

TOIV UMEITIV

England & Wales · Charity number 1124879

Details

Status Registered

Legal form Other

Registered 2008-07-07

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

Contact

Address 63 Queen Elizabeths Walk
London
N16 5UG

Phone 02082110647

Activities

Objects: A) THE ADVANCEMENT OF THE ORTHODOX JEWISH FAITH.B) THE ADVANCEMENT OF ORTHODOX JEWISH RELIGIOUS EDUCATION.C) THE RELIEF OF POVERTY, SICKNESS AND INFIRMITY AMONGST MEMBERS OF THE JEWISH FAITH ANDD) SUCH OTHER PURPOSES AS ARE CHARITABLE ACCORDING TO ENGLISH LAW..

Activities: The Objects of the Charity area) The advancement of the Orthodox Jewish Faith.b) The advancement of Orthodox Jewish Religious Education.c) the relief of poverty, sickness and infirmity amongst members of the Jewish faith andd) such other purposes as are charitable according to English law..

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations
- **What:** Education/training, The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** Other Defined Groups

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2024-11-30	£325,705	£324,697	-	-
2023-11-30	£298,713	£299,418	-	-
2022-11-30	£249,739	£250,411	-	-
2021-11-30	£39,404	£29,399	-	-
2020-11-30	£194,759	£170,082	-	-

Trustees

Name	Role	Appointed
JOEL SOFER	Chair	
JOEL TELLER		

TOIV UMEITIV

England & Wales - Charity number 1124879

Accounts

**Toiv Umeitiv
Report
and
Financial
Statements
For The Year Ended
30 November 2024
Charity Number
1124879**

Toiv Umeitiv

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Toiv Umeitiv

Trustees

Mr. Joel Sofer
Mr. Joel Teller

Administration Address

Mr. Joel Sofer
63 Queen Elizabeth Walk
London N16 5UG

Charity Number 1124879

Bankers

Lloyds Bank
Sort Code 30 95 96
Account Number 31578168

Date of Registration 13 April 2008

Toiv Umeitiv
Report of the Trustees

The Trustees present their annual report with accounts of the Charity for the Year Ended 30 November 2024.

Status and Administration

The Charity, constituted by trust deed, dated 13th June 2008, is a Registered Charity.

Charitable Objects

The Objects of the Charity are

- a) The advancement of the Orthodox Jewish Faith.
- b) The advancement of Orthodox Jewish Religious Education.
- c) the relief of poverty, sickness and infirmity amongst members of the Jewish faith and
- d) such other purposes as are charitable according to English law..

The Charity has continued to provide these facilities during the year.

Directors / Trustees

The Trustees in office throughout the year were

Mr. Joel Sofer

Mr. Joel Teller

Reserves Policy

The Trustees shall hold the capital and income of the trust fund upon trust to apply the income and all or such part or parts of the capital at such time or times and in such manner as the trustees may in their absolute discretion think fit for or towards such of the objects of the charity as the trustees may from time to time at their absolute discretion determine including payments by way of gift or loan (with or without interest) to individuals provided such individuals are within the objects of the Charity.

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

Toiv Umeitiv
Report of the Trustees
(Continued)

Responsibilities of the Trustees

Charity Law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity as at the Balance Sheet Date, and of its incoming resources, including income and expenditure for the financial year.

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

- a. Select suitable accounting policies and the apply them consistently.
- b. Make judgements and estimates that are reasonable and prudent.
- c. Follow applicable accounting standards and the Charities SORP 2015, disclosing and explaining any departures in the financial statements.
- d. Prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in operation.

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

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

Board Of Trustees

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

Approved by The Trustees of Toiv Umeitiv on 29 September 2025, and signed on behalf of them all.

Mr. Joel Sofer

Trustee

Toiv Umeitiv

Statement Of Financial Activities

For The Year Ended 30 November 2024

	Notes	Unrestricted Funds £	Restricted Funds £	2024 Total Funds £	2023 Total Funds £
INCOMING RESOURCES					
Incoming Resources to further the Charity's Objects					
Total	2	325,705	0	325,705	298,713
Investment Income and Interest	3	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
		325,705	0	325,705	298,713
Total Incoming Resources		325,705	0	325,705	298,713
RESOURCES EXPENDED					
Costs of Generating Funds					
Fund Raising Costs		0	0	0	<u>0</u>
Net Incoming Resources Available For Charitable Activities		325,705	0	325,705	298,713
Charitable Expenditure					
Cost of Activities In Furtherance of the Charity's Objects	4	324,697	0	324,697	299,418
Governance Costs	5	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Total Charitable Expenditure		324,697	0	324,697	299,418
Total Resources Expended	4	<u>324,697</u>	<u>0</u>	<u>324,697</u>	<u>299,418</u>
Net Movement In Funds		1,008	0	1,008	(705)
Total Funds Brought Forward		<u>69,060</u>	<u>0</u>	<u>69,060</u>	<u>69,765</u>
Total Funds Carried Forward	9	<u>£ 70,068</u>	<u>£ 0</u>	<u>£ 70,068</u>	<u>£ 69,060</u>

Toiv Umeitiv

Balance Sheet at 30 November 2024

	Notes	2024 £	2023 £
Current Assets			
Debtors	6	62,147	62,147
Cash at Bank and in Hand		<u>10,921</u>	<u>9,913</u>
		73,068	72,060
Creditors : Amounts falling due within one year	7	<u>(3,000)</u>	<u>(3,000)</u>
Net Current Assets /(Liabilities)		<u>70,068</u>	<u>69,060</u>
Total Assets less Current Liabilities		<u>70,068</u>	<u>69,060</u>
Net Assets /(Liabilities)	8	<u>70,068</u>	<u>69,060</u>
Restricted Funds	10	0	0
Unrestricted Funds	9	<u>70,068</u>	<u>69,060</u>
Total Funds	8	<u>£ 70,068</u>	<u>£ 69,060</u>

Approved by the Trustees on 29 September 2025, and signed on behalf of them all.

Mr. Joel Sofer
Trustee

The notes on pages 6 and 7 form part of these accounts.

Toiv Umeitiv

Notes To The Accounts - 30 November 2024

1) Principal Accounting Policies

Basis of Accounting

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

Cash Flow

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

Donations and Fund Accounting

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

Resources Expended

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

	2024	2023
2) Incoming Resources	£	£
<u>Unrestricted Incoming Resources</u>		
Gifts and Donations Received	<u>325,705</u>	<u>298,713</u>
Total Unrestricted Incoming Resources	<u>£ 325,705</u>	<u>£ 298,713</u>

Toiv Umeitiv

Notes To The Accounts - 30 November 2024

2024

2023

3) Investment Income

Interest Received

£ 0

£ 0

4) Analysis of Total Resources Expended

2024

2023

Cost of Activities In Furtherance
of the Charity's Objects

Unrestricted

£

£

Unrestricted General Expenditure

Gifts and Donations Made

324,697

299,418

Total General Cost of

Furthering Objects

324,697

324,697

0

299,418

Total Cost of Furthering Objects

324,697

£ 324,697

£ 299,418

5) The average number of Employees during the year, on a full time equivalent basis was

2024

2023

0

0

No Employee was paid above £60,000 per year.

Toiv Umeitiv

Notes To The Accounts - 30 November 2024

	2024	2023
	£	£
5) Governance Costs		
Accountancy	0	0
Bank Charges and Interest	<u>0</u>	<u>0</u>
	<u>£ 0</u>	<u>£ 0</u>

	2024	2023
	£	£
6) Debtors		
Other Debtors	<u>£62,147</u>	<u>£62,147</u>

7) Creditors: Amounts falling due within one year

	2024	2023
	£	£
Loans	3,000	3,000
Accruals	<u>0</u>	<u>0</u>
	<u>£ 3,000</u>	<u>£ 3,000</u>

8) Net Assets of The Charity's Funds

	Net Current Assets /(Liabilities)	Fund Balances
	£	£
Restricted Funds	0	0
Unrestricted Funds	<u>70,068</u>	<u>70,068</u>
Total Funds	<u>£ 70,068</u>	<u>£ 70,068</u>

9) Unrestricted Funds : Movements In The Year

	Balance at 30 November 2023	Income	Expended	Balance at 30 November 2024
	£	£	£	£
General Reserve	<u>69,060</u>	<u>325,705</u>	<u>324,697</u>	<u>70,068</u>
Total Funds	<u>£ 69,060</u>	<u>£ 325,705</u>	<u>£ 324,697</u>	<u>£ 70,068</u>

10) Restricted Funds : Movements In The Year

	Balance at 30 November 2023	Income	Expended	Balance at 30 November 2024
	£	£	£	£
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Total Funds	<u>£ 0</u>	<u>£ 0</u>	<u>£ 0</u>	<u>£ 0</u>

11) Related Party Transactions

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

There were no Related Party Transactions in the Year.

Independent Examiner's Report to the Trustees on the Unaudited Accounts of the Charity Toiv Umeitiv

We report on the financial statements of Toiv Umeitiv, for the year ended 30 November 2024 which comprise the Statement of Financial Activities, the Balance Sheet and the related notes. These financial statements have been prepared, under the historical cost convention, and in accordance with the recommendations in Accounting and Reporting By Charities: Statement of Recommended Practice (Issued 2015), and the Financial Reporting Standard for Smaller Entities 102 (effective 2016), and the accounting policies set out therein.

Respective Responsibilities Of Trustees and Independent Examiner

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

Basis of Independent Examiner's Report

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

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

These procedures provide only the assurance expressed in our opinion.

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

Opinion

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

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

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

Date 29 September 2025

Independent Examiner

C. Rosen & Co
Unit 1 Halbert Mews
60a Knightland Road
London E5 9HS

TOIV UMEITIV

England & Wales - Charity number 1124879

Accounts

**Toiv Umeitiv
Report
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For The Year Ended
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Toiv Umeitiv

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Toiv Umeitiv

Trustees

Mr. Joel Sofer
Mr. Joel Teller

Administration Address

Mr. Joel Sofer
63 Queen Elizabeth Walk
London N16 5UG

Charity Number 1124879

Bankers

Lloyds Bank
Sort Code 30 95 96
Account Number 31578168

Date of Registration 13 April 2008

Toiv Umeitiv
Report of the Trustees

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The Charity, constituted by trust deed, dated 13th June 2008, is a Registered Charity.

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- a) The advancement of the Orthodox Jewish Faith.
- b) The advancement of Orthodox Jewish Religious Education.
- c) the relief of poverty, sickness and infirmity amongst members of the Jewish faith and
- d) such other purposes as are charitable according to English law..

The Charity has continued to provide these facilities during the year.

Directors / Trustees

The Trustees in office throughout the year were

Mr. Joel Sofer

Mr. Joel Teller

Reserves Policy

The Trustees shall hold the capital and income of the trust fund upon trust to apply the income and all or such part or parts of the capital at such time or times and in such manner as the trustees may in their absolute discretion think fit for or towards such of the objects of the charity as the trustees may from time to time at their absolute discretion determine including payments by way of gift or loan (with or without interest) to individuals provided such individuals are within the objects of the Charity.

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

Toiv Umeitiv
Report of the Trustees
(Continued)

Responsibilities of the Trustees

Charity Law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity as at the Balance Sheet Date, and of its incoming resources, including income and expenditure for the financial year.

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

- a. Select suitable accounting policies and the apply them consistently.
- b. Make judgements and estimates that are reasonable and prudent.
- c. Follow applicable accounting standards and the Charities SORP 2015, disclosing and explaining any departures in the financial statements.
- d. Prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in operation.

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

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

Board Of Trustees

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

Approved by The Trustees of Toiv Umeitiv on 14 August 2024, and signed on behalf of them all.

Mr. Joel Sofer

Trustee

Toiv Umeitiv

Statement Of Financial Activities

For The Year Ended 30 November 2023

	Notes	Unrestricted Funds £	Restricted Funds £	2023 Total Funds £	2022 Total Funds £
INCOMING RESOURCES					
Incoming Resources to further the Charity's Objects					
Total	2	298,713	0	298,713	249,739
Investment Income and Interest	3	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
		298,713	0	298,713	249,739
Total Incoming Resources		298,713	0	298,713	249,739
RESOURCES EXPENDED					
Costs of Generating Funds					
Fund Raising Costs		0	0	0	<u>0</u>
Net Incoming Resources Available For Charitable Activities		298,713	0	298,713	249,739
Charitable Expenditure					
Cost of Activities In Furtherance of the Charity's Objects	4	299,418	0	299,418	250,411
Governance Costs	5	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Total Charitable Expenditure		299,418	0	299,418	250,411
Total Resources Expended	4	<u>299,418</u>	<u>0</u>	<u>299,418</u>	<u>250,411</u>
Net Movement In Funds		(705)	0	(705)	(672)
Total Funds Brought Forward		<u>69,765</u>	<u>0</u>	<u>69,765</u>	<u>70,437</u>
Total Funds Carried Forward	9	<u>£ 69,060</u>	<u>£ 0</u>	<u>£ 69,060</u>	<u>£ 69,765</u>

Toiv Umeitiv

Balance Sheet at 30 November 2023

	Notes	2023 £	2022 £
Current Assets			
Debtors	6	62,147	62,147
Cash at Bank and in Hand		<u>9,913</u>	<u>10,818</u>
		72,060	72,965
Creditors : Amounts falling due within one year	7	<u>(3,000)</u>	<u>(3,200)</u>
Net Current Assets /(Liabilities)		<u>69,060</u>	<u>69,765</u>
Total Assets less Current Liabilities		<u>69,060</u>	<u>69,765</u>
Net Assets /(Liabilities)	8	<u>69,060</u>	<u>69,765</u>
Restricted Funds	10	0	0
Unrestricted Funds	9	<u>69,060</u>	<u>69,765</u>
Total Funds	8	<u>£ 69,060</u>	<u>£ 69,765</u>

Approved by the Trustees on 14 August 2024, and signed on behalf of them all.

Mr. Joel Sofer
Trustee

The notes on pages 6 and 7 form part of these accounts.

Toiv Umeitiv
Notes To The Accounts - 30 November 2023

1) Principal Accounting Policies

Basis of Accounting

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

Cash Flow

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

Donations and Fund Accounting

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

Resources Expended

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

	2023	2022
	£	£
2) Incoming Resources		
<u>Unrestricted Incoming Resources</u>		
Gifts and Donations Received	<u>298,713</u>	<u>249,739</u>
Total Unrestricted Incoming Resources	<u>£ 298,713</u>	<u>£ 249,739</u>

Toiv Umeitiv

Notes To The Accounts - 30 November 2023

		2023		2022
3) Investment Income				
Interest Received		<u>£ 0</u>		<u>£ 0</u>
4) Analysis of Total Resources Expended		2023		2022
Cost of Activities In Furtherance of the Charity's Objects	<u>Unrestricted</u>	£		£
Unrestricted General Expenditure				
Gifts and Donations Made	<u>299,418</u>		<u>250,411</u>	
Total General Cost of Furthering Objects	<u>299,418</u>	<u>299,418</u>	<u>0</u>	<u>250,411</u>
Total Cost of Furthering Objects	<u>299,418</u>	<u>£ 299,418</u>		<u>£ 250,411</u>
5) The average number of Employees during the year, on a full time equivalent basis was		2023		2022
		<u>0</u>		<u>0</u>
No Employee was paid above £60,000 per year.				

Toiv Umeitiv

Notes To The Accounts - 30 November 2023

	2023	2022
5) Governance Costs	£	£
Accountancy	0	0
Bank Charges and Interest	<u>0</u>	<u>0</u>
	£ 0	£ 0

	2023	2022
6) Debtors	£	£
Other Debtors	<u>£62,147</u>	<u>£62,147</u>

7) Creditors: Amounts falling due within one year

	2023	2022
	£	£
Loans	3,000	3,000
Accruals	<u>0</u>	<u>200</u>
	£ 3,000	£ 3,200

8) Net Assets of The Charity's Funds

	Net Current Assets /(Liabilities)	Fund Balances
	£	£
Restricted Funds	0	0
Unrestricted Funds	<u>69,060</u>	<u>69,060</u>
Total Funds	£ 69,060	£ 69,060

9) Unrestricted Funds : Movements In The Year

	Balance at 30 November 2022	Income	Expended	Balance at 30 November 2023
	£	£	£	£
General Reserve	<u>69,765</u>	<u>298,713</u>	<u>299,418</u>	<u>69,060</u>
Total Funds	£ 69,765	£ 298,713	£ 299,418	£ 69,060

10) Restricted Funds : Movements In The Year

	Balance at 30 November 2022	Income	Expended	Balance at 30 November 2023
	£	£	£	£
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Total Funds	£ 0	£ 0	£ 0	£ 0

11) Related Party Transactions

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

There were no Related Party Transactions in the Year.

Independent Examiner's Report to the Trustees on the Unaudited Accounts of the Charity Toiv Umeitiv

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Respective Responsibilities Of Trustees and Independent Examiner

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

Basis of Independent Examiner's Report

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

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

These procedures provide only the assurance expressed in our opinion.

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

Opinion

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

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

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

Date 14 August 2024

Independent Examiner
C. Rosen & Co
Unit 1 Halbert Mews
60a Knightland Road
London E5 9HS

TOIV UMEITIV

England & Wales - Charity number 1124879

Accounts

**Toiv Umeitiv
Report
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Mr. Joel Teller

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63 Queen Elizabeth Walk
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Charity Number 1124879

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Lloyds Bank
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Charitable Objects

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- a) The advancement of the Orthodox Jewish Faith.
- b) The advancement of Orthodox Jewish Religious Education.
- c) the relief of poverty, sickness and infirmity amongst members of the Jewish faith and
- d) such other purposes as are charitable according to English law..

The Charity has continued to provide these facilities during the year.

Directors / Trustees

The Trustees in office throughout the year were

Mr. Joel Sofer

Mr. Joel Teller

Reserves Policy

The Trustees shall hold the capital and income of the trust fund upon trust to apply the income and all or such part or parts of the capital at such time or times and in such manner as the trustees may in their absolute discretion think fit for or towards such of the objects of the charity as the trustees may from time to time at their absolute discretion determine including payments by way of gift or loan (with or without interest) to individuals provided such individuals are within the objects of the Charity.

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Toiv Umeitiv
Report of the Trustees
(Continued)

Responsibilities of the Trustees

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

Board Of Trustees

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

Approved by The Trustees of Toiv Umeitiv on 23 August 2023, and signed on behalf of them all.

Mr. Joel Sofer

Trustee

Toiv Umeitiv

Statement Of Financial Activities

For The Year Ended 30 November 2022

	Notes	Unrestricted Funds £	Restricted Funds £	2022 Total Funds £	2021 Total Funds £
INCOMING RESOURCES					
Incoming Resources to further the Charity's Objects					
Total	2	249,739	0	249,739	39,404
Investment Income and Interest	3	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
		249,739	0	249,739	39,404
Total Incoming Resources		249,739	0	249,739	39,404
RESOURCES EXPENDED					
Costs of Generating Funds					
Fund Raising Costs		0	0	0	<u>0</u>
Net Incoming Resources Available For Charitable Activities		249,739	0	249,739	39,404
Charitable Expenditure					
Cost of Activities In Furtherance of the Charity's Objects	4	250,411	0	250,411	29,199
Governance Costs	5	<u>0</u>	<u>0</u>	<u>0</u>	<u>200</u>
Total Charitable Expenditure		250,411	0	250,411	29,399
Total Resources Expended	4	<u>250,411</u>	<u>0</u>	<u>250,411</u>	<u>29,399</u>
Net Movement In Funds		(672)	0	(672)	10,005
Total Funds Brought Forward		<u>70,437</u>	<u>0</u>	<u>70,437</u>	<u>60,432</u>
Total Funds Carried Forward	9	<u>£ 69,765</u>	<u>£ 0</u>	<u>£ 69,765</u>	<u>£ 70,437</u>

Toiv Umeitiv

Balance Sheet at 30 November 2022

	Notes	2022 £	2021 £
Current Assets			
Debtors	6	62,147	62,147
Cash at Bank and in Hand		<u>10,818</u>	<u>11,490</u>
		72,965	73,637
Creditors : Amounts falling due within one year	7	<u>(3,200)</u>	<u>(3,200)</u>
Net Current Assets /(Liabilities)		<u>69,765</u>	<u>70,437</u>
Total Assets less Current Liabilities		<u>69,765</u>	<u>70,437</u>
Net Assets /(Liabilities)	8	<u>69,765</u>	<u>70,437</u>
Restricted Funds	10	0	0
Unrestricted Funds	9	<u>69,765</u>	<u>70,437</u>
Total Funds	8	<u>£ 69,765</u>	<u>£ 70,437</u>

Approved by the Trustees on 23 August 2023, and signed on behalf of them all.

Mr. Joel Sofer
Trustee

The notes on pages 6 and 7 form part of these accounts.

Toiv Umeitiv
Notes To The Accounts - 30 November 2022

1) Principal Accounting Policies

Basis of Accounting

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

Cash Flow

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

Donations and Fund Accounting

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

Resources Expended

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

	2022	2021
	£	£
2) Incoming Resources		
<u>Unrestricted Incoming Resources</u>		
Gifts and Donations Received	249,739	39,404
Total Unrestricted Incoming Resources	<u>£ 249,739</u>	<u>£ 39,404</u>

Toiv Umeitiv

Notes To The Accounts - 30 November 2022		2022	2021
3) Investment Income			
Interest Received		<u>£ 0</u>	<u>£ 0</u>
4) Analysis of Total Resources Expended		2022	2021
Cost of Activities In Furtherance			
of the Charity's Objects	<u>Unrestricted</u>	£	£
Unrestricted General Expenditure			
Gifts and Donations Made	250,411		29,199
Total General Cost of			
Furthering Objects	<u>250,411</u>	<u>250,411</u>	<u>0</u>
Total Cost of Furthering Objects	250,411	<u>£ 250,411</u>	<u>£ 29,199</u>
5) The average number of Employees during the year, on a full time equivalent basis was		2022	2021
		<u>0</u>	<u>0</u>
No Employee was paid above £60,000 per year.			

Toiv Umeitiv

Notes To The Accounts - 30 November 2022

	2022	2021
5) Governance Costs	£	£
Accountancy	0	200
Bank Charges and Interest	<u>0</u>	<u>0</u>
	£ 0	£ 200

	2022	2021
6) Debtors	£	£
Other Debtors	£62,147	£62,147

7) Creditors: Amounts falling due within one year

	2022	2021
	£	£
Loans	3,000	3,000
Accruals	<u>200</u>	<u>200</u>
	£ 3,200	£ 3,200

8) Net Assets of The Charity's Funds

	Net Current Assets	Fund Balances
	/(Liabilities)	
	£	£
Restricted Funds	0	0
Unrestricted Funds	<u>69,765</u>	<u>69,765</u>
Total Funds	£ 69,765	£ 69,765

9) Unrestricted Funds : Movements In The Year

	Balance at			Balance at
	30 November 2021	Income	Expended	30 November 2022
	£	£	£	£
General Reserve	<u>70,437</u>	<u>249,739</u>	<u>250,411</u>	<u>69,765</u>
Total Funds	£ 70,437	£ 249,739	£ 250,411	£ 69,765

10) Restricted Funds : Movements In The Year

	Balance at			Balance at
	30 November 2021	Income	Expended	30 November 2022
	£	£	£	£
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Total Funds	£ 0	£ 0	£ 0	£ 0

11) Related Party Transactions

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

There were no Related Party Transactions in the Year.

Independent Examiner's Report to the Trustees on the Unaudited Accounts of the Charity Toiv Umeitiv

We report on the financial statements of Toiv Umeitiv, for the year ended 30 November 2022 which comprise the Statement of Financial Activities, the Balance Sheet and the related notes. These financial statements have been prepared, under the historical cost convention, and in accordance with the recommendations in Accounting and Reporting By Charities: Statement of Recommended Practice (Issued 2015), and the Financial Reporting Standard for Smaller Entities 102 (effective 2016), and the accounting policies set out therein.

Respective Responsibilities Of Trustees and Independent Examiner

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

Basis of Independent Examiner's Report

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

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

These procedures provide only the assurance expressed in our opinion.

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

Opinion

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

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

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

Date 23 August 2023

Independent Examiner
C. Rosen & Co

TOIV UMEITIV

England & Wales - Charity number 1124879

Accounts

Toiv Umeitiv

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For The Year Ended

30 November 2021

Charity Number

1124879

Toiv Umeitiv

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Toiv Umeitiv

Trustees

Mr. Joel Sofer
Mr. Joel Teller

Administration Address

Mr. Joel Sofer
63 Queen Elizabeth Walk
London N16 5UG

Charity Number 1124879

Bankers

Lloyds Bank
Sort Code 30 95 96
Account Number 31578168

Date of Registration 13 April 2008

Toiv Umeitiv
Report of the Trustees

The Trustees present their annual report with accounts of the Charity for the Year Ended 30 November 2021.

Status and Administration

The Charity, constituted by trust deed, dated 13th June 2008, is a Registered Charity.

Charitable Objects

The Objects of the Charity are

- a) The advancement of the Orthodox Jewish Faith.
- b) The advancement of Orthodox Jewish Religious Education.
- c) the relief of poverty, sickness and infirmity amongst members of the Jewish faith and
- d) such other purposes as are charitable according to English law..

The Charity has continued to provide these facilities during the year.

Directors / Trustees

The Trustees in office throughout the year were

Mr. Joel Sofer

Mr. Joel Teller

Reserves Policy

The Trustees shall hold the capital and income of the trust fund upon trust to apply the income and all or such part or parts of the capital at such time or times and in such manner as the trustees may in their absolute discretion think fit for or towards such of the objects of the charity as the trustees may from time to time at their absolute discretion determine including payments by way of gift or loan (with or without interest) to individuals provided such individuals are within the objects of the Charity.

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

Toiv Umeitiv
Report of the Trustees
(Continued)

Responsibilities of the Trustees

Charity Law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity as at the Balance Sheet Date, and of its incoming resources, including income and expenditure for the financial year.

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

- a. Select suitable accounting policies and the apply them consistently.
- b. Make judgements and estimates that are reasonable and prudent.
- c. Follow applicable accounting standards and the Charities SORP 2015, disclosing and explaining any departures in the financial statements.
- d. Prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in operation.

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

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

Board Of Trustees

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

Approved by The Trustees of Toiv Umeitiv on 29 August 2022, and signed on behalf of them all.

Mr. Joel Sofer

Trustee

Toiv Umeitiv

Statement Of Financial Activities

For The Year Ended 30 November 2021

	Notes	Unrestricted Funds £	Restricted Funds £	2021 Total Funds £	2020 Total Funds £
INCOMING RESOURCES					
Incoming Resources to further the Charity's Objects					
Total	2	39,404	0	39,404	194,759
Investment Income and Interest	3	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
		39,404	0	39,404	194,759
Total Incoming Resources		39,404	0	39,404	194,759
RESOURCES EXPENDED					
Costs of Generating Funds					
Fund Raising Costs		0	0	0	<u>0</u>
Net Incoming Resources Available For Charitable Activities		39,404	0	39,404	194,759
Charitable Expenditure					
Cost of Activities In Furtherance of the Charity's Objects	4	29,199	0	29,199	170,082
Governance Costs	5	<u>200</u>	<u>0</u>	<u>200</u>	<u>400</u>
Total Charitable Expenditure		29,399	0	29,399	170,482
Total Resources Expended	4	<u>29,399</u>	<u>0</u>	<u>29,399</u>	<u>170,482</u>
Net Movement In Funds		10,005	0	10,005	24,277
Total Funds Brought Forward		<u>60,432</u>	<u>0</u>	<u>60,432</u>	<u>36,155</u>
Total Funds Carried Forward	9	<u>£ 70,437</u>	<u>£ 0</u>	<u>£ 70,437</u>	<u>£ 60,432</u>

Toiv Umeitiv

Balance Sheet at 30 November 2021

	Notes	2021 £	2020 £
Current Assets			
Debtors	6	62,147	62,147
Cash at Bank and in Hand		<u>11,490</u>	<u>1,285</u>
		73,637	63,432
Creditors : Amounts falling due within one year	7	<u>(3,200)</u>	<u>(3,000)</u>
Net Current Assets /(Liabilities)		<u>70,437</u>	<u>60,432</u>
Total Assets less Current Liabilities		<u>70,437</u>	<u>60,432</u>
Net Assets /(Liabilities)	8	<u>70,437</u>	<u>60,432</u>
Restricted Funds	10	0	0
Unrestricted Funds	9	<u>70,437</u>	<u>60,432</u>
Total Funds	8	<u>£ 70,437</u>	<u>£ 60,432</u>

Approved by the Trustees on 29 August 2022, and signed on behalf of them all.

Mr. Joel Sofer
Trustee

The notes on pages 6 and 7 form part of these accounts.

Toiv Umeitiv
Notes To The Accounts - 30 November 2021

1) Principal Accounting Policies

Basis of Accounting

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

Cash Flow

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

Donations and Fund Accounting

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

Resources Expended

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

	2021	2020
2) Incoming Resources	£	£
<u>Unrestricted Incoming Resources</u>		
Gifts and Donations Received	<u>39,404</u>	<u>194,759</u>
Total Unrestricted Incoming Resources	<u>£ 39,404</u>	<u>£ 194,759</u>

Toiv Umeitiv

Notes To The Accounts - 30 November 2021		2021	2020
3) Investment Income			
Interest Received		<u>£ 0</u>	<u>£ 0</u>
 4) Analysis of Total Resources Expended			
Cost of Activities In Furtherance of the Charity's Objects	<u>Unrestricted</u>	2021 £	2020 £
Unrestricted General Expenditure			
Gifts and Donations Made	<u>29,199</u>		<u>170,082</u>
Total General Cost of Furthering Objects	<u>29,199</u>	<u>29,199</u>	<u>0</u>
Total Cost of Furthering Objects	<u>29,199</u>	<u>£ 29,199</u>	<u>£ 170,082</u>
 5) The average number of Employees during the year, on a full time equivalent basis was			
		2021 <u>0</u>	2020 <u>0</u>
No Employee was paid above £60,000 per year.			

Toiv Umeitiv

Notes To The Accounts - 30 November 2021

	2021	2020
5) Governance Costs	£	£
Accountancy	200	400
Bank Charges and Interest	<u>0</u>	<u>0</u>
	£ 200	£ 400

	2021	2020
6) Debtors	£	£
Other Debtors	<u>£62,147</u>	<u>£62,147</u>

7) Creditors: Amounts falling due within one year

	2021	2020
	£	£
Loans	3,000	2,500
Accruals	<u>200</u>	<u>500</u>
	£ 3,200	£ 3,000

8) Net Assets of The Charity's Funds

	Net Current Assets /(Liabilities)	Fund Balances
	£	£
Restricted Funds	0	0
Unrestricted Funds	<u>70,437</u>	<u>70,437</u>
Total Funds	£ 70,437	£ 70,437

9) Unrestricted Funds : Movements In The Year

	Balance at 30 November 2020	Income	Expended	Balance at 30 November 2021
	£	£	£	£
General Reserve	<u>60,432</u>	<u>39,404</u>	<u>29,399</u>	<u>70,437</u>
Total Funds	£ 60,432	£ 39,404	£ 29,399	£ 70,437

10) Restricted Funds : Movements In The Year

	Balance at 30 November 2020	Income	Expended	Balance at 30 November 2021
	£	£	£	£
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Total Funds	£ 0	£ 0	£ 0	£ 0

11) Related Party Transactions

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

There were no Related Party Transactions in the Year.

Independent Examiner's Report to the Trustees on the Unaudited Accounts of the Charity Toiv Umeitiv

We report on the financial statements of Toiv Umeitiv , for the year ended 30 November 2021 which comprise the Statement of Financial Activities, the Balance Sheet and the related notes. These financial statements have been prepared, under the historical cost convention, and in accordance with the recommendations in Accounting and Reporting By Charities: Statement of Recommended Practice (Issued 2015), and the Financial Reporting Standard for Smaller Entities 102 (effective 2016), and the accounting policies set out therein.

Respective Responsibilities Of Trustees and Independent Examiner

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

Basis of Independent Examiner's Report

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

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

These procedures provide only the assurance expressed in our opinion.

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

Opinion

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

1) which gives us reasonable cause to believe that, in any material respect, the requirements

a) to keep accounting records in accordance with section 130 of the Act; and

b) to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act have not been met; or

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

Date 29 August 2022

Independent Examiner
C. Rosen & Co

TOIV UMEITIV

England & Wales - Charity number 1124879

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For The Year Ended

30 November 2020

Charity Number

1124879

Toiv Umeitiv

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Toiv Umeitiv

Trustees

Mr. Joel Sofer
Mr. Joel Teller
Mr. Mattes Katz (Chairman)

Administration Address

Mr. Mattes Katz
Flat 9 , Island House
47-51 Portland Avenue
London N16 6HD

Charity Number 1124879

Bankers

HSBC
Stamford Hill Branch
160 Clapton Common
London E5 9AH

Date of Registration 7 July 2008

Toiv Umeitiv Report of the Trustees

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

Status and Administration

The Charity, constituted by trust deed, dated 13th June 2008, is a Registered Charity.

Charitable Objects

The Objects of the Charity are

- a) The advancement of the Orthodox Jewish Faith.
- b) The advancement of Orthodox Jewish Religious Education.
- c) the relief of poverty, sickness and infirmity amongst members of the Jewish faith and
- d) such other purposes as are charitable according to English law..

The Charity has continued to provide these facilities during the year.

Directors / Trustees

The Trustees in office throughout the year were

Mr. Joel Sofer

Mr. Joel Teller

Mr. Mattes Katz (Chairman)

Reserves Policy

The Trustees shall hold the capital and income of the trust fund upon trust to apply the income and all or such part or parts of the capital at such time or times and in such manner as the trustees may in their absolute discretion think fit for or towards such of the objects of the charity as the trustees may from time to time at their absolute discretion determine including payments by way of gift or loan (with or without interest) to individuals provided such individuals are within the objects of the Charity.

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

Toiv Umeitiv
Report of the Trustees
(Continued)

Responsibilities of the Trustees

Charity Law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity as at the Balance Sheet Date, and of its incoming resources, including income and expenditure for the financial year.

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

- a. Select suitable accounting policies and the apply them consistently.
- b. Make judgements and estimates that are reasonable and prudent.
- c. Follow applicable accounting standards and the Charities SORP 2008, disclosing and explaining any departures in the financial statements.
- d. Prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in operation.

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

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

Board Of Trustees

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

Approved by The Trustees of Toiv Umeitiv on 2 November 2021, and signed on behalf of them all.

Mr. Mattes Katz (Chairman)

Trustee

Toiv Umeitiv

Statement Of Financial Activities

For The Year Ended 30 November 2020

	Notes	Unrestricted Funds £	Restricted Funds £	2020 Total Funds £	2019 Total Funds £
INCOMING RESOURCES					
Incoming Resources to further the Charity's Objects					
Total	2	194,759	0	194,759	398,819
Investment Income and Interest	3	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
		194,759	0	194,759	398,819
Total Incoming Resources		194,759	0	194,759	398,819
RESOURCES EXPENDED					
Costs of Generating Funds					
Fund Raising Costs		0	0	0	<u>0</u>
Net Incoming Resources Available For Charitable Activities		194,759	0	194,759	398,819
Charitable Expenditure					
Cost of Activities In Furtherance of the Charity's Objects	4	170,082	0	170,082	392,899
Governance Costs	5	<u>0</u>	<u>0</u>	<u>0</u>	<u>400</u>
Total Charitable Expenditure		170,082	0	170,082	393,299
Total Resources Expended	4	<u>170,082</u>	<u>0</u>	<u>170,082</u>	<u>393,299</u>
Net Movement In Funds		24,677	0	24,677	5,520
Total Funds Brought Forward		<u>35,755</u>	<u>0</u>	<u>35,755</u>	<u>30,235</u>
Total Funds Carried Forward	9	<u>£ 60,432</u>	<u>£ 0</u>	<u>£ 60,432</u>	<u>£ 35,755</u>

Toiv Umeitiv

Balance Sheet at 30 November 2020

	Notes	2020 £	2019 £
Current Assets			
Debtors	6	62,147	32,147
Cash at Bank and in Hand		<u>1,285</u>	<u>6,608</u>
		63,432	38,755
Creditors : Amounts falling due within one year	7	<u>(3,000)</u>	<u>(3,000)</u>
Net Current Assets /(Liabilities)		<u>60,432</u>	<u>35,755</u>
Total Assets less Current Liabilities		<u>60,432</u>	<u>35,755</u>
Net Assets /(Liabilities)	8	<u>60,432</u>	<u>35,755</u>
Restricted Funds	10	0	0
Unrestricted Funds	9	<u>60,432</u>	<u>35,755</u>
Total Funds	8	<u>£ 60,432</u>	<u>£ 35,755</u>

Approved by the Trustees on 2 November 2021, and signed on behalf of them all.

Mr. Mattes Katz (Chairman)
Trustee

The notes on pages 6 and 7 form part of these accounts.

Toiv Umeitiv
Notes To The Accounts - 30 November 2020

1) Principal Accounting Policies

Basis of Accounting

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

Cash Flow

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

Donations and Fund Accounting

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

Resources Expended

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

	2020	2019
2) Incoming Resources	£	£
<u>Unrestricted Incoming Resources</u>		
Gifts and Donations Received	<u>194,759</u>	<u>398,819</u>
Total Unrestricted Incoming Resources	<u>£ 194,759</u>	<u>£ 398,819</u>

Toiv Umeitiv

Notes To The Accounts - 30 November 2020	2020	2019
3) Investment Income		
Interest Received	<u>£ 0</u>	<u>£ 0</u>
4) Analysis of Total Resources Expended	2020	2019
Cost of Activities In Furtherance of the Charity's Objects	<u>£</u>	<u>£</u>
Unrestricted General Expenditure		
Gifts and Donations Made	170,082	391,144
Books and Publications	0	660
Refreshments	0	420
Medical Expenses	0	520
Repairs	<u>0</u>	<u>155</u>
Total General Cost of Furthering Objects	<u>170,082</u>	<u>0</u>
<u>Summer Holiday Costs</u>		<u>392,899</u>
Total Cost of Furthering Objects	<u>170,082</u>	<u>£ 392,899</u>
5) The average number of Employees during the year, on a full time equivalent basis was	2020	2019
	<u>1</u>	<u>1</u>
No Employee was paid above £60,000 per year.		

Toiv Umeitiv

Notes To The Accounts - 30 November 2020

	2020	2019
5) Governance Costs	<u>£</u>	<u>£</u>
Accountancy	0	400
Bank Charges and Interest	<u>0</u>	<u>0</u>
	<u>£ 0</u>	<u>£ 400</u>

	2020	2019
6) Debtors	<u>£</u>	<u>£</u>
Other Debtors	<u>£62,147</u>	<u>£32,147</u>

7) Creditors: Amounts falling due within one year

	2020	2019
	<u>£</u>	<u>£</u>
Loans	2,500	2,500
Accruals	<u>500</u>	<u>500</u>
	<u>£ 3,000</u>	<u>£ 3,000</u>

8) Net Assets of The Charity's Funds

	Net Current Assets /(Liabilities)	Fund Balances
	<u>£</u>	<u>£</u>
Restricted Funds	0	0
Unrestricted Funds	<u>60,432</u>	<u>60,432</u>
Total Funds	<u>£ 60,432</u>	<u>£ 60,432</u>

9) Unrestricted Funds : Movements In The Year

	Balance at 30 November 2019	Income	Expended	Balance at 30 November 2020
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
General Reserve	<u>35,755</u>	<u>194,759</u>	<u>170,082</u>	<u>60,432</u>
Total Funds	<u>£ 35,755</u>	<u>£ 194,759</u>	<u>£ 170,082</u>	<u>£ 60,432</u>

10) Restricted Funds : Movements In The Year

	Balance at 30 November 2019	Income	Expended	Balance at 30 November 2020
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Total Funds	<u>£ 0</u>	<u>£ 0</u>	<u>£ 0</u>	<u>£ 0</u>

11) Related Party Transactions

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

There were no Related Party Transactions in the Year.

**Accountants Report to the Trustees on the Unaudited Accounts of the Charity
Toiv Umeitiv**

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

Respective Responsibilities Of Trustees and Reporting Accountants

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

Basis of Accountant's Report

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

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

These procedures provide only the assurance expressed in our opinion.

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

Opinion

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

1) which gives us reasonable cause to believe that, in any material respect, the requirements

a) to keep accounting records in accordance with section 130 of the Act; and

b) to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act have not been met; or

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

Date 2 November 2021

Reporting Accountant
C. Rosen & Co