

S & J CHARITABLE TRUST

England & Wales · Charity number 1124093

Details

Status Registered

Legal form Trust

Registered 2008-05-16

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

Contact

Address 21 Castlewood Road
London
N16 6DL

Phone 02088008556

Activities

Objects: 1) THE ADVANCEMENT AND FURTHERANCE OF THE ORTHODOX JEWISH RELIGION AND JEWISH EDUCATION AND THE ALLEVIATION OF POVERTY AMONG THE JEWISH COMMUNITY THROUGHOUT THE WORLD.2) THE ADVANCEMENT OF SUCH OTHER CHARITABLE PURPOSES AS THE TRUSTEES MAY FROM TIME TO TIME DETERMINE.

Activities: Philanthropic activities and supporting established Jewish organisations engaging in education, advancement of religion in accordance with the Jewish faith and giving of aid to the Jewish needy.

Classification

- **How:** Makes Grants To Organisations
- **What:** The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Religious Activities
- **Who:** Other Charities Or Voluntary Bodies

Geography

- **Area of benefit:** NOT DEFINED IN PRACTICE NATIONAL
- Throughout England

Finances

Period end	Income	Expenditure	Assets	Employees
2025-04-05	£66,903	£63,473	-	-
2024-04-05	£61,824	£70,657	-	-
2023-04-05	£56,169	£55,605	-	-
2022-04-05	£80,788	£70,798	-	-
2021-04-05	£37,311	£36,587	-	-

Trustees

Name	Role	Appointed
SYDNEY SAMUEL SINITSKY	Chair	2008-03-07
DAVID HOCHAUSER		2008-03-07
YISROEL MEIR LOBENSTEIN		2008-03-07

S & J CHARITABLE TRUST

England & Wales - Charity number 1124093

Accounts

CHARITY REGISTRATION NUMBER: 1124093

**S & J CHARITABLE TRUST
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED
5 APRIL 2025**

COHEN ARNOLD
Chartered accountants
New Burlington House
1075 Finchley Road
LONDON
NW11 0PU

**S & J CHARITABLE TRUST
FINANCIAL STATEMENTS
YEAR ENDED 5 APRIL 2025**

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S & J CHARITABLE TRUST
TRUSTEES' ANNUAL REPORT
YEAR ENDED 5 APRIL 2025

The trustees present their report and the unaudited financial statements of the charity for the year ended 5 April 2025.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered charity name	S & J Charitable Trust
Charity registration number	1124093
Principal office	21 Castlewood Road London N16 6DL
The trustees	S Sinitsky D Hochausser Y M Lobenstein
Independent examiner	David Goldberg FCA Cohen Arnold New Burlington House 1075 Finchley Road LONDON NW11 0PU

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The charity is a registered charity and is governed by its Trust Deed dated 7 March 2008 and is an unincorporated charity registered with the Charity Commission (Registration No. 1124093).

Organisation

The charity is administered by the governors who are the trustees. Every trustee holds office until he/she shall die or shall cease to hold office by virtue of the Trust Deed.

The day-to-day affairs of the charity are administered by the trustees whose Chair is Mr S Sinitsky. All trustees give their time voluntarily and no benefit or expense was paid to them in the year.

Where there is a requirement for new trustees, these would be identified and appointed by the existing trustees. The chair of trustees would be responsible for the induction of any new trustee, which involves awareness of a trustee's responsibilities, the governing document, administrative procedures, and the history and philosophical approach of the charity. A new trustee would receive copies of the previous year's annual report and accounts, with detailed explanation thereof.

Risk Management

The trustees have identified and reviewed the major risks to which the charity is exposed, in particular those related to the operations and finance of the charity, and are satisfied that systems are in place to mitigate those risks.

It is recognised that systems can only provide reasonable but not absolute assurance that major risks have been adequately managed.

S & J CHARITABLE TRUST
TRUSTEES' ANNUAL REPORT *(continued)*
YEAR ENDED 5 APRIL 2025

OBJECTIVES AND ACTIVITIES

The Trust is established to further those purposes both in the United Kingdom and abroad recognised as charitable by English Law. In furtherance of these objects, the charity receives income from voluntary donations which it utilises in the provision and distribution of grants, donations for charitable purposes.

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

Grant Making Policy

The Trust has established its grant making policy to achieve its objects for the public benefit. The charity accepts applications for grants from representatives of Orthodox Jewish Charities, which are reviewed by the trustees on a regular basis. The charity applies the income it receives mainly from voluntary donations in the provision and distribution of grants and donations to Orthodox Jewish Charities.

ACHIEVEMENTS AND PERFORMANCE

The main areas of charitable activity are the provision of financial support. During the year the charity has continued its philanthropic activities and has maintained its support of established Jewish organisations engaging in education, advancement of religion in accordance with the Jewish faith and the giving of philanthropic aid to the Jewish needy. The reserves remain available to organisations engaging in activities compatible with the aims and objectives of the charity. The trustees expect such demands to increase in future years.

The financial results of the charity for the year ended 5 April 2025 are fully reflected in the attached Financial Statements together with the Notes thereon.

Charitable donations in the year totalled £62,273 (2024 - £69,457).

FINANCIAL REVIEW

Financial Position

The financial position of the charity is satisfactory.

The Statement of Financial Activities shows a net income for the year of £3,430 (2024 - net expenditure £8,833) and total reserves of £5,494 (2024 - £2,064).

Reserves Policy

The Reserves Policy of the trustees is to maintain unrestricted funds, which are the free reserves of the charity, at a level they consider appropriate to the charity's needs taking into account likely future requirements. A proportion of the reserves is held in readily realisable form to cover on-going grant-making activities and contingencies arising from additional calls made upon the charity for the support of organisations in times of need. The charity's reserves are represented by unrestricted funds arising from past operating results. The trustees are satisfied that the present balance of distributable reserves is sufficient to support anticipated expenditure.

S & J CHARITABLE TRUST
TRUSTEES' ANNUAL REPORT *(continued)*
YEAR ENDED 5 APRIL 2025

FINANCIAL REVIEW *(continued)*

As at 5 April 2025, the charity has free reserves of £5,494.

Principal Funding Sources

The charity's principal funding sources in the year were from voluntary donations.

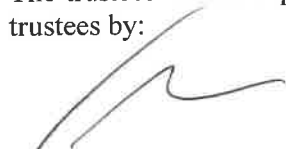
Investment Policy and Objectives

Under the Trust Deed, the charity has the power to make any investment which the trustees see fit provided any moneys are not immediately required for use in connection with any of its objects.

PLANS FOR FUTURE PERIODS

The trustees plan continuing the activities outlined above in the forthcoming years subject to satisfactory incoming resources to continue making distributions in accordance with their grant-making policy and to ensure that the ability to generate sufficient income is maintained to achieve that end.

The trustees' annual report was approved on 4 FEBRUARY 2026 and signed on behalf of the board of trustees by:



S Sinitsky
Trustee

S & J CHARITABLE TRUST
INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF S & J
CHARITABLE TRUST
YEAR ENDED 5 APRIL 2025

I report to the trustees on my examination of the financial statements of S & J Charitable Trust ('the charity') for the year ended 5 April 2025.

RESPONSIBILITIES AND BASIS OF REPORT

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

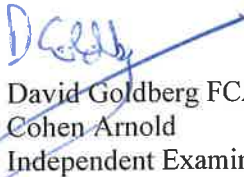
I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

INDEPENDENT EXAMINER'S STATEMENT

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

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

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


David Goldberg FCA
Cohen Arnold
Independent Examiner

New Burlington House
1075 Finchley Road
LONDON
NW11 0PU

4 FEBRUARY 2026

S & J CHARITABLE TRUST
STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 5 APRIL 2025

		2025		2024
	Note	Unrestricted funds £	Total funds £	Total funds £
Income and endowments				
Donations and legacies	4	66,903	<u>66,903</u>	<u>61,824</u>
Total income		<u>66,903</u>	<u>66,903</u>	<u>61,824</u>
Expenditure				
Expenditure on charitable activities	5,6	(63,473)	<u>(63,473)</u>	<u>(70,657)</u>
Total expenditure		<u>(63,473)</u>	<u>(63,473)</u>	<u>(70,657)</u>
Net income/(expenditure) and net movement in funds		<u>3,430</u>	<u>3,430</u>	<u>(8,833)</u>
Reconciliation of funds				
Total funds brought forward		2,064	<u>2,064</u>	<u>10,897</u>
Total funds carried forward		<u>5,494</u>	<u>5,494</u>	<u>2,064</u>

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

The notes on pages 7 to 11 form part of these financial statements.

S & J CHARITABLE TRUST
STATEMENT OF FINANCIAL POSITION
5 APRIL 2025

	Note	2025 £	£	2024 £	£
CURRENT ASSETS					
Cash at bank and in hand		6,694		3,264	
CREDITORS: amounts falling due within one year	11	<u>(1,200)</u>		<u>(1,200)</u>	
NET CURRENT ASSETS			<u>5,494</u>		<u>2,064</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			<u>5,494</u>		<u>2,064</u>
NET ASSETS			<u>5,494</u>		<u>2,064</u>
FUNDS OF THE CHARITY					
Unrestricted funds			<u>5,494</u>		<u>2,064</u>
Total charity funds	12		<u>5,494</u>		<u>2,064</u>

These financial statements were approved by the board of trustees and authorised for issue on ~~4 FEBRUARY 2026~~ and are signed on behalf of the board by:


S Sinitsky
Trustee

The notes on pages 7 to 11 form part of these financial statements.

S & J CHARITABLE TRUST
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 5 APRIL 2025

1. GENERAL INFORMATION

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is 21 Castlewood Road, London, N16 6DL.

2. STATEMENT OF COMPLIANCE

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. ACCOUNTING POLICIES

Basis of preparation

The financial statements have been prepared on the historical cost basis. The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

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

Judgements and key sources of estimation uncertainty

The preparation of financial statements in conformity with FRS 102 requires the use of certain accounting estimates. It also requires management to exercise its judgement in the process of applying the company's accounting policies. There are no areas involving a higher degree of judgement or complexity, or areas where assumptions and estimates are significant to the financial statements.

Fund accounting

General unrestricted funds comprise the accumulated surplus or deficit on income and expenditure account. They are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity.

Restricted funds are funds subject to specific restricted conditions imposed by donors. There are no restricted funds as at the Balance Sheet date.

Designated funds are funds which have been set aside at the discretion of the Trustees for specific purposes. There are no designated funds as at the Balance Sheet date.

Incoming resources

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

· income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

S & J CHARITABLE TRUST
NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 5 APRIL 2025

3. ACCOUNTING POLICIES *(continued)*

Resources expended

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.

All expenditure is accounted for on an accruals basis. All expenses, including support costs and governance costs, are allocated or apportioned to the applicable expenditure headings in the statement of financial activities.

Support costs

Support costs are those costs which are common to all areas of the organisation. These are allocated across all areas of activity on the basis of the number of service users for each activity.

Governance costs

Governance costs are associated with the governance arrangements of the charity and relate to the general running of the charity. These costs include audit, legal advice for Trustees and costs associated with meeting constitutional and statutory requirements such as the cost of Trustee meetings and the preparation of the statutory accounts.

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

4. DONATIONS AND LEGACIES

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
DONATIONS				
Donations received	66,903	66,903	61,824	61,824

No conditions were attached to any of the donations received.

Donations received include amounts aggregating £24,000 received from a Trustee, Mr S Sinitsky, and his family.

S & J CHARITABLE TRUST
NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 5 APRIL 2025

5. EXPENDITURE ON CHARITABLE ACTIVITIES BY FUND TYPE

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Furtherance of religion, education and alleviation of poverty	62,273	62,273	69,457	69,457
Support costs	1,200	1,200	1,200	1,200
	<u>63,473</u>	<u>63,473</u>	<u>70,657</u>	<u>70,657</u>

6. EXPENDITURE ON CHARITABLE ACTIVITIES BY ACTIVITY TYPE

	Grant funding of activities £	Support costs £	Total funds 2025 £	Total fund 2024 £
Furtherance of religion, education and alleviation of poverty	62,273	1,200	63,473	70,657

7. ANALYSIS OF GRANTS

	2025 £
GRANTS TO INSTITUTIONS	
Asser Bishvil Foundation	17,200
Trenhill Limited	12,410
Chasdei Sholom	4,500
Z.A.I. Synagogue	3,750
A T.I.M.E. Limited	3,000
Ezer Leyoldos Limited	2,500
The Union of Orthodox Hebrew Congregations	2,436
Bonei Olam Limited	2,000
Lehachzikom UK	2,000
Congregation Sharei Sholom Tchabe Limited	1,500
Beis Brucha Ltd	1,425
Ben Amram Charitable Trust	1,250
Yeshiva L'zeirim	1,000
Other grants to institutions (under £1,000)	7,302
Total grants	<u>62,273</u>

All grants and donations were paid to charitable institutions for the purposes of alleviation of poverty, education or the advancement and furtherance of Jewish Religion.

S & J CHARITABLE TRUST
NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 5 APRIL 2025

8. INDEPENDENT EXAMINATION FEES

	2025	2024
	£	£
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>1,200</u>	<u>1,200</u>

9. STAFF COSTS

The average head count of employees during the year was Nil (2024: Nil).

No employee received employee benefits of more than £60,000 during the year (2024: Nil).

10. TRUSTEE REMUNERATION AND EXPENSES

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

No trustee expenses have been incurred.

11. CREDITORS: amounts falling due within one year

	2025	2024
	£	£
Accruals and deferred income	<u>1,200</u>	<u>1,200</u>

12. ANALYSIS OF CHARITABLE FUNDS

Unrestricted funds

	At 6 April 2024	Income	Expenditure	At 5 April 2025
	£	£	£	£
General funds	<u>2,064</u>	<u>66,903</u>	<u>(63,473)</u>	<u>5,494</u>

	At 6 April 2023	Income	Expenditure	At 5 April 2024
	£	£	£	£
General funds	<u>10,897</u>	<u>61,824</u>	<u>(70,657)</u>	<u>2,064</u>

S & J CHARITABLE TRUST
NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 5 APRIL 2025

13. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds	Total Funds 2025
	£	£
Current assets	6,694	6,694
Creditors less than 1 year	(1,200)	(1,200)
Net assets	<u>5,494</u>	<u>5,494</u>
	Unrestricted Funds	Total Funds 2024
	£	£
Current assets	3,264	3,264
Creditors less than 1 year	(1,200)	(1,200)
Net assets	<u>2,064</u>	<u>2,064</u>

14. RELATED PARTIES

Details of transactions with related parties are disclosed in Note 4 to the financial statements.

S & J CHARITABLE TRUST

England & Wales - Charity number 1124093

Accounts

CHARITY REGISTRATION NUMBER: 1124093

**S & J CHARITABLE TRUST
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED
5 APRIL 2024**

COHEN ARNOLD
Chartered accountants
New Burlington House
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**S & J CHARITABLE TRUST
FINANCIAL STATEMENTS
YEAR ENDED 5 APRIL 2024**

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S & J CHARITABLE TRUST
TRUSTEES' ANNUAL REPORT
YEAR ENDED 5 APRIL 2024

The trustees present their report and the unaudited financial statements of the charity for the year ended 5 April 2024.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered charity name	S & J Charitable Trust
Charity registration number	1124093
Principal office	21 Castlewood Road London N16 6DL
The trustees	S Sinitsky D Hochauser Y M Lobenstein
Independent examiner	David Goldberg FCA Cohen Arnold New Burlington House 1075 Finchley Road LONDON NW11 0PU

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The charity is a registered charity and is governed by its Trust Deed dated 7 March 2008 and is an unincorporated charity registered with the Charity Commission (Registration No. 1124093).

Organisation

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The day-to-day affairs of the charity are administered by the trustees whose Chair is Mr S Sinitsky. All trustees give their time voluntarily and no benefit or expense was paid to them in the year.

Where there is a requirement for new trustees, these would be identified and appointed by the existing trustees. The chair of trustees would be responsible for the induction of any new trustee, which involves awareness of a trustee's responsibilities, the governing document, administrative procedures, and the history and philosophical approach of the charity. A new trustee would receive copies of the previous year's annual report and accounts, with detailed explanation thereof.

Risk Management

The trustees have identified and reviewed the major risks to which the charity is exposed, in particular those related to the operations and finance of the charity, and are satisfied that systems are in place to mitigate those risks.

It is recognised that systems can only provide reasonable but not absolute assurance that major risks have been adequately managed.

S & J CHARITABLE TRUST
TRUSTEES' ANNUAL REPORT *(continued)*
YEAR ENDED 5 APRIL 2024

OBJECTIVES AND ACTIVITIES

The Trust is established to further those purposes both in the United Kingdom and abroad recognised as charitable by English Law. In furtherance of these objects, the charity receives income from voluntary donations which it utilises in the provision and distribution of grants, donations for charitable purposes.

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

Grant Making Policy

The Trust has established its grant making policy to achieve its objects for the public benefit. The charity accepts applications for grants from representatives of Orthodox Jewish Charities, which are reviewed by the trustees on a regular basis. The charity applies the income it receives mainly from voluntary donations in the provision and distribution of grants and donations to Orthodox Jewish Charities.

ACHIEVEMENTS AND PERFORMANCE

The main areas of charitable activity are the provision of financial support. During the year the charity has continued its philanthropic activities and has maintained its support of established Jewish organisations engaging in education, advancement of religion in accordance with the Jewish faith and the giving of philanthropic aid to the Jewish needy. The reserves remain available to organisations engaging in activities compatible with the aims and objectives of the charity. The trustees expect such demands to increase in future years.

The financial results of the charity for the year ended 5 April 2024 are fully reflected in the attached Financial Statements together with the Notes thereon.

Charitable donations in the year totalled £69,457 (2023 - £54,405).

FINANCIAL REVIEW

Financial Position

The financial position of the charity is satisfactory.

The Statement of Financial Activities shows a net expenditure for the year of £8,833 (2023 - net income £564) and total reserves of £2,064 (2023 - £10,897).

Reserves Policy

The Reserves Policy of the trustees is to maintain unrestricted funds, which are the free reserves of the charity, at a level they consider appropriate to the charity's needs taking into account likely future requirements. A proportion of the reserves is held in readily realisable form to cover on-going grant-making activities and contingencies arising from additional calls made upon the charity for the support of organisations in times of need. The charity's reserves are represented by unrestricted funds arising from past operating results. The trustees are satisfied that the present balance of distributable reserves is sufficient to support anticipated expenditure.

S & J CHARITABLE TRUST
TRUSTEES' ANNUAL REPORT *(continued)*
YEAR ENDED 5 APRIL 2024

FINANCIAL REVIEW *(continued)*

As at 5 April 2024, the charity has free reserves of £2,064.

Principal Funding Sources

The charity's principal funding sources in the year were from voluntary donations.

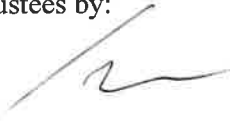
Investment Policy and Objectives

Under the Trust Deed, the charity has the power to make any investment which the trustees see fit provided any moneys are not immediately required for use in connection with any of its objects.

PLANS FOR FUTURE PERIODS

The trustees plan continuing the activities outlined above in the forthcoming years subject to satisfactory incoming resources to continue making distributions in accordance with their grant-making policy and to ensure that the ability to generate sufficient income is maintained to achieve that end.

The trustees' annual report was approved on 28 January 2025 and signed on behalf of the board of trustees by:



S Sinitsky
Trustee

S & J CHARITABLE TRUST
INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF S & J
CHARITABLE TRUST
YEAR ENDED 5 APRIL 2024

I report to the trustees on my examination of the financial statements of S & J Charitable Trust ('the charity') for the year ended 5 April 2024.

RESPONSIBILITIES AND BASIS OF REPORT

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


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

INDEPENDENT EXAMINER'S STATEMENT

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

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

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


David Goldberg FCA
Cohen Arnold
Independent Examiner

New Burlington House
1075 Finchley Road
LONDON
NW11 0PU

28 January 2025

S & J CHARITABLE TRUST
STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 5 APRIL 2024

		2024		2023
		Unrestricted funds	Total funds	Total funds
	Note	£	£	£
Income and endowments				
Donations and legacies	4	61,824	61,824	56,169
Total income		<u>61,824</u>	<u>61,824</u>	<u>56,169</u>
Expenditure				
Expenditure on charitable activities	5,6	(70,657)	(70,657)	(55,605)
Total expenditure		<u>(70,657)</u>	<u>(70,657)</u>	<u>(55,605)</u>
Net (expenditure)/income and net movement in funds		<u>(8,833)</u>	<u>(8,833)</u>	<u>564</u>
Reconciliation of funds				
Total funds brought forward		10,897	10,897	10,333
Total funds carried forward		<u>2,064</u>	<u>2,064</u>	<u>10,897</u>

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

The notes on pages 7 to 11 form part of these financial statements.

S & J CHARITABLE TRUST
STATEMENT OF FINANCIAL POSITION

5 APRIL 2024

	Note	2024	£	2023	£
CURRENT ASSETS					
Cash at bank and in hand		3,264		12,097	
CREDITORS: amounts falling due within one year	11	(1,200)		(1,200)	
NET CURRENT ASSETS			<u>2,064</u>		<u>10,897</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			<u>2,064</u>		<u>10,897</u>
NET ASSETS			<u>2,064</u>		<u>10,897</u>
 FUNDS OF THE CHARITY					
Unrestricted funds			<u>2,064</u>		<u>10,897</u>
Total charity funds	12		<u>2,064</u>		<u>10,897</u>

These financial statements were approved by the board of trustees and authorised for issue on 28 January 2025 and are signed on behalf of the board by:



S Sinitsky
Trustee

The notes on pages 7 to 11 form part of these financial statements.

S & J CHARITABLE TRUST
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 5 APRIL 2024

1. GENERAL INFORMATION

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is 21 Castlewood Road, London, N16 6DL.

2. STATEMENT OF COMPLIANCE

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. ACCOUNTING POLICIES

Basis of preparation

The financial statements have been prepared on the historical cost basis. The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

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

Judgements and key sources of estimation uncertainty

The preparation of financial statements in conformity with FRS 102 requires the use of certain accounting estimates. It also requires management to exercise its judgement in the process of applying the company's accounting policies. There are no areas involving a higher degree of judgement or complexity, or areas where assumptions and estimates are significant to the financial statements.

Fund accounting

General unrestricted funds comprise the accumulated surplus or deficit on income and expenditure account. They are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity.

Restricted funds are funds subject to specific restricted conditions imposed by donors. There are no restricted funds as at the Balance Sheet date.

Designated funds are funds which have been set aside at the discretion of the Trustees for specific purposes. There are no designated funds as at the Balance Sheet date.

Incoming resources

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

· income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

S & J CHARITABLE TRUST
NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 5 APRIL 2024

3. ACCOUNTING POLICIES *(continued)*

Resources expended

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.

All expenditure is accounted for on an accruals basis. All expenses, including support costs and governance costs, are allocated or apportioned to the applicable expenditure headings in the statement of financial activities.

Support costs

Support costs are those costs which are common to all areas of the organisation. These are allocated across all areas of activity on the basis of the number of service users for each activity.

Governance costs

Governance costs are associated with the governance arrangements of the charity and relate to the general running of the charity. These costs include audit, legal advice for Trustees and costs associated with meeting constitutional and statutory requirements such as the cost of Trustee meetings and the preparation of the statutory accounts.

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

4. DONATIONS AND LEGACIES

	Unrestricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Total Funds 2023 £
DONATIONS				
Donations received	61,824	61,824	56,169	56,169

S & J CHARITABLE TRUST
NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 5 APRIL 2024

4. DONATIONS AND LEGACIES *(continued)*

No conditions were attached to any of the donations received.

Donations received include amounts aggregating £33,000 received from a Trustee, Mr S Sinitsky, and his family.

5. EXPENDITURE ON CHARITABLE ACTIVITIES BY FUND TYPE

	Unrestricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Total Funds 2023 £
Furtherance of religion, education and alleviation of poverty	69,457	69,457	54,405	54,405
Support costs	1,200	1,200	1,200	1,200
	<u>70,657</u>	<u>70,657</u>	<u>55,605</u>	<u>55,605</u>

6. EXPENDITURE ON CHARITABLE ACTIVITIES BY ACTIVITY TYPE

	Grant funding of activities £	Support costs £	Total funds 2024 £	Total fund 2023 £
Furtherance of religion, education and alleviation of poverty	<u>69,457</u>	<u>1,200</u>	<u>70,657</u>	<u>55,605</u>

7. ANALYSIS OF GRANTS

	2024 £
GRANTS TO INSTITUTIONS	
Trenhill Limited	20,700
Asser Bishvil Foundation	8,000
Yeshiva L'zeirim	6,000
Chasdei Sholom	4,160
Start Upright	4,000
Z.A.I. Synagogue	3,250
A T.I.M.E. Ltd	3,000
Tchabe Kollel Limited	2,860
Side By Side (Children) Limited	2,000
Beis Brucha Limited	1,650
The European Yarchei Kalloh	1,600
Other grants to institutions (under £1,500)	<u>12,237</u>
Total grants	<u>69,457</u>

All grants and donations were paid to charitable institutions for the purposes of alleviation of poverty, education or the advancement and furtherance of Jewish Religion.

S & J CHARITABLE TRUST
NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 5 APRIL 2024

8. INDEPENDENT EXAMINATION FEES

	2024	2023
	£	£
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>1,200</u>	<u>1,200</u>

9. STAFF COSTS

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

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

10. TRUSTEE REMUNERATION AND EXPENSES

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

No trustee expenses have been incurred.

11. CREDITORS: amounts falling due within one year

	2024	2023
	£	£
Accruals and deferred income	<u>1,200</u>	<u>1,200</u>

12. ANALYSIS OF CHARITABLE FUNDS

Unrestricted funds

	At 6 April 2023	Income	Expenditure	At 5 April 2024
	£	£	£	£
General funds	<u>10,897</u>	<u>61,824</u>	<u>(70,657)</u>	<u>2,064</u>

	At 6 April 2022	Income	Expenditure	At 5 April 2023
	£	£	£	£
General funds	<u>10,333</u>	<u>56,169</u>	<u>(55,605)</u>	<u>10,897</u>

S & J CHARITABLE TRUST
NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 5 APRIL 2024

13. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds	Total Funds 2024
	£	£
Current assets	3,264	3,264
Creditors less than 1 year	(1,200)	(1,200)
Net assets	<u>2,064</u>	<u>2,064</u>
	Unrestricted Funds	Total Funds 2023
	£	£
Current assets	12,097	12,097
Creditors less than 1 year	(1,200)	(1,200)
Net assets	<u>10,897</u>	<u>10,897</u>

14. RELATED PARTIES

Details of transactions with related parties are disclosed in Note 4 to the financial statements.

S & J CHARITABLE TRUST

England & Wales - Charity number 1124093

Accounts

CHARITY REGISTRATION NUMBER: 1124093

**S & J CHARITABLE TRUST
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED
5 APRIL 2023**

COHEN ARNOLD
Chartered accountants
New Burlington House
1075 Finchley Road
LONDON
NW11 0PU

**S & J CHARITABLE TRUST
FINANCIAL STATEMENTS
YEAR ENDED 5 APRIL 2023**

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S & J CHARITABLE TRUST
TRUSTEES' ANNUAL REPORT
YEAR ENDED 5 APRIL 2023

The trustees present their report and the unaudited financial statements of the charity for the year ended 5 April 2023.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered charity name S & J Charitable Trust

Charity registration number 1124093

Principal office 21 Castlewood Road
London
N16 6DL

THE TRUSTEES S Sinitsky
D Hochauser
Y M Lobenstein

INDEPENDENT EXAMINER David Goldberg FCA
Cohen Arnold
New Burlington House
1075 Finchley Road
London
NW11 0PU

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The charity is a registered charity and is governed by its Trust Deed dated 7 March 2008 and is an unincorporated charity registered with the Charity Commission (Registration No. 1124093).

Organisation

The charity is administered by the governors who are the trustees. Every trustee holds office until he/she shall die or shall cease to hold office by virtue of the Trust Deed.

The day-to-day affairs of the charity are administered by the trustees whose Chair is Mr S Sinitsky. All trustees give their time voluntarily and no benefit or expense was paid to them in the year.

Where there is a requirement for new trustees, these would be identified and appointed by the existing trustees. The chair of trustees would be responsible for the induction of any new trustee, which involves awareness of a trustee's responsibilities, the governing document, administrative procedures, and the history and philosophical approach of the charity. A new trustee would receive copies of the previous year's annual report and accounts, with detailed explanation thereof.

Risk Management

The trustees have identified and reviewed the major risks to which the charity is exposed, in particular those related to the operations and finance of the charity, and are satisfied that systems are in place to mitigate those risks.

It is recognised that systems can only provide reasonable but not absolute assurance that major risks have been adequately managed.

S & J CHARITABLE TRUST
TRUSTEES' ANNUAL REPORT *(continued)*
YEAR ENDED 5 APRIL 2023

OBJECTIVES AND ACTIVITIES

The Trust is established to further those purposes both in the United Kingdom and abroad recognised as charitable by English Law. In furtherance of these objects, the charity receives income from voluntary donations which it utilises in the provision and distribution of grants, donations for charitable purposes.

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

Grant Making Policy

The Trust has established its grant making policy to achieve its objects for the public benefit. The charity accepts applications for grants from representatives of Orthodox Jewish Charities, which are reviewed by the trustees on a regular basis. The charity applies the income it receives mainly from voluntary donations in the provision and distribution of grants and donations to Orthodox Jewish Charities.

ACHIEVEMENTS AND PERFORMANCE

The main areas of charitable activity are the provision of financial support. During the year the charity has continued its philanthropic activities and has maintained its support of established Jewish organisations engaging in education, advancement of religion in accordance with the Jewish faith and the giving of philanthropic aid to the Jewish needy. The reserves remain available to organisations engaging in activities compatible with the aims and objectives of the charity. The trustees expect such demands to increase in future years.

The financial results of the charity for the year ended 5 April 2023 are fully reflected in the attached Financial Statements together with the Notes thereon.

Charitable donations in the year totalled £54,405 (2022 - £69,599).

FINANCIAL REVIEW

Financial Position

The financial position of the charity is satisfactory.

The Statement of Financial Activities shows a net income for the year of £564 (2022 - £9,990) and total reserves of £10,897 (2022 - surplus of £10,333).

Reserves Policy

The Reserves Policy of the trustees is to maintain unrestricted funds, which are the free reserves of the charity, at a level they consider appropriate to the charity's needs taking into account likely future requirements. A proportion of the reserves is held in readily realisable form to cover on-going grant-making activities and contingencies arising from additional calls made upon the charity for the support of organisations in times of need. The charity's reserves are represented by unrestricted funds arising from past operating results. The trustees are satisfied that the present balance of distributable reserves is sufficient to support anticipated expenditure.

S & J CHARITABLE TRUST
TRUSTEES' ANNUAL REPORT *(continued)*
YEAR ENDED 5 APRIL 2023

FINANCIAL REVIEW *(continued)*

As at 5 April 2023, the charity has free reserves of £12,097.

Principal Funding Sources

The charity's principal funding sources in the year were from voluntary donations.

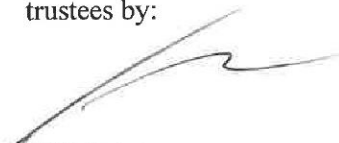
Investment Policy and Objectives

Under the Trust Deed, the charity has the power to make any investment which the trustees see fit provided any moneys are not immediately required for use in connection with any of its objects.

PLANS FOR FUTURE PERIODS

The trustees plan continuing the activities outlined above in the forthcoming years subject to satisfactory incoming resources to continue making distributions in accordance with their grant-making policy and to ensure that the ability to generate sufficient income is maintained to achieve that end.

The trustees' annual report was approved on 30 January 2024..... and signed on behalf of the board of trustees by:



S Sinitsky

Trustee

S & J CHARITABLE TRUST
INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF S & J
CHARITABLE TRUST
YEAR ENDED 5 APRIL 2023

I report to the trustees on my examination of the financial statements of S & J Charitable Trust ('the charity') for the year ended 5 April 2023.

RESPONSIBILITIES AND BASIS OF REPORT

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

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

INDEPENDENT EXAMINER'S STATEMENT

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

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

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



David Goldberg FCA
Independent Examiner

Cohen Arnold
New Burlington House
1075 Finchley Road
London
NW11 0PU

30 January 2024

S & J CHARITABLE TRUST
STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 5 APRIL 2023

		2023		2022
	Note	Unrestricted funds £	Total funds £	Total funds £
Income and endowments				
Donations and legacies	4	56,169	56,169	80,788
Total income		<u>56,169</u>	<u>56,169</u>	<u>80,788</u>
Expenditure				
Expenditure on charitable activities	5,6	(55,605)	(55,605)	(70,798)
Total expenditure		<u>(55,605)</u>	<u>(55,605)</u>	<u>(70,798)</u>
Net income and net movement in funds		<u>564</u>	<u>564</u>	<u>9,990</u>
Reconciliation of funds				
Total funds brought forward		10,333	10,333	343
Total funds carried forward		<u>10,897</u>	<u>10,897</u>	<u>10,333</u>

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

S & J CHARITABLE TRUST
STATEMENT OF FINANCIAL POSITION
5 APRIL 2023

	Note	2023 £	£	2022 £	£
CURRENT ASSETS					
Cash at bank and in hand		12,097		11,533	
CREDITORS: amounts falling due within one year	11	<u>(1,200)</u>		<u>(1,200)</u>	
NET CURRENT ASSETS			<u>10,897</u>		<u>10,333</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			<u>10,897</u>		<u>10,333</u>
NET ASSETS			<u>10,897</u>		<u>10,333</u>
FUNDS OF THE CHARITY					
Unrestricted funds			<u>10,897</u>		<u>10,333</u>
Total charity funds	12		<u>10,897</u>		<u>10,333</u>

These financial statements were approved by the board of trustees and authorised for issue on ~~30 January 2024~~ and are signed on behalf of the board by:


S Sinitsky
Trustee

The notes on pages 7 to 11 form part of these financial statements.

S & J CHARITABLE TRUST
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 5 APRIL 2023

1. GENERAL INFORMATION

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is 21 Castlewood Road, London, N16 6DL.

2. STATEMENT OF COMPLIANCE

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. ACCOUNTING POLICIES

Basis of preparation

The financial statements have been prepared on the historical cost basis. The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

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

Judgements and key sources of estimation uncertainty

The preparation of financial statements in conformity with FRS 102 requires the use of certain accounting estimates. It also requires management to exercise its judgement in the process of applying the company's accounting policies. There are no areas involving a higher degree of judgement or complexity, or areas where assumptions and estimates are significant to the financial statements.

Fund accounting

General unrestricted funds comprise the accumulated surplus or deficit on income and expenditure account. They are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity.

Restricted funds are funds subject to specific restricted conditions imposed by donors. There are no restricted funds as at the Balance Sheet date.

Designated funds are funds which have been set aside at the discretion of the Trustees for specific purposes. There are no designated funds as at the Balance Sheet date.

Incoming resources

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

· income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

S & J CHARITABLE TRUST
NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 5 APRIL 2023

3. ACCOUNTING POLICIES *(continued)*

Resources expended

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.

All expenditure is accounted for on an accruals basis. All expenses, including support costs and governance costs, are allocated or apportioned to the applicable expenditure headings in the statement of financial activities.

Support costs

Support costs are those costs which are common to all areas of the organisation. These are allocated across all areas of activity on the basis of the number of service users for each activity.

Governance costs

Governance costs are associated with the governance arrangements of the charity and relate to the general running of the charity. These costs include audit, legal advice for Trustees and costs associated with meeting constitutional and statutory requirements such as the cost of Trustee meetings and the preparation of the statutory accounts.

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

4. DONATIONS AND LEGACIES

	Unrestricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Total Funds 2022 £
DONATIONS				
Donations received	56,169	56,169	80,788	80,788

S & J CHARITABLE TRUST
NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 5 APRIL 2023

4. DONATIONS AND LEGACIES *(continued)*

No conditions were attached to any of the donations received.

Donations received include amounts aggregating £24,000 received from a Trustee, Mr S Sinitsky, and his family.

5. EXPENDITURE ON CHARITABLE ACTIVITIES BY FUND TYPE

	Unrestricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Total Funds 2022 £
Furtherance of religion, education and alleviation of poverty	54,405	54,405	69,599	69,599
Support costs	1,200	1,200	1,199	1,199
	<u>55,605</u>	<u>55,605</u>	<u>70,798</u>	<u>70,798</u>

6. EXPENDITURE ON CHARITABLE ACTIVITIES BY ACTIVITY TYPE

	Grant funding of activities £	Support costs £	Total funds 2023 £	Total fund 2022 £
Furtherance of religion, education and alleviation of poverty	54,405	1,200	<u>55,605</u>	<u>70,798</u>

7. ANALYSIS OF GRANTS

	2023 £
GRANTS TO INSTITUTIONS	
Trenhill Limited	14,500
Yeshiva L'zeirim	6,000
Start Upright	5,500
Tchabe Kolliel Limited	4,500
Z.A.I. Synagogue	2,930
Chasdei Sholom	2,500
Bikur Cholim Ltd	1,500
Zeire Aguda	1,500
A T.I.M.E. Ltd	1,250
Beis Hatalmud Trust	1,000
Jewish Teachers' Training College	1,000
Other grants to institutions (under £1,000)	12,225
Total grants	<u>54,405</u>

All grants and donations were paid to charitable institutions for the purposes of alleviation of poverty, education or the advancement and furtherance of Jewish Religion.

S & J CHARITABLE TRUST
NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 5 APRIL 2023

8. INDEPENDENT EXAMINATION FEES

	2023	2022
	£	£
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>1,200</u>	<u>1,200</u>

9. STAFF COSTS

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

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

10. TRUSTEE REMUNERATION AND EXPENSES

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

No trustee expenses have been incurred.

11. CREDITORS: amounts falling due within one year

	2023	2022
	£	£
Accruals and deferred income	<u>1,200</u>	<u>1,200</u>

12. ANALYSIS OF CHARITABLE FUNDS

Unrestricted funds

	At 6 April 2022		Income	Expenditure	At 5 April 2023
	£		£	£	£
General funds	<u>10,333</u>		<u>56,169</u>	<u>(55,605)</u>	<u>10,897</u>

	At 6 April 2021		Income	Expenditure	At 5 April 2022
	£		£	£	£
General funds	<u>343</u>		<u>80,788</u>	<u>(70,798)</u>	<u>10,333</u>

S & J CHARITABLE TRUST
NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 5 APRIL 2023

13. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds	Total Funds 2023
	£	£
Current assets	12,097	12,097
Creditors less than 1 year	(1,200)	(1,200)
Net assets	<u>10,897</u>	<u>10,897</u>

	Unrestricted Funds	Total Funds 2022
	£	£
Current assets	11,533	11,533
Creditors less than 1 year	(1,200)	(1,200)
Net assets	<u>10,333</u>	<u>10,333</u>

14. RELATED PARTIES

Details of transactions with related parties are disclosed in Note 4 to the financial statements.

S & J CHARITABLE TRUST

England & Wales - Charity number 1124093

Accounts

CHARITY REGISTRATION NUMBER: 1124093

**S & J CHARITABLE TRUST
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED
5 APRIL 2022**

COHEN ARNOLD
Chartered accountants
New Burlington House
1075 Finchley Road
LONDON
NW11 0PU

**S & J CHARITABLE TRUST
FINANCIAL STATEMENTS
YEAR ENDED 5 APRIL 2022**

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S & J CHARITABLE TRUST
TRUSTEES' ANNUAL REPORT
YEAR ENDED 5 APRIL 2022

The trustees present their report and the unaudited financial statements of the charity for the year ended 5 April 2022.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered charity name	S & J Charitable Trust
Charity registration number	1124093
Principal office	21 Castlewood Road London N16 6DL
The Trustees	S Sinitsky D Hochausser Y M Lobenstein
Independent Examiner	David Goldberg FCA Cohen Arnold New Burlington House 1075 Finchley Road London NW11 0PU

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The charity is a registered charity and is governed by its Trust Deed dated 7 March 2008 and is an unincorporated charity registered with the Charity Commission (Registration No. 1124093).

Organisation

The charity is administered by the governors who are the trustees. Every trustee holds office until he/she shall die or shall cease to hold office by virtue of the Trust Deed.

The day-to-day affairs of the charity are administered by the trustees whose Chair is Mr S Sinitsky. All trustees give their time voluntarily and no benefit or expense was paid to them in the year.

Where there is a requirement for new trustees, these would be identified and appointed by the existing trustees. The chair of trustees would be responsible for the induction of any new trustee, which involves awareness of a trustee's responsibilities, the governing document, administrative procedures, and the history and philosophical approach of the charity. A new trustee would receive copies of the previous year's annual report and accounts, with detailed explanation thereof.

Risk Management

The trustees have identified and reviewed the major risks to which the charity is exposed, in particular those related to the operations and finance of the charity, and are satisfied that systems are in place to mitigate those risks.

It is recognised that systems can only provide reasonable but not absolute assurance that major risks have been adequately managed.

S & J CHARITABLE TRUST
TRUSTEES' ANNUAL REPORT *(continued)*
YEAR ENDED 5 APRIL 2022

OBJECTIVES AND ACTIVITIES

The Trust is established to further those purposes both in the United Kingdom and abroad recognised as charitable by English Law. In furtherance of these objects, the charity receives income from voluntary donations which it utilises in the provision and distribution of grants, donations for charitable purposes.

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

Grant Making Policy

The Trust has established its grant making policy to achieve its objects for the public benefit. The charity accepts applications for grants from representatives of Orthodox Jewish Charities, which are reviewed by the trustees on a regular basis. The charity applies the income it receives mainly from voluntary donations in the provision and distribution of grants and donations to Orthodox Jewish Charities.

ACHIEVEMENTS AND PERFORMANCE

The main areas of charitable activity are the provision of financial support. During the year the charity has continued its philanthropic activities and has maintained its support of established Jewish organisations engaging in education, advancement of religion in accordance with the Jewish faith and the giving of philanthropic aid to the Jewish needy. The reserves remain available to organisations engaging in activities compatible with the aims and objectives of the charity. The trustees expect such demands to increase in future years.

The financial results of the charity for the year ended 5 April 2022 are fully reflected in the attached Financial Statements together with the Notes thereon.

Charitable donations in the year totalled £69,599 (2021 - £35,387).

FINANCIAL REVIEW

Financial Position

The financial position of the charity is satisfactory.

The Statement of Financial Activities shows a net income for the year of £9,990 (2021 - £724) and total reserves of £10,333 (2021 - surplus of £343).

Reserves Policy

The Reserves Policy of the trustees is to maintain unrestricted funds, which are the free reserves of the charity, at a level they consider appropriate to the charity's needs taking into account likely future requirements. A proportion of the reserves is held in readily realisable form to cover on-going grant-making activities and contingencies arising from additional calls made upon the charity for the support of organisations in times of need. The charity's reserves are represented by unrestricted funds arising from past operating results. The trustees are satisfied that the present balance of distributable reserves is sufficient to support anticipated expenditure.

As at 5 April 2022, the charity has free reserves of £11,533.

S & J CHARITABLE TRUST
TRUSTEES' ANNUAL REPORT *(continued)*
YEAR ENDED 5 APRIL 2022

Principal Funding Sources

The charity's principal funding sources in the year were from voluntary donations.

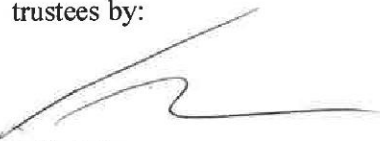
Investment Policy and Objectives

Under the Trust Deed, the charity has the power to make any investment which the trustees see fit provided any moneys are not immediately required for use in connection with any of its objects.

PLANS FOR FUTURE PERIODS

The trustees plan continuing the activities outlined above in the forthcoming years subject to satisfactory incoming resources to continue making distributions in accordance with their grant-making policy and to ensure that the ability to generate sufficient income is maintained to achieve that end.

The trustees' annual report was approved on 2 FEBRUARY 2023 and signed on behalf of the board of trustees by:



S Sinitsky
Trustee

S & J CHARITABLE TRUST
INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF S & J
CHARITABLE TRUST
YEAR ENDED 5 APRIL 2022

I report to the trustees on my examination of the financial statements of S & J Charitable Trust ('the charity') for the year ended 5 April 2022.

RESPONSIBILITIES AND BASIS OF REPORT

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

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

INDEPENDENT EXAMINER'S STATEMENT

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

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

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

David Goldberg FCA
Independent Examiner

Cohen Arnold
New Burlington House
1075 Finchley Road
London
NW11 0PU

2 FEBRUARY 2023

S & J CHARITABLE TRUST
STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 5 APRIL 2022

		2022		2021
	Note	Unrestricted funds £	Total funds £	Total funds £
Income and endowments				
Donations and legacies	4	80,788	80,788	37,312
Total income		<u>80,788</u>	<u>80,788</u>	<u>37,312</u>
Expenditure				
Expenditure on charitable activities	5,6	(70,798)	(70,798)	(36,588)
Total expenditure		<u>(70,798)</u>	<u>(70,798)</u>	<u>(36,588)</u>
Net income and net movement in funds		<u>9,990</u>	<u>9,990</u>	<u>724</u>
Reconciliation of funds				
Total funds brought forward		343	343	(381)
Total funds carried forward		<u>10,333</u>	<u>10,333</u>	<u>343</u>

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

The notes on pages 7 to 11 form part of these financial statements.

S & J CHARITABLE TRUST
STATEMENT OF FINANCIAL POSITION

5 APRIL 2022

	Note	2022 £	£	2021 £	£
CURRENT ASSETS					
Debtors	11	–		500	
Cash at bank and in hand		<u>11,533</u>		<u>1,043</u>	
		11,533		1,543	
CREDITORS: amounts falling due within one year					
	12	<u>(1,200)</u>		<u>(1,200)</u>	
NET CURRENT ASSETS			<u>10,333</u>		<u>343</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			<u>10,333</u>		<u>343</u>
NET ASSETS			<u><u>10,333</u></u>		<u><u>343</u></u>
FUNDS OF THE CHARITY					
Unrestricted funds			<u>10,333</u>		<u>343</u>
Total charity funds	13		<u><u>10,333</u></u>		<u><u>343</u></u>

These financial statements were approved by the board of trustees and authorised for issue on ~~2 FEBRUARY 2023~~, and are signed on behalf of the board by:


S Sinitsky
Trustee

The notes on pages 7 to 11 form part of these financial statements.

S & J CHARITABLE TRUST
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 5 APRIL 2022

1. GENERAL INFORMATION

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is 21 Castlewood Road, London, N16 6DL.

2. STATEMENT OF COMPLIANCE

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. ACCOUNTING POLICIES

Basis of preparation

The financial statements have been prepared on the historical cost basis. The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

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

Judgements and key sources of estimation uncertainty

The preparation of financial statements in conformity with FRS 102 requires the use of certain accounting estimates. It also requires management to exercise its judgement in the process of applying the company's accounting policies. There are no areas involving a higher degree of judgement or complexity, or areas where assumptions and estimates are significant to the financial statements.

Fund accounting

General unrestricted funds comprise the accumulated surplus or deficit on income and expenditure account. They are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity.

Restricted funds are funds subject to specific restricted conditions imposed by donors. There are no restricted funds as at the Balance Sheet date.

Designated funds are funds which have been set aside at the discretion of the Trustees for specific purposes. There are no designated funds as at the Balance Sheet date.

Incoming resources

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

· income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

S & J CHARITABLE TRUST
NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 5 APRIL 2022

3. ACCOUNTING POLICIES *(continued)*

Resources expended

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.

All expenditure is accounted for on an accruals basis. All expenses, including support costs and governance costs, are allocated or apportioned to the applicable expenditure headings in the statement of financial activities.

Support costs

Support costs are those costs which are common to all areas of the organisation. These are allocated across all areas of activity on the basis of the number of service users for each activity.

Governance costs

Governance costs are associated with the governance arrangements of the charity and relate to the general running of the charity. These costs include audit, legal advice for Trustees and costs associated with meeting constitutional and statutory requirements such as the cost of Trustee meetings and the preparation of the statutory accounts.

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

4. DONATIONS AND LEGACIES

	Unrestricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Total Funds 2021 £
DONATIONS				
Donations received	<u>80,788</u>	<u>80,788</u>	<u>37,312</u>	<u>37,312</u>

S & J CHARITABLE TRUST
NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 5 APRIL 2022

4. DONATIONS AND LEGACIES *(continued)*

No conditions were attached to any of the donations received.

Donations received include amounts aggregating £24,000 received from a Trustee, Mr S Sinitsky, and his family.

5. EXPENDITURE ON CHARITABLE ACTIVITIES BY FUND TYPE

	Unrestricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Total Funds 2021 £
Furtherance of religion, education and alleviation of poverty	69,599	69,599	35,387	35,387
Support costs	1,199	1,199	1,201	1,201
	<u>70,798</u>	<u>70,798</u>	<u>36,588</u>	<u>36,588</u>

6. EXPENDITURE ON CHARITABLE ACTIVITIES BY ACTIVITY TYPE

	Grant funding of activities £	Support costs £	Total funds 2022 £	Total fund 2021 £
Furtherance of religion, education and alleviation of poverty	<u>69,599</u>	<u>1,199</u>	<u>70,798</u>	<u>36,588</u>

7. ANALYSIS OF GRANTS

	2022 £
GRANTS TO INSTITUTIONS	
Trenhill Limited	11,525
Chevras Mo'oz Ladol	5,370
Keren Yesomim	5,000
Tchabe Kollel Limited	3,830
Z.A.I. Synagogue	3,800
Start Upright	3,000
Mifal Hachesed Vehezedokoh	3,000
Friends of Beis Chinuch Lebonos Trust	3,000
One Heart - Lev Echod	3,000
Friends of Mercaz Hatorah Belz Macnivka	3,000
Friends of Beis Soroh Schneirer	3,000
Other grants to institutions (under £3,000)	<u>22,074</u>
Total grants	<u>69,599</u>

All grants and donations were paid to charitable institutions for the purposes of alleviation of poverty, education or the advancement and furtherance of Jewish Religion.

S & J CHARITABLE TRUST
NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 5 APRIL 2022

8. INDEPENDENT EXAMINATION FEES

	2022	2021
	£	£
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>1,200</u>	<u>1,200</u>

9. STAFF COSTS

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

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

10. TRUSTEE REMUNERATION AND EXPENSES

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

No trustee expenses have been incurred.

11. DEBTORS

	2022	2021
	£	£
Other debtors	<u>—</u>	<u>500</u>

12. CREDITORS: amounts falling due within one year

	2022	2021
	£	£
Accruals and deferred income	<u>1,200</u>	<u>1,200</u>

13. ANALYSIS OF CHARITABLE FUNDS

Unrestricted funds

	At 6 April 2021	Income £	Expenditure £	At 5 April 2022
General funds	<u>343</u>	<u>80,788</u>	<u>(70,798)</u>	<u>10,333</u>
	At 6 April 2020	Income £	Expenditure £	At 5 April 2021
General funds	<u>(381)</u>	<u>37,312</u>	<u>(36,588)</u>	<u>343</u>

S & J CHARITABLE TRUST
NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 5 APRIL 2022

14. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds	Total Funds
	£	£
Current assets	11,533	11,533
Creditors less than 1 year	<u>(1,200)</u>	<u>(1,200)</u>
Net assets	<u>10,333</u>	<u>10,333</u>
	Unrestricted Funds	Total Funds
	£	£
Current assets	1,543	1,543
Creditors less than 1 year	<u>(1,200)</u>	<u>(1,200)</u>
Net assets	<u>343</u>	<u>343</u>

15. RELATED PARTIES

Details of transactions with related parties are disclosed in Note 4 to the financial statements.

S & J CHARITABLE TRUST

England & Wales - Charity number 1124093

Accounts

CHARITY REGISTRATION NUMBER: 1124093

**S & J CHARITABLE TRUST
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED
5 APRIL 2021**

COHEN ARNOLD
Chartered accountants
New Burlington House
1075 Finchley Road
LONDON
NW11 0PU

**S & J CHARITABLE TRUST
FINANCIAL STATEMENTS
YEAR ENDED 5 APRIL 2021**

	PAGES
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Independent Examiner's Report to the Trustees	4
Statement of Financial Activities	5
Statement of Financial Position	6
Notes to the Financial Statements	7 to 11

S & J CHARITABLE TRUST
TRUSTEES' ANNUAL REPORT
YEAR ENDED 5 APRIL 2021

The trustees present their report and the unaudited financial statements of the charity for the year ended 5 April 2021.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered charity name	S & J Charitable Trust
Charity registration number	1124093
Principal office	21 Castlewood Road London N16 6DL
The Trustees	S Sinitsky D Hochauser Y M Lobenstein
Independent Examiner	David Goldberg FCA Cohen Arnold New Burlington House 1075 Finchley Road London NW11 0PU

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The charity is a registered charity and is governed by its Trust Deed dated 7 March 2008 and is an unincorporated charity registered with the Charity Commission (Registration No. 1124093).

Organisation

The charity is administered by the governors who are the trustees. Every trustee holds office until he/she shall die or shall cease to hold office by virtue of the Trust Deed.

The day-to-day affairs of the charity are administered by the trustees whose Chair is Mr S Sinitsky. All trustees give their time voluntarily and no benefit or expense was paid to them in the year.

Where there is a requirement for new trustees, these would be identified and appointed by the existing trustees. The chair of trustees would be responsible for the induction of any new trustee, which involves awareness of a trustee's responsibilities, the governing document, administrative procedures, and the history and philosophical approach of the charity. A new trustee would receive copies of the previous year's annual report and accounts, with detailed explanation thereof.

Risk Management

The trustees have identified and reviewed the major risks to which the charity is exposed, in particular those related to the operations and finance of the charity, and are satisfied that systems are in place to mitigate those risks.

It is recognised that systems can only provide reasonable but not absolute assurance that major risks have been adequately managed.

S & J CHARITABLE TRUST
TRUSTEES' ANNUAL REPORT *(continued)*
YEAR ENDED 5 APRIL 2021

OBJECTIVES AND ACTIVITIES

The Trust is established to further those purposes both in the United Kingdom and abroad recognised as charitable by English Law. In furtherance of these objects, the charity receives income from voluntary donations which it utilises in the provision and distribution of grants, donations for charitable purposes.

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

Grant Making Policy

The Trust has established its grant making policy to achieve its objects for the public benefit. The charity accepts applications for grants from representatives of Orthodox Jewish Charities, which are reviewed by the trustees on a regular basis. The charity applies the income it receives mainly from voluntary donations in the provision and distribution of grants and donations to Orthodox Jewish Charities.

ACHIEVEMENTS AND PERFORMANCE

The main areas of charitable activity are the provision of financial support. During the year the charity has continued its philanthropic activities and has maintained its support of established Jewish organisations engaging in education, advancement of religion in accordance with the Jewish faith and the giving of philanthropic aid to the Jewish needy. The reserves remain available to organisations engaging in activities compatible with the aims and objectives of the charity. The trustees expect such demands to increase in future years.

The financial results of the charity for the year ended 5 April 2021 are fully reflected in the attached Financial Statements together with the Notes thereon.

Charitable donations in the year totalled £35,387 (2020 - £37,481).

FINANCIAL REVIEW

Financial Position

The financial position of the charity is satisfactory.

The Statement of Financial Activities shows a net income for the year of £724 (2020 - net deficit of £8,826) and total reserves of £343 (2020 - deficit of £381).

Reserves Policy

The Reserves Policy of the trustees is to maintain unrestricted funds, which are the free reserves of the charity, at a level they consider appropriate to the charity's needs taking into account likely future requirements. A proportion of the reserves is held in readily realisable form to cover on-going grant-making activities and contingencies arising from additional calls made upon the charity for the support of organisations in times of need. The charity's reserves are represented by unrestricted funds arising from past operating results. The trustees are satisfied that the present balance of distributable reserves is sufficient to support anticipated expenditure.

As at 5 April 2021, the charity has free reserves of £1,043.

Principal Funding Sources

The charity's principal funding sources in the year were from voluntary donations.

Investment Policy and Objectives

Under the Trust Deed, the charity has the power to make any investment which the trustees see fit provided any moneys are not immediately required for use in connection with any of its objects.

S & J CHARITABLE TRUST
TRUSTEES' ANNUAL REPORT *(continued)*
YEAR ENDED 5 APRIL 2021

PLANS FOR FUTURE PERIODS

The trustees plan continuing the activities outlined above in the forthcoming years subject to satisfactory incoming resources to continue making distributions in accordance with their grant-making policy and to ensure that the ability to generate sufficient income is maintained to achieve that end.

The trustees' annual report was approved on 1 FEBRUARY 2022 and signed on behalf of the board of trustees by:



S Sinitsky
Trustee

S & J CHARITABLE TRUST
INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF S & J
CHARITABLE TRUST
YEAR ENDED 5 APRIL 2021

I report to the trustees on my examination of the financial statements of S & J Charitable Trust ('the charity') for the year ended 5 April 2021.

RESPONSIBILITIES AND BASIS OF REPORT

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

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

INDEPENDENT EXAMINER'S STATEMENT

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

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

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



David Goldberg FCA
Independent Examiner

Cohen Arnold
New Burlington House
1075 Finchley Road
London
NW11 0PU

1 FEBRUARY 2022

S & J CHARITABLE TRUST
STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 5 APRIL 2021

		2021		2020
		Unrestricted		Total funds
	Note	funds	Total funds	Total funds
		£	£	£
Income and endowments				
Donations and legacies	4	37,311	37,311	29,855
Total income		<u>37,311</u>	<u>37,311</u>	<u>29,855</u>
Expenditure				
Expenditure on charitable activities	5,6	(36,587)	(36,587)	(38,681)
Total expenditure		<u>(36,587)</u>	<u>(36,587)</u>	<u>(38,681)</u>
Net income/(expenditure) and net movement in funds		<u>724</u>	<u>724</u>	<u>(8,826)</u>
Reconciliation of funds				
Total funds brought forward		(381)	(381)	8,445
Total funds carried forward		<u>343</u>	<u>343</u>	<u>(381)</u>

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

The notes on pages 7 to 11 form part of these financial statements.

S & J CHARITABLE TRUST
STATEMENT OF FINANCIAL POSITION
5 APRIL 2021

	Note	2021 £	£	2020 £	£
CURRENT ASSETS					
Debtors	11	500		1,375	
Cash at bank and in hand		<u>1,043</u>		<u>44</u>	
		1,543		1,419	
CREDITORS: amounts falling due within one year					
	12	<u>(1,200)</u>		<u>(1,800)</u>	
NET CURRENT ASSETS			<u>343</u>		<u>(381)</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			<u>343</u>		<u>(381)</u>
NET ASSETS			<u>343</u>		<u>(381)</u>
FUNDS OF THE CHARITY					
Unrestricted funds			<u>343</u>		<u>(381)</u>
Total charity funds	13		<u>343</u>		<u>(381)</u>

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


S Sinitsky
Trustee

S & J CHARITABLE TRUST
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 5 APRIL 2021

1. GENERAL INFORMATION

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is 21 Castlewood Road, London, N16 6DL.

2. STATEMENT OF COMPLIANCE

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. ACCOUNTING POLICIES

Basis of preparation

The financial statements have been prepared on the historical cost basis. The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

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

Judgements and key sources of estimation uncertainty

The preparation of financial statements in conformity with FRS 102 requires the use of certain accounting estimates. It also requires management to exercise its judgement in the process of applying the company's accounting policies. There are no areas involving a higher degree of judgement or complexity, or areas where assumptions and estimates are significant to the financial statements.

Fund accounting

General unrestricted funds comprise the accumulated surplus or deficit on income and expenditure account. They are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity.

Restricted funds are funds subject to specific restricted conditions imposed by donors. There are no restricted funds as at the Balance Sheet date.

Designated funds are funds which have been set aside at the discretion of the Trustees for specific purposes. There are no designated funds as at the Balance Sheet date.

Incoming resources

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

· income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

S & J CHARITABLE TRUST
NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 5 APRIL 2021

3. ACCOUNTING POLICIES *(continued)*

Resources expended

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.

All expenditure is accounted for on an accruals basis. All expenses, including support costs and governance costs, are allocated or apportioned to the applicable expenditure headings in the statement of financial activities.

Support costs

Support costs are those costs which are common to all areas of the organisation. These are allocated across all areas of activity on the basis of the number of service users for each activity.

Governance costs

Governance costs are associated with the governance arrangements of the charity and relate to the general running of the charity. These costs include audit, legal advice for Trustees and costs associated with meeting constitutional and statutory requirements such as the cost of Trustee meetings and the preparation of the statutory accounts.

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

S & J CHARITABLE TRUST
NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 5 APRIL 2021

4. DONATIONS AND LEGACIES

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
DONATIONS				
Donations received	37,311	<u>37,311</u>	29,855	<u>29,855</u>

No conditions were attached to any of the donations received.

Donations received include amounts aggregating £6,150 received from a Trustee, Mr S Sinitsky, and his family. Also included are amounts aggregating £7,975 from a charitable company with a Trustee in common with this charity.

5. EXPENDITURE ON CHARITABLE ACTIVITIES BY FUND TYPE

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Furtherance of religion, education and alleviation of poverty	35,387	35,387	37,481	37,481
Support costs	1,200	1,200	1,200	1,200
	<u>36,587</u>	<u>36,587</u>	<u>38,681</u>	<u>38,681</u>

6. EXPENDITURE ON CHARITABLE ACTIVITIES BY ACTIVITY TYPE

	Grant funding of activities £	Support costs £	Total funds 2021 £	Total fund 2020 £
Furtherance of religion, education and alleviation of poverty	35,387	1,200	<u>36,587</u>	<u>38,681</u>

7. ANALYSIS OF GRANTS

	2021 £
GRANTS TO INSTITUTIONS	
Tchabe Kollel Limited	5,450
Start Upright	5,000
Trenhill Limited	4,450
Comet Charities Ltd	2,600
Z.A.I. Synagogue	2,500
Friends of Mir	1,600
ZSV Trust	1,510
Side by Side	1,250
Yeshiva Lezeirim	1,000
Other grants to institutions (under £1,000)	10,027
Total grants	<u>35,387</u>

All grants and donations were paid to charitable institutions for the purposes of alleviation of poverty, education or the advancement and furtherance of Jewish Religion.

S & J CHARITABLE TRUST
NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 5 APRIL 2021

8. INDEPENDENT EXAMINATION FEES

	2021	2020
	£	£
Fees payable to the independent examiner for:		
Independent examination of the financial statements	<u>1,200</u>	<u>1,200</u>

9. STAFF COSTS

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

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

10. TRUSTEE REMUNERATION AND EXPENSES

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

No trustee expenses have been incurred.

11. DEBTORS

	2021	2020
	£	£
Other debtors	<u>500</u>	<u>1,375</u>

12. CREDITORS: amounts falling due within one year

	2021	2020
	£	£
Accruals and deferred income	<u>1,200</u>	<u>1,800</u>

13. ANALYSIS OF CHARITABLE FUNDS

Unrestricted funds

	At 6 April 2020			At 5 April 2021
	£	Income	Expenditure	£
General funds	<u>(381)</u>	<u>37,311</u>	<u>(36,587)</u>	<u>343</u>
	At 6 April 2019	Income	Expenditure	At 5 April 2020
	£	£	£	£
General funds	<u>8,445</u>	<u>29,855</u>	<u>(38,681)</u>	<u>(381)</u>

S & J CHARITABLE TRUST
NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 5 APRIL 2021

14. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds	Total Funds 2021
	£	£
Current assets	1,543	1,543
Creditors less than 1 year	(1,200)	(1,200)
Net assets	<u>343</u>	<u>343</u>
	Unrestricted Funds	Total Funds 2020
	£	£
Current assets	1,419	1,419
Creditors less than 1 year	(1,800)	(1,800)
Net assets	<u>(381)</u>	<u>(381)</u>

15. RELATED PARTIES

Details of transactions with related parties are disclosed in Note 4 to the financial statements.