

**Toiv Umeitiv  
Report  
and  
Financial  
Statements  
For The Year Ended  
30 November 2022  
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 2022.

### **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 23 August 2023, and signed on behalf of them all.

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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 <i>Total Funds</i> £
<b>INCOMING RESOURCES</b>					
<b>Incoming Resources to further the Charity's Objects</b>					
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
<b>Total Incoming Resources</b>		<b>249,739</b>	<b>0</b>	<b>249,739</b>	<b>39,404</b>
<b>RESOURCES EXPENDED</b>					
<b>Costs of Generating Funds</b>					
Fund Raising Costs		0	0	0	<u>0</u>
<b>Net Incoming Resources Available For Charitable Activities</b>		<b>249,739</b>	<b>0</b>	<b>249,739</b>	<b>39,404</b>
<b>Charitable Expenditure</b>					
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>
<b>Total Charitable Expenditure</b>		<b>250,411</b>	<b>0</b>	<b>250,411</b>	<b>29,399</b>
<b>Total Resources Expended</b>	4	<b><u>250,411</u></b>	<b><u>0</u></b>	<b><u>250,411</u></b>	<b><u>29,399</u></b>
<b>Net Movement In Funds</b>		<b>(672)</b>	<b>0</b>	<b>(672)</b>	<b>10,005</b>
<b>Total Funds Brought Forward</b>		<b><u>70,437</u></b>	<b><u>0</u></b>	<b><u>70,437</u></b>	<b><u>60,432</u></b>
<b>Total Funds Carried Forward</b>	9	<b><u>£ 69,765</u></b>	<b><u>£ 0</u></b>	<b><u>£ 69,765</u></b>	<b><u>£ 70,437</u></b>

**Toiv Umeitiv**

**Balance Sheet at 30 November 2022**

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

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

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



**Toiv Umeitiv**

<b>Notes To The Accounts - 30 November 2022</b>		<b>2022</b>	<b>2021</b>
<b>3) Investment Income</b>			
Interest Received		<u><b>£ 0</b></u>	<u><b>£ 0</b></u>
<b>4) Analysis of Total Resources Expended</b>			
Cost of Activities In Furtherance		<b>2022</b>	<b>2021</b>
of the Charity's Objects	<u>Unrestricted</u>	<u>£</u>	<u>£</u>
Unrestricted General Expenditure			
Gifts and Donations Made	<u>250,411</u>		<u>29,199</u>
Total General Cost of			
Furthering Objects	<u>250,411</u>	<u>250,411</u>	<u>0</u>
<b>Total Cost of Furthering Objects</b>	<b>250,411</b>	<u><b>£ 250,411</b></u>	<u><b>£ 29,199</b></u>
<b>5) The average number of Employees during the year, on a full time equivalent basis was</b>			
		<b>2022</b>	<b>2021</b>
		<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
	£	£
<b>5) Governance Costs</b>		
Accountancy	0	200
Bank Charges and Interest	<u>0</u>	<u>0</u>
	<b><u>£ 0</u></b>	<b><u>£ 200</u></b>

	2022	2021
	£	£
<b>6) Debtors</b>		
Other Debtors	<b><u>£62,147</u></b>	<b><u>£62,147</u></b>

**7) Creditors: Amounts falling due within one year**

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

**8) Net Assets of The Charity's Funds**

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

**9) Unrestricted Funds : Movements In The Year**

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

**10) Restricted Funds : Movements In The Year**

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

**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

