trustees have served throughout the year and the power to appoint new trustees vest in the current board. All funds are raised by the trustees.

Funding and Activities

Friends of Zichron Dovid is currently financed private donations. During 2021 we ran a range of programs and activities as detailed above.

Future Plans

Friends of Zichron Dovid will be seeking to expand our current services through offering more programs for a wider range of users.

Membership

Friends of Zichron Dovid is currently not a member of any roof body or professional organisation.

The trustees are satisfied with the results and activities of the charity for the year and do no anticipate any significant changes in the forthcoming year.



TRUSTEES REPORT

RESERVE POLICY

It is the policy of the charity to maintain unrestricted funds, which are the free reserves of the charity at a level which equates to approximately three months unrestricted expenditure. This provides sufficient fund to cover management and administration costs.

RISK ASSESSMENT

The trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the charity, and are satisfied that systems are in place to mitigate their exposure to major risks.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the profit or loss of the charity for that period. In preparing those financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- 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 its activities

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

INDEPENDENT EXAMINATION

An independent examiner's report will be prepared by De Claron Ltd.

ON BEHALF OF THE BOARD SIGNED:

P. Guttman - Trustee



21 April 2022



Friends of Zichron Dovid Trust - y/e 31.03.2022

Income & Expenditure Statement

	Y/e 31.03.2022		Y/e 31.03.2021	
	£	£	£	£
INCOMING RESOURCES				
DONATIONS and LEGACIES	185,480.00		540,435.55	
GRANTS RECEIVED	10,000.00			
OTHER TRADING ACTIVITIES				
INTEREST RECEIVED			12.12	
TOTAL INCOMING RESOURCES		195,480.00		540,447.67
CHARITABLE EXPENDITURE				
INCOME GENERATION and GOVERNANCE			160.00	
		-		160.00
CHARITABLE ACTIVITIES				
RELIEF OF POVERTY	31,300.00		121,500.00	
	64,150.00		181,765.00	
CHARITABLE PROGRAMMS			321,500.00	
Klick and Connect Hub	51,600.00			
Caregivers Coffee Club	3,460.47			
Loaves of Love	36,500.00			
		187,010.47		624,765.00
OTHER EXPENDITURE				
ACCOUNTANCY, ADM & LEGAL FE	-		450.00	
POSTAGE, STATIONERY, OFFICE	644.19			
BANK CHARGES & INTEREST	55.00			
		699.19		450.00
TOTAL CHARITABLE EXPENDITURE		187,709.66		625,215.00
NET MOVEMENT IN FUNDS		7,770.34		(84,927.33)

Balance Sheet

	as at 31.03.2022		as at 31.03.2021	
	£	£		
CURRENT ASSETS				
DEBTORS		-		-
CASH IN HAND & BANK a/c 91519204	7,773.35	7,773.35	3.01	3.01
		7,773.35		3.01
SHORT TERM CREDITORS				
TRADE CREDITORS	-		-	
NET CURRENT LIABILITIES		-		-
TOTAL FUNDS		7,773.35		3.01
CAPITAL ACCOUNT				
NET MOVEMENT IN FUNDS		7,770.34		(84,927.33)
FUNDS B/F		3.01		84,930.34
EXCESS / (DEFICIENCY) OF FUNDS		7,773.35		3.01

**INDEPENDENT EXAMINER' S REPORT TO THE MEMBERS OF
FRIENDS OF ZICHRON DOVID**

for the Year Ending 31 March 2022

Independent Examiner' s Report to the Trustees of Friends of Zichron Dovid
We report on the accounts of the charity for the year ended 31 March 2022,
which are set out on page 8.

**Respective responsibilities of trustees and examiner
Staff**

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 the Charities Act 2011 and that an independent examination is needed.

It is our responsibility to:

- examine the accounts under the 2011 Act;
- to follow the procedures laid down in the General Directions given by the Charity Commissioners of the 2011 Act and;
- to state whether particular matters have come to our attention.

Basis of independent examiner' s report

Our examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently we do not express an audit opinion on the view given by the accounts.

Independent examiner' s statement

The accounts were constituted from notes, information and explanation of the trustees. We found nothing unusual or suspicious in the records presented to us.

In connection with our examination, no other matter except that referred to above, has come to our attention to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



De Claron Ltd
3a The Vale
LONDON NW11 8SB

21 April 2022



FOZD

HELPING VULNERABLE OLDER ADULTS TO LEAD MEANINGFUL & DIGNIFIED LIVES

Twilight Kindness

England & Wales - Charity number 1123747

Accounts

**REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS FOR YEAR ENDING 31 MARCH 2021**

FOR

FRIENDS OF ZICHRON DOVID

**De Claron Ltd
3a The Vale
LONDON
NW1 8SB**

FRIENDS OF ZICHRON DOVID

CHARITY INFORMATION
for the Year Ending 31 March 2021

TRUSTEES:

R. Herman
P. Guttman

SECRETARY:

R. Herman

REGISTERED OFFICE:

52 East Bank
LONDON
N16 5PZ

CHARITY NUMBER:

1123747

INDEPENDENT EXAMNER:

De Claron Ltd.
Unit A
3 The Vale
LONDON
NW1 8SB

FRIENDS OF ZICHRON DOVID

REPORT OF THE TRUSTEES

for the Year Ending 31 March 2021

The trustees presents their report with the financial statements of the charity for the period ending 31 March 2021. The trustee confirm that the annual report and the financial statements of the charity comply with the current statutory requirements, the requirements of the charity' s governing document and the provisions of the Statement of Recommended Practice (SORP) " Accounting and Reporting by Charities" effective from 1 Jan 2015.

CONSTITUTION POLICIES AND OBJECTIVES

Friends of Zichron Dovid is a charity and is constituted as a trust dated 18 Apr 2008

The principal objectives of the charity are:

- The relief of poverty sickness and infirmity amongst members of the Jewish faith

REVIEW OF ACTIVITIES

Staff

The charity is currently staffed by P. Guttman - Chairperson, R. Herman - Secretary. The trustees have served throughout the year and the power to appoint new trustees vest in the current board. All funds are raised by the trustees.

Funding and Activities

Friends of Zichron Dovid is currently financed private donations. During 2021 the Friends of Zichron Dovid provided financial assistance to those in need within the

Future Plans

Friends of Zichron Dovid will be seeking additional funding from private donors

Membership

Friends of Zichron Dovid is currently not a member of any roof body or professional organisation.

The trustees are satisfied with the results and activities of the charity for the year and do no anticipate any significant changes in the forthcoming year.

RESERVE POLICY

It is the policy of the charity to distribute funds as available.

RISK ASSESSMENT

The trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the charity, and are satisfied that systems are in place to mitigate their exposure to major risks.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the profit or loss of the charity for that period. In preparing those financial statements, the trustees are required to:

FRIENDS OF ZICHRON DOVID

REPORT OF THE TRUSTEES

for the Year Ending 31 March 2021

- Select suitable accounting policies and then 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 its activities

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

INDEPENDENT EXAMINATION

An independent examiner' s report will be prepared by De Claron Ltd.

ON BEHALF OF THE BOARD SIGNED:

P. Guttman - Trustee

21 April 2021

**INDEPENDENT EXAMINER' S REPORT TO THE MEMBERS OF
FRIENDS OF ZICHRON DOVID**

for the Year Ending 31 March 2021

Independent Examiner' s Report to the Trustees of Friends of Zichron Dovid

We report on the accounts of the charity for the year ended 31 March 2021, which are set out on pages 5 to 8.

**Respective responsibilities of trustees and examiner
Staff**

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 the Charities Act 2011 and that an independent examination is needed.

It is our responsibility to:

- examine the accounts under the 2011 Act;
- to follow the procedures laid down in the General Directions given by the Charity Commissioners of the 2011 Act and;
- to state whether particular matters have come to our attention.

Basis of independent examiner' s report

Our examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently we do not express an audit opinion on the view given by the accounts.

Independent examiner' s statement

The accounts were constituted from notes, information and explanation of the trustees. We found nothing unusual or suspicious in the records presented to us.

In connection with our examination, no other matter except that referred to above, has come to our attention to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

De Claron Ltd
3a The Vale
LONDON NW11 8SB

21 April 2021

FRIENDS OF ZICHRON DOVID
STATEMENT OF FINANCIAL ACTIVITIES
for the Year Ending 31 Mrch 2021

	Notes	31. 03. 2021	31. 03. 2020
		£	£
INCOME	1		
Donations		540, 436	538, 699
Interest Received		12	-
NET INCOME	2	540, 448	538, 699
CHARITABLE EXPENDITURE			
Advancement Of Religious Education		121, 500	20, 850
Other Donations		321, 500	451, 600
Relief of Poverty		181, 765	
Religious Requisite & Programmes		-	40, 000
		624, 765	512, 450
GROSS MOVEMENT IN FUNDS		(84, 317)	26, 249
OTHER EXPENDITURE			
Governance costs			
Accountancy & Legal Fee		450	294
Auditor's Remuneration		-	-
		450	294
Support costs			
Managenent			
Printing, postage & stationery		160	3, 250
Fixed Assets Depreciation		-	-
		160	3, 250
Finance			
Bank Charges & Interest		-	-
TOTAL OTHER EXPENDITURE		610	3, 544
TOTAL EXPENDITURE		625, 375	515, 994
NET MOVEMENT IN FUNDS		(84, 927)	22, 705

The notes form part of these financial statements

**FRIENDS OF ZICHRON DOVID
BALANCE SHEET
for the Year Ending 31 March 2021**

	Notes	31. 03. 2021		31. 03. 2020	
		£	£	£	£
FIXED ASSETS	3		-		-
CURRENT ASSETS					
Debtors		-		-	
Cash in Hand and in the Bank		3		84,930	
			3		84,930
CURRENT LIABILITIES					
Creditors: Amount Falling Within Period		-		-	
CURRENT ASSETS LESS CURRENT LIABILITIES:			3		84,930
LONG TERM LIABILITIES			-		-
TOTAL ASSETS LESS CURRENT LIABILITIES:			3		84,930
TOTAL ASSETS LESS TOTAL LIABILITIES:			3		84,930
Net Movement In Funds			(84,927)		22,705
Funds B/F			84,930		62,225
TOTAL ASSETS:			£ 3		£ 84,930

ON BEHALF OF THE BOARD:

P. Guttman - Trustee

21 April 2021

The notes form part of these financial statements

FRIENDS OF ZICHRON DAVID
Notes to the Financial Statements
for the Year Ending 31 March 2021

1 ACCOUNTING POLICIES

Basis of preparation of financial statements

These financial statements have been prepared in accordance with the Statement of Recommended Practice (SORP), "Accounting and Reporting by Charities" effective 1 January 2015.

Charity status

The charity is a trust. The member of the charity is the trustees named on page 1

Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Income

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Expenditure

All expenditure is accounted for on a cash basis and has been included under expense categories that aggregate all costs for allocation to activities. Where costs cannot be directly attributed to particular activities they have been allocated on a basis consistent with the use of the resources.

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

Going Concern

The accounts have been prepared on a going concern basis as the trustees consider the charity will continue to operate for a period of at least twelve months from the date of the approval of these accounts.

Tangible fixed assets

The charity had no fixed assets for the period under review.

2 NET INCOME

During the year the trustees did not receive any remuneration, benefits in kind or reimbursement of expenses.