



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
YATZIV TRUST

On accounts for the year
ended

31 MARCH 2025

Charity no
(if any)

1130009

Set out on pages

ATTACHED

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/03/2025**.

Responsibilities and
basis of report

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 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

~~[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [] if not applicable.~~

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

* Please delete the words in the brackets if they do not apply.

Signed:

signed

Date:

27.1.26

Name:

HOWARD SCHWALBE ACA

Relevant professional qualification(s) or body (if any):

CHARTERED ACCOUNTANT - ICAEW

Address:

2ND FLOOR, PARKGATES, SEDGLEY PARK ROAD

PRESTWICH

M25 0TL

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

n/a



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 1 April 2024 To 31 March 2025

Charity name: YATZIV TRUST

Charity registration number: 1130009

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The charity was formed on 1 April 2009 and is governed by its trust deed dated on that date. The charity has continued with its activities in particular for the relief of poverty and for the purposes of advancement of religion and religious education.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	The charity provides donations and grants to institutions of religious education and religious organisations as well as other charities working for the relief of poverty. Through its involvement in the local community it also provides donations and grants to individual referrals in social need.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees have regard to the guidance issued by the Charity Commission on public benefit in all aspects of how the charity is run and carries out its purposes.

Achievements and Performance

	SORP reference	
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Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	The charity made grants to charitable institutions and individuals during the year to £ 185,888 (2024: £113,544) and loans to charitable causes of £2,500 (2024: £nil). In monitoring performance, the charity receives regular updates from the causes to which it has given support and carefully reviews the progress of those concerned. Such feedback is an influence on future policy for grants and awards.
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Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The trustees report that income has remained stable, while at the same time they have felt able to increase charitable grants and donations during the year. Indications for the ensuing year are that income will balance expenditure.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The trustees maintain reserves in order that levels of grants can be maintained throughout the economic cycle and to support longer term projects.
Amount of reserves held	Para 1.22	At 31 March 2025 the charity held reserves of £577,292 all of which are Unrestricted Funds (2024: £579,496).
Reasons for holding zero reserves	Para 1.22	Not applicable
Details of fund materially in deficit	Para 1.24	Not applicable
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	Not applicable

Additional information (optional)

You may choose to include further statements where relevant about:

Investment policy and objectives including any social investment policy adopted	Para 1.46	The trust received a small investment portfolio many years ago, and continues to maintain that portfolio to produce the small amount of investment income flowing regularly.
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Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Trust Deed dated 1 April 2009
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	The charity is unincorporated.
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	The Trustees in conjunction with their professional advisors deal with all matters relating to policy making and day to day administration including grant making, investment, reserves and risk management, policies and performance. The Board keeps the skill requirements of the Trustee Body under review and seeks professional advice where it deems appropriate. The trustees have the power to appoint additional trustees as considered necessary.

Reference and Administrative details

Charity name	YATZIV TRUST
Other name the charity uses	Not applicable
Registered charity number	1130009
Charity's principal address	114 Albert Avenue Prestwich M25 0LU

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Mr Simon Winegarten			
2	Mrs Susan Winegarten			

Funds held as custodian trustees on behalf of others

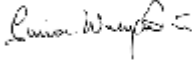
Description of the assets held in this capacity	Not applicable
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	Not applicable
Details of arrangements for safe custody and segregation of such assets	Not applicable

from the charity's own assets	
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Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	SIMON WINEGARTEN	
Position (eg Secretary, Chair, etc)	TRUSTEE	
Date	25/1/2026	

YATZIV TRUST		1130009		CC16a
Receipts and payments accounts				
For the period from	Period start date 1.4.2024	To	Period end date 31.3.2025	

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Grants, Donations and Gift Aid	176,909	-	-	176,909	247,511
Listed Investment Income	712	-	-	712	836
Interest Received	6,063	-	-	6,063	1,334
Loans Repaid	-	-	-	-	-
Sub total (Gross income for AR)	183,684	-	-	183,684	249,681
Total receipts	183,684	-	-	183,684	249,681
A3 Payments					
Grants - Educational, for Religious activity and in relief of Poverty	185,888	-	-	185,888	113,544
Loans Granted	-	-	-	-	-
Sundry	-	-	-	-	-
Sub total	185,888	-	-	185,888	113,544
Total payments	185,888	-	-	185,888	113,544
Net of receipts/(payments)	- 2,204	-	-	- 2,204	136,137
A6 Cash funds last year end	579,496	-	-	579,496	443,359
Cash funds this year end	577,292	-	-	577,292	579,496

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Cash at bank	549,627	-	-
	Total cash funds	549,627	-	-
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	Loan Debtors	8,093	-	-
B3 Investment assets	Details	General Fund	Cost (optional)	Current value (optional)
	Listed Investments	19,771	-	-
B5 Liabilities	Details	General Fund	Amount due (optional)	When due (optional)
	Sundry	199	-	-
Signed by one or two trustees on behalf of all the trustees				
	Signature	Print Name	Date of approval	
	signed	SIMON WINEGARTEN	25-Jan-26	