

# NORTH WEST HACHNOSAS KALLOH

England & Wales · Charity number 1136709

## Details

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**Status** Registered

**Legal form** Trust

**Registered** 2010-07-05

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

## Contact

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**Address** 142 Bridge Lane  
London  
NW11 9JS

**Phone** 02084581451

**Email** [familyklor@gmail.com](mailto:familyklor@gmail.com)

## Activities

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**Objects:** TO RELIEVE POVERTY PARTICULARLY BY ASSISTING POOR BRIDES AND POOR GROOMS WITH FUNDING TO HELP THEM MEET THEIR EXPENSES IN SETTING UP HOME AND FOR SUCH OTHER PURPOSES AS ARE FOR THE PUBLIC BENEFIT AND RECOGNISED AS CHARITABLE ACCORDING TO ENGLISH LAW

**Activities:** To relieve poverty particularly by assisting poor brides and grooms with funding to help them meet their expenses in setting up home and for such other purposes as are for the public benefit and recognised as charitable according to English law

## Classification

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- **How:** Makes Grants To Individuals
- **What:** The Prevention Or Relief Of Poverty
- **Who:** The General Public/mankind

## Geography

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- **Area of benefit:** UNDEFINED.
- Barnet

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-04-30	£229,106	£341,483	-	-
2024-04-30	£459,295	£196,105	-	-
2023-04-30	£94,724	£105,975	-	-
2022-04-30	£83,001	£103,139	-	-
2021-04-30	£74,798	£65,454	-	-

## Trustees

Name	Role	Appointed
George Bernard Knopfler		2022-01-06
NOMI KLOR		
RIVKA IDA DUNNER		

**NORTH WEST HACHNOSAS KALLOH**

England & Wales - Charity number 1136709

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# Accounts

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Charity registration number 1136709 (England and Wales)

**NORTH WEST HACHNOSAS KALLOH**  
**ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 30 APRIL 2025**

# NORTH WEST HACHNOSAS KALLOH

## LEGAL AND ADMINISTRATIVE INFORMATION

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**Trustees**

Rabbi G.B. Knopfler  
Mrs N. Klor  
Mrs R.I.Dunner

**Charity number**

1136709

**Principal address**

142 Bridge Lane  
London  
NW11 9JS

**Independent examiner**

Berish Hoffman FCA  
325-327 Oldfield Lane North  
Greenford  
Middlesex  
UB6 0FX

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# NORTH WEST HACHNOSAS KALLOH

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# NORTH WEST HACHNOSAS KALLOH

## TRUSTEES' REPORT

### FOR THE YEAR ENDED 30 APRIL 2025

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The trustees present their annual report and financial statements for the year ended 30 April 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

#### **Objectives and activities**

The primary object of the charity is to raise funds to relieve poverty particularly by assisting poor brides and grooms with funding to help them meet their expenses in setting up home and for such other purposes as are for the public benefit and recognised as charitable according to English law.

The objective is achieved through the collection of donation from individuals, trusts and companies.

The charity achieved these objects during the year ended 30 April 2025 by providing financial assistance to poor brides and grooms to aid in easing the financial burden of setting up home.

The trustees are grateful to generous benefactors who continued to support the activities of the charity and made it's grant activities possible.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

#### **Achievements and performance**

During the year, the charity raised funds totalling £229,106 (2024: 459,295.)

The trustees are pleased to advise that the charity has been able to achieve its objectives during the year ended 30 April 2025 by providing financial assistance to disadvantaged brides and grooms.

Assistance provided by the Charity has helped to alleviate the financial strain of these couples in setting up home.

#### **Financial review**

The income of the charity for the year amounted to £229,106 (2024: £459,295) and grants paid amounted to £339,923 (2024: £182,716).

Grants made are dependent upon the level of income and the trustees wish to thank all those who contributed so generously during the year and whose contributions have made a material difference to the running of Hachnosas Kalloh.

#### *Reserves policy*

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year. At the year end the charity had free reserves totalling £180,891 (2024: £293,268).

#### **Structure, governance and management**

The trust is governed by trust deed dated 26 April 2010. It is a registered charity, number 1136709.

The trustees who served during the year and up to the date of signature of the financial statements were:

Rabbi G.B. Knopfler

Mrs N. Klor

Mrs R.I.Dunner

# NORTH WEST HACHNOSAS KALLOH

## TRUSTEES' REPORT (CONTINUED)

**FOR THE YEAR ENDED 30 APRIL 2025**

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### *Recruitment and appointment of trustees*

The trustees determine the general policy of the charity and are responsible for its day to day running. They meet regularly to assess the payment of grants.

As and when the trustees deem it advisable to add to their body, new trustees are recruited from personal contacts of the existing trustees. The induction and training of trustees is carried out by the existing trustees utilising their knowledge and experience.

None of the trustees has any beneficial interest in the charity.

The trustees' report was approved by the Board of Trustees.

Mrs N. Klor

**Trustee**

20 November 2025

# NORTH WEST HACHNOSAS KALLOH

## INDEPENDENT EXAMINER'S REPORT

### TO THE TRUSTEES OF NORTH WEST HACHNOSAS KALLOH

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I report to the trustees on my examination of the financial statements of North West Hachnosas Kalloh (the charity) for the year ended 30 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.

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

#### **Independent examiner's statement**

Your attention is drawn to the fact that the charity has prepared the financial statements in accordance with the relevant version of the Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn. I understand that this has been done in order for the financial statements to provide a true and fair view in accordance with UK Generally Accepted Accounting Practice.

I have completed my examination. I confirm that no 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 Charities Act 2011.
- 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 financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements 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 financial statements to be reached.

#### **Berish Hoffman FCA**

325-327 Oldfield Lane North

Greenford

Middlesex

UB6 0FX

20 November 2025

# NORTH WEST HACHNOSAS KALLOH

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

**FOR THE YEAR ENDED 30 APRIL 2025**

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
<b>Income from:</b>							
Donations and legacies	3	158,283	70,823	229,106	403,179	56,116	459,295
<b>Total income</b>		<u>158,283</u>	<u>70,823</u>	<u>229,106</u>	<u>403,179</u>	<u>56,116</u>	<u>459,295</u>
<b>Expenditure on:</b>							
Raising funds	4	-	-	-	10,602	-	10,602
Charitable activities	5	270,660	70,823	341,483	129,387	56,116	185,503
<b>Total expenditure</b>		<u>270,660</u>	<u>70,823</u>	<u>341,483</u>	<u>139,989</u>	<u>56,116</u>	<u>196,105</u>
<b>Net income/(expenditure) and movement in funds</b>		(112,377)	-	(112,377)	263,190	-	263,190
<b>Reconciliation of funds:</b>							
Fund balances at 1 May 2024		<u>293,268</u>	-	<u>293,268</u>	<u>30,078</u>	-	<u>30,078</u>
<b>Fund balances at 30 April 2025</b>		<u>180,891</u>	-	<u>180,891</u>	<u>293,268</u>	-	<u>293,268</u>

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

# NORTH WEST HACHNOSAS KALLOH

## BALANCE SHEET

AS AT 30 APRIL 2025

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	Notes	2025 £	£	2024 £	£
<b>Current assets</b>					
Cash at bank and in hand		182,451		294,768	
<b>Creditors: amounts falling due within one year</b>	<b>11</b>	<u>(1,560)</u>		<u>(1,500)</u>	
<b>Net current assets</b>			<u>180,891</u>		<u>293,268</u>
<b>The funds of the charity</b>					
Unrestricted funds	<b>13</b>		<u>180,891</u>		<u>293,268</u>
			<u>180,891</u>		<u>293,268</u>

The financial statements were approved by the trustees on 20 November 2025

Mrs N. Klor  
**Trustee**

# NORTH WEST HACHNOSAS KALLOH

## NOTES TO THE FINANCIAL STATEMENTS

**FOR THE YEAR ENDED 30 APRIL 2025**

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### **1 Accounting policies**

#### **Charity information**

North West Hachnosas Kalloh is an unincorporated charity. The principal address is 142 Bridge Lane, London, NW11 9JS.

#### **1.1 Accounting convention**

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a statement of cash flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

#### **1.2 Going concern**

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

#### **1.3 Charitable funds**

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

#### **1.4 Income**

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

#### **1.5 Expenditure**

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

# NORTH WEST HACHNOSAS KALLOH

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 APRIL 2025

### 1 Accounting policies

(Continued)

#### 1.6 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

##### **Basic financial assets**

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

##### **Basic financial liabilities**

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

##### **Derecognition of financial liabilities**

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

### 2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

### 3 Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Donations and gifts	158,283	70,823	229,106	403,179	56,116	459,295

# NORTH WEST HACHNOSAS KALLOH

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 APRIL 2025

### 4 Expenditure on raising funds

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
<b>Fundraising and publicity</b>		
Campaign costs	-	10,602
	<u>          </u>	<u>          </u>

### 5 Expenditure on charitable activities

	2025 £	2024 £
Grant funding of activities (see note 6)	339,923	182,716
<b>Share of support and governance costs (see note 7)</b>		
Support	-	536
Governance	1,560	2,250
	<u>          </u>	<u>          </u>
	341,483	185,503
	<u>          </u>	<u>          </u>
<b>Analysis by fund</b>		
Unrestricted funds	270,660	129,387
Restricted funds	70,823	56,116
	<u>          </u>	<u>          </u>
	341,483	185,503
	<u>          </u>	<u>          </u>

### 6 Grants payable

	2025 £	2024 £
Grants to individuals	339,923	182,716
	<u>          </u>	<u>          </u>

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# NORTH WEST HACHNOSAS KALLOH

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 APRIL 2025

### 7 Support costs

	Governance costs £	2025 £	2024 £
Bank charges		-	536
Governance costs	1,560	1,560	2,250
	<u>1,560</u>	<u>1,560</u>	<u>2,786</u>
<b>Analysed between:</b>			
<u>Charitable activities</u>	<u>1,560</u>	<u>1,560</u>	<u>2,786</u>

### 8 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

### 9 Employees

	2025 Number	2024 Number
Total	-	-

There were no employees whose annual remuneration was more than £60,000.

### 10 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

### 11 Creditors: amounts falling due within one year

	2025 £	2024 £
Accruals and deferred income	1,560	1,500

# NORTH WEST HACHNOSAS KALLOH

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 APRIL 2025

### 12 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 May 2024	Incoming resources	Resources expended	At 30 April 2025
	£	£	£	£
Restricted fund	-	70,823	(70,823)	-
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
<b>Previous year:</b>	<b>At 1 May 2023</b>	<b>Incoming resources</b>	<b>Resources expended</b>	<b>At 30 April 2024</b>
	£	£	£	£
Restricted funds	-	56,116	(56,116)	-
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>

### 13 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used.

	At 1 May 2024	Incoming resources	Resources expended	At 30 April 2025
	£	£	£	£
General funds	293,268	158,283	(270,660)	180,891
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
<b>Previous year:</b>	<b>At 1 May 2023</b>	<b>Incoming resources</b>	<b>Resources expended</b>	<b>At 30 April 2024</b>
	£	£	£	£
General funds	30,078	403,179	(139,989)	293,268
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>

### 14 Related party transactions

During the year, the charity received 24,450 (2024: £4,100) from Urbancircle Limited, a company in which one of the trustees is a director.

During the year, the charity also received £5,000 (2024: £5,000) from Cyldpride Limited, a registered charity with trustees related to a trustee of this charity.

**NORTH WEST HACHNOSAS KALLOH**

England & Wales - Charity number 1136709

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# Accounts

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Charity registration number 1136709

**NORTH WEST HACHNOSAS KALLOH**  
**ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 30 APRIL 2024**

# NORTH WEST HACHNOSAS KALLOH

## LEGAL AND ADMINISTRATIVE INFORMATION

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**Trustees**

Rabbi G.B. Knopfler  
Mrs N. Klor  
Mrs R.I.Dunner

**Charity number**

1136709

**Principal address**

142 Bridge Lane  
London  
NW11 9JS

**Independent examiner**

Berish Hoffman FCA  
Landau Morley LLP  
325-327 Oldfield Lane North  
Greenford  
Middlesex  
UB6 0FX

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# NORTH WEST HACHNOSAS KALLOH

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# NORTH WEST HACHNOSAS KALLOH

## TRUSTEES' REPORT

### *FOR THE YEAR ENDED 30 APRIL 2024*

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The trustees present their annual report and financial statements for the year ended 30 April 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

#### **Objectives and activities**

The primary object of the charity is to raise funds to relieve poverty particularly by assisting poor brides and grooms with funding to help them meet their expenses in setting up home and for such other purposes as are for the public benefit and recognised as charitable according to English law.

The objective is achieved through the collection of donation from individuals, trusts and companies.

The charity achieved these objects during the year ended 30 April 2024 by providing financial assistance to poor brides and grooms to aid in easing the financial burden of setting up home.

The trustees are grateful to generous benefactors who continued to support the activities of the charity and made it's grant activities possible.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

#### **Achievements and performance**

During the year, the charity raised funds totalling £459,295 (2023: 94,724). A large portion of the funds was raised through a fundraising campaign that took in the year.

The trustees are pleased to advise that the charity has been able to achieve its objectives during the year ended 30 April 2024 by providing financial assistance to disadvantaged brides and grooms. Total grants paid amounted to 182,716 (2023: £105,835).

Assistance provided by the Charity has helped to alleviate the financial strain of these couples in setting up home.

#### **Financial review**

The income of the charity for the year amounted to £459,295 (2023: £94,724) and grants paid amounted to £182,716 (2023: £105,835).

Grants made are dependent upon the level of income and the trustees wish to thank all those who contributed so generously during the year and whose contributions have made a material difference to the running of Hachnosas Kalloh.

#### *Reserves policy*

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year. At the year end the charity had free reserves totalling £293,268 (2023: £30,078).

#### **Structure, governance and management**

The trust is governed by trust deed dated 26 April 2010. It is a registered charity, number 1136709.

# NORTH WEST HACHNOSAS KALLOH

## TRUSTEES' REPORT (CONTINUED)

**FOR THE YEAR ENDED 30 APRIL 2024**

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The trustees who served during the year and up to the date of signature of the financial statements were:

Rabbi G.B. Knopfler

Mrs N. Klor

Mrs R.I.Dunner

### *Recruitment and appointment of trustees*

The trustees determine the general policy of the charity and are responsible for its day to day running. They meet regularly to assess the payment of grants.

As and when the trustees deem it advisable to add to their body, new trustees are recruited from personal contacts of the existing trustees. The induction and training of trustees is carried out by the existing trustees utilising their knowledge and experience.

None of the trustees has any beneficial interest in the charity.

The trustees' report was approved by the Board of Trustees.

Mrs N. Klor

**Trustee**

31 October 2024

# NORTH WEST HACHNOSAS KALLOH

## INDEPENDENT EXAMINER'S REPORT

### TO THE TRUSTEES OF NORTH WEST HACHNOSAS KALLOH

---

I report to the trustees on my examination of the financial statements of North West Hachnosas Kalloh (the charity) for the year ended 30 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 2011 Act).

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

#### **Independent examiner's statement**

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no 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 2011 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 financial statements to be reached.

#### **Berish Hoffman FCA**

Landau Morley LLP  
325-327 Oldfield Lane North  
Greenford  
Middlesex  
UB6 0FX

Dated: 1 November 2024

# NORTH WEST HACHNOSAS KALLOH

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

**FOR THE YEAR ENDED 30 APRIL 2024**

	Notes	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £
<b>Income from:</b>					
Donations and legacies	3	403,179	56,116	459,295	94,724
<b>Total income</b>		<u>403,179</u>	<u>56,116</u>	<u>459,295</u>	<u>94,724</u>
<b>Expenditure on:</b>					
Raising funds	4	10,602	-	10,602	-
Charitable activities	5	129,387	56,116	185,503	105,975
<b>Total expenditure</b>		<u>139,989</u>	<u>56,116</u>	<u>196,105</u>	<u>105,975</u>
<b>Net income/(expenditure) and movement in funds</b>		263,190	-	263,190	(11,251)
<b>Reconciliation of funds:</b>					
Fund balances at 1 May 2023		30,078	-	30,078	41,329
<b>Fund balances at 30 April 2024</b>		<u>293,268</u>	<u>-</u>	<u>293,268</u>	<u>30,078</u>

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

# NORTH WEST HACHNOSAS KALLOH

## BALANCE SHEET

AS AT 30 APRIL 2024

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	Notes	2024 £	£	2023 £	£
<b>Current assets</b>					
Cash at bank and in hand		294,768		30,078	
<b>Creditors: amounts falling due within one year</b>	<b>11</b>	<u>(1,500)</u>		<u>-</u>	
<b>Net current assets</b>			293,268		30,078
<b>Net assets excluding pension liability</b>			293,268		30,078
			=====		=====
<b>The funds of the charity</b>					
Unrestricted funds			293,268		30,078
			293,268		30,078
			=====		=====

The financial statements were approved by the trustees on 31 October 2024

Mrs N. Klor  
Trustee

# NORTH WEST HACHNOSAS KALLOH

## NOTES TO THE FINANCIAL STATEMENTS

**FOR THE YEAR ENDED 30 APRIL 2024**

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### **1 Accounting policies**

#### **Charity information**

North West Hachnosas Kalloh is an unincorporated charity. The principal address is 142 Bridge Lane, London, NW11 9JS.

#### **1.1 Accounting convention**

The financial statements have been prepared in accordance with the charity's [governing document], the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

#### **1.2 Going concern**

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

#### **1.3 Charitable funds**

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

#### **1.4 Income**

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

#### **1.5 Expenditure**

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

# NORTH WEST HACHNOSAS KALLOH

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 APRIL 2024

### 1 Accounting policies

(Continued)

#### 1.6 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

##### **Basic financial assets**

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

##### **Basic financial liabilities**

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

##### **Derecognition of financial liabilities**

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

### 2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

### 3 Income from donations and legacies

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Donations and gifts	403,179	56,116	459,295	94,724	-	94,724

# NORTH WEST HACHNOSAS KALLOH

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 APRIL 2024

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### 4 Expenditure on raising funds

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
<b>Fundraising and publicity</b>		
Campaign costs	10,602	-
	<u>10,602</u>	<u>-</u>

### 5 Expenditure on charitable activities

	2024 £	2023 £
Grant funding of activities (see note 6)	182,716	105,835
<b>Share of support and governance costs (see note 7)</b>		
Support	536	140
Governance	2,250	-
	<u>185,503</u>	<u>105,975</u>
<b>Analysis by fund</b>		
Unrestricted funds	129,387	105,975
Restricted funds	56,116	-
	<u>185,503</u>	<u>105,975</u>

### 6 Grants payable

	2024 £	2023 £
Grants to individuals	182,716	105,835
	<u>182,716</u>	<u>105,835</u>

-

# NORTH WEST HACHNOSAS KALLOH

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 APRIL 2024

### 7 Support costs

	Support costs	Governance costs	2024	2023
	£	£	£	£
Legal and professional			-	140
Bank charges	536		536	-
Accountancy fees		2,250	2,250	-
	<u>536</u>	<u>2,250</u>	<u>2,786</u>	<u>140</u>
<b>Analysed between:</b>				
<u>Charitable activities</u>	<u>536</u>	<u>2,250</u>	<u>2,786</u>	<u>140</u>

### 8 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

### 9 Employees

	2024 Number	2023 Number
Total	-	-

There were no employees whose annual remuneration was more than £60,000.

### 10 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

### 11 Creditors: amounts falling due within one year

	2024 £	2023 £
Accruals and deferred income	<u>1,500</u>	<u>-</u>

# NORTH WEST HACHNOSAS KALLOH

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 APRIL 2024

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### 12 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 May 2023	Incoming resources	Resources expended	At 30 April 2024
	£	£	£	£
Restricted funds	-	56,116	(56,116)	-

### 13 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used.

	At 1 May 2023	Incoming resources	Resources expended	At 30 April 2024
	£	£	£	£
General funds	30,078	403,179	(139,989)	293,268

Previous year:	At 1 May 2022	Incoming resources	Resources expended	At 30 April 2023
	£	£	£	£
General funds	41,329	94,724	(105,975)	30,078

### 14 Related party transactions

During the year, the charity received £4,100 (2023: £7,300) from Urbancircle Limited, a company in which one of the trustees is a director.

During the year, the charity also received £5,000 (2023: £5,000) from Cyldpride Limited, a registered charity with trustees related to a trustee of this charity.

**NORTH WEST HACHNOSAS KALLOH**

England & Wales - Charity number 1136709

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# Accounts

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## Trustees' Annual Report for the period

From **1 May 2022** To **30 April 2023**

Charity name: **North West Hachnosas Kalloh**

Charity registration number: **1136709**

## Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To relieve poverty particularly by assisting poor brides and grooms with funding to help them meet their expenses in setting up home and for such other purposes as are for the public benefit and recognised as charitable according to English law.
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	<p>The objects of the charity are the relief of poverty particularly in relation to poor brides and grooms.</p> <p>The charity achieved these objects during the year ended 30 April 2023 by providing financial assistance to poor brides and grooms to aid in easing the financial burden of setting up home.</p> <p>The trustees are grateful to generous benefactors who continued to support the activities of the charity and made it's grant activities possible.</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees confirm that they have referred to the guidance contained in the Charity Commission's guidance on public benefit when reviewing the charity's aim and objectives and in setting the grant making policy.

### Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	

Contribution made by volunteers	Para 1.38	
Other		

## Achievements and Performance

	SORP reference	
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	<p>The trustees are pleased to advise that the charity has been able to achieve its objectives during the year ended 30 April 2023 by providing financial assistance to disadvantaged brides and grooms. Total grants paid amounted to £105,835.</p> <p>Assistance provided by the Charity has helped to alleviate the financial strain of these couples in setting up home.</p>

### Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	

## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	At the year end, the charity held cash balances of £30,078.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The charity endeavours to hold funds in reserve to provide sufficient funding to meet requirements for future grants.
Amount of reserves held	Para 1.22	The reserves at the year-end amounted to £30,078.
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	

### Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document ( <a href="#">trust deed</a> , <a href="#">royal charter</a> )	Para 1.25	Trust deed
How is the charity constituted? (e.g. <a href="#">unincorporated association</a> , <a href="#">CIO</a> )	Para 1.25	The charity is an unincorporated charitable trust
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	It is not envisaged that any new trustees will be recruited in the near future, but should that happen a full induction will take place.

### Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

### Reference and Administrative details

Charity name	North West Hachnosas Kalloh
Other name the charity uses	
Registered charity number	1136709
Charity's principal address	142 Bridge Lane London NW11 9JS

**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	Rabbi G. B. Knopfler			
2	Mrs N. Klor			
3	Mrs R.I. Dunner			
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

**Declarations**

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

**Signed on behalf of the charity's trustees**

<b>Signature(s)</b>		
<b>Full name(s)</b>	Mrs N. Klor	
<b>Position (eg Secretary, Chair, etc)</b>	Trustee	
<b>Date</b>	27 March 2024	



## Receipts and payments accounts

CC16a

For the period  
from

01/05/2022

To

30/04/2023

### 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 £
<b>A1 Receipts</b>					
Donations Received	94,724	-	-	94,724	83,317
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>94,724</b>	<b>-</b>	<b>-</b>	<b>94,724</b>	<b>83,317</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>94,724</b>	<b>-</b>	<b>-</b>	<b>94,724</b>	<b>83,317</b>
<b>A3 Payments</b>					
Grants Paid	105,835	-	-	105,835	102,961
Operating expenses	-	-	-	-	493
Professional fees	140	-	-	140	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>105,975</b>	<b>-</b>	<b>-</b>	<b>105,975</b>	<b>103,454</b>
<b>A4 Asset and investment purchases. (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>105,975</b>	<b>-</b>	<b>-</b>	<b>105,975</b>	<b>103,454</b>
<b>Net of receipts/(payments)</b>	<b>- 11,251</b>	<b>-</b>	<b>-</b>	<b>- 11,251</b>	<b>- 20,137</b>
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	41,329	-	-	41,329	61,466
<b>Cash funds this year end</b>	<b>30,078</b>	<b>-</b>	<b>-</b>	<b>30,078</b>	<b>41,329</b>

## 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 £
<b>B1 Cash funds</b>	Cash Funds	30,078	-	-
		-	-	-
		-	-	-
	<b>Total cash funds</b>	<b>30,078</b>	<b>-</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK
<b>B2 Other monetary assets</b>	<b>Details</b>	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>	<b>Details</b>	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
<b>B4 Assets retained for the charity's own use</b>	<b>Details</b>	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B5 Liabilities</b>	<b>Details</b>	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name		Date of approval
		Nomi Klor		27/03/2024



**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

Charity Name  
North West Hachnosas Kalloh

**On accounts for the year  
ended**

30 April 2023

**Charity no  
(if any)**

1136709

**Set out on pages**

1

(remember to include the page numbers of additional sheets)

**Respective  
responsibilities of  
trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

**Basis of independent  
examiner's statement**

My examination was carried out in accordance with general Directions given by the Charity Commission. 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 the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

**Independent  
examiner's statement**

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

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

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

**Signed:** *B Hoffman*

**Date:** 27 March 2024

**Name:** B. Hoffman

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

ICAEW

**Address:**

325-327 Oldfield Lane North, Greenford, Middlesex, UB6 0FX

**NORTH WEST HACHNOSAS KALLOH**

England & Wales - Charity number 1136709

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# Accounts

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# Trustees' Annual Report for the period

<b>From</b>	Period start date			<b>To</b>	Period end date		
	01	05	2021		30	04	2022

## Section A Reference and administration details

Charity name

North West Hachnosas Kalloh

Other names charity is known by

Registered charity number (if any)

1136709

Charity's principal address

142 Bridge Lane  
 London  
 Postcode NW11 9JS

### 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	Mrs H. Knopfler		Retired 10/05/21	
2	Mrs N. Klor			
3	Mrs R.I. Dunner			
4	Mr G. B. Knopfler		Appointed 06/01/22	
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

### Name of chief executive or names of senior staff members (Optional information)

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## Section B Structure, governance and management

### Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Trust deed
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Appointed by existing trustees

### Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

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## Section C Objectives and activities

### Summary of the objects of the charity set out in its governing document

To relieve poverty particularly by assisting poor brides and grooms with funding to help them meet their expenses in setting up home and for such other purposes as are for the public benefit and recognised as charitable according to English law.

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

The objects of the charity are the relief of poverty particularly in relation to poor brides and grooms.

The charity achieved these objects during the year ended 30 April 2022 by providing financial assistance to poor brides and grooms to aid in easing the financial burden of setting up home.

2022 was the first year post-COVID where wedding ceremonies returned to a semblance of normality and it was gratifying to note the level of incoming donations received notwithstanding the challenging circumstances. As would be expected, given the lifting of COVID-19 restrictions, there was greater demand than ever on the charity's resources. The trustees are grateful to generous benefactors who continued to support the activities of the charity and made it's grant activities possible.

The trustees confirm that they have referred to the guidance contained in the Charity Commission's guidance on public benefit when reviewing the charity's aim and objectives and in setting the grant making policy.

**Additional details of objectives and activities (Optional information)**

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

**Summary of the main achievements of the charity during the year**

The trustees are pleased to advise that the charity has been able to achieve its objectives during the year ended 30 April 2022 by providing financial assistance to disadvantaged brides and grooms. Total grants paid amounted to £102,961.

Assistance provided by the Charity has helped to alleviate the financial strain of these couples in setting up home.

## Section E Financial review

**Brief statement of the charity's policy on reserves**

The charity endeavours to hold funds in reserve to provide sufficient funding to meet requirements for future grants. The reserves at the year-end amounted to £41,329 this was a reduction from the previous year as the level of grants paid exceeded incoming resources in the year. As reported last year, the trustees had budgeted for this and are confident that the level of reserves is satisfactory.

**Details of any funds materially in deficit**

**Further financial review details (Optional information)**

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

## Section F Other optional information

## Section G Declaration

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

**Signed on behalf of the charity's trustees**

<b>Signature(s)</b>	N. Klor	
<b>Full name(s)</b>	Mrs Naomi Klor	
<b>Position (eg Secretary, Chair, etc)</b>	Trustee	

**Date** 28/02/23



CHARITY COMMISSION  
FOR ENGLAND AND WALES

North West Hachnosas Kalloh

1136709

## Receipts and payments accounts

CC16a

For the period from	01/05/2021	To	30/04/2022
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### 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 £
<b>A1 Receipts</b>					
Donations Received	83,001	-	-	83,001	74,798
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>83,001</b>	<b>-</b>	<b>-</b>	<b>83,001</b>	<b>74,798</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>83,001</b>	<b>-</b>	<b>-</b>	<b>83,001</b>	<b>74,798</b>
<b>A3 Payments</b>					
Grants Paid	102,961	-	-	102,961	65,454
Operating expenses	178	-	-	178	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>103,139</b>	<b>-</b>	<b>-</b>	<b>103,139</b>	<b>65,454</b>
<b>A4 Asset and investment purchases. (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>103,139</b>	<b>-</b>	<b>-</b>	<b>103,139</b>	<b>65,454</b>
<b>Net of receipts/(payments)</b>	<b>- 20,138</b>	<b>-</b>	<b>-</b>	<b>- 20,138</b>	<b>9,344</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>61,466</b>	<b>-</b>	<b>-</b>	<b>61,466</b>	<b>52,122</b>
<b>Cash funds this year end</b>	<b>41,328</b>	<b>-</b>	<b>-</b>	<b>41,328</b>	<b>61,466</b>

## 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 £
<b>B1 Cash funds</b>	Cash Funds	41,328	-	
		-	-	-
		-	-	-
	<b>Total cash funds</b>	<b>41,328</b>	<b>-</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B3 Investment assets</b>			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B4 Assets retained for the charity's own use</b>			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
<b>B5 Liabilities</b>			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
N. Klor	Naomi Klor	28/02/2023



**Section A Independent Examiner's Report**

**Report to the trustees/  
members of**

Charity Name  
North West Hachnosas Kalloh

**On accounts for the year  
ended**

30 April 2022

**Charity no  
(if any)**

1136709

**Set out on pages**

1  
(remember to include the page numbers of additional sheets)

**Respective  
responsibilities of  
trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

**Basis of independent  
examiner's statement**

My examination was carried out in accordance with general Directions given by the Charity Commission. 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 the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

**Independent  
examiner's statement**

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

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

I have come across no other matters in connection with the examination to which attention should be drawn 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:**

B. Hoffman

**Date:**

28/02/23

**Name:**

B. Hoffman

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

ICAEW

**Address:**

325-327 Oldfield Lane North, Greenford, Middlesex, UB6 0FX


**Section B**

**Disclosure**

Only complete if the examiner needs to highlight 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.**

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**NORTH WEST HACHNOSAS KALLOH**

England & Wales - Charity number 1136709

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# Accounts

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# Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	01	05	2020		30	04	2021

## Section A Reference and administration details

Charity name

North West Hachnosas Kalloh

Other names charity is known by

Registered charity number (if any)

1136709

Charity's principal address

142 Bridge Lane  
 London  
 Postcode NW11 9JS

### 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	Mrs H. Knopfler			
2	Mrs N. Klor			
3	Mrs R.I. Dunner			
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

### Name of chief executive or names of senior staff members (Optional information)

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## Section B Structure, governance and management

### Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Trust deed
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Appointed by existing trustees

### Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

--

## Section C Objectives and activities

### Summary of the objects of the charity set out in its governing document

To relieve poverty particularly by assisting poor brides and grooms with funding to help them meet their expenses in setting up home and for such other purposes as are for the public benefit and recognised as charitable according to English law.

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

The objects of the charity are the relief of poverty particularly in relation to poor brides and grooms.

The charity achieved these objects during the year ended 30 April 2021 by providing financial assistance to poor brides and grooms to aid in easing the financial burden of setting up home.

2021 was an unprecedented year for society as a whole. Due to Government restrictions in place in relation to wedding ceremonies, both incoming donations and outgoing grants were significantly reduced. The charity was able to continue its activities in supporting couples who were married prior to and after the lifting of Government restrictions. The trustees are grateful to generous benefactors who continued to support the activities of the charity notwithstanding the immensely challenging circumstances.

The trustees confirm that they have referred to the guidance contained in the Charity Commission's guidance on public benefit when reviewing the charity's aim and objectives and in setting the grant making policy.

**Additional details of objectives and activities (Optional information)**

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

**Summary of the main achievements of the charity during the year**

The trustees are pleased to advise that the charity has been able to achieve its objectives during the year ended 30 April 2021 by providing financial assistance to disadvantaged brides and grooms. Donations received and grants paid were significantly reduced due to the impact of COVID-19. Total grants paid amounted to £65,454.

Assistance provide by the Charity has helped to alleviate the financial strain of these couples in setting up home.

## Section E

## Financial review

### Brief statement of the charity's policy on reserves

The charity endeavours to hold funds in reserve to provide sufficient funding to meet requirements for future grants. The reserves at the year-end amounted to £61,467 in an increase from the previous year to budget for the inevitable financial fall-out resulting from COVID-19

### Details of any funds materially in deficit

### Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

## Section F

## Other optional information

## Section G

## Declaration

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

### Signed on behalf of the charity's trustees

<b>Signature(s)</b>	N. Klor	
<b>Full name(s)</b>	Mrs Naomi Klor	
<b>Position (eg Secretary, Chair, etc)</b>	Trustee	
<b>Date</b>	27/02/2022	



CHARITY COMMISSION  
FOR ENGLAND AND WALES

North West Hachnosas Kalloh

1136709

## Receipts and payments accounts

CC16a

For the period from	01/05/2020	To	30/04/2021
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### 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 £
<b>A1 Receipts</b>					
Donations Received	74,798	-	-	74,798	140,798
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>74,798</b>	<b>-</b>	<b>-</b>	<b>74,798</b>	<b>140,798</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>74,798</b>	<b>-</b>	<b>-</b>	<b>74,798</b>	<b>140,798</b>
<b>A3 Payments</b>					
Grants Paid	65,454	-	-	65,454	118,746
Bank charges	-	-	-	-	55
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>65,454</b>	<b>-</b>	<b>-</b>	<b>65,454</b>	<b>118,801</b>
<b>A4 Asset and investment purchases. (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>65,454</b>	<b>-</b>	<b>-</b>	<b>65,454</b>	<b>118,801</b>
<b>Net of receipts/(payments)</b>	<b>9,344</b>	<b>-</b>	<b>-</b>	<b>9,344</b>	<b>21,997</b>
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	52,122	-	-	52,122	30,125
<b>Cash funds this year end</b>	<b>61,466</b>	<b>-</b>	<b>-</b>	<b>61,466</b>	<b>52,122</b>

## 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 £
<b>B1 Cash funds</b>	Cash Funds	61,466	-	52,122
		-	-	-
		-	-	-
	<b>Total cash funds</b>	<b>61,466</b>	<b>-</b>	<b>52,122</b>
	(agree balances with receipts and payments account(s))	OK	OK	Agreement Error
<b>B2 Other monetary assets</b>	<b>Details</b>	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>	<b>Details</b>	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
<b>B4 Assets retained for the charity's own use</b>	<b>Details</b>	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B5 Liabilities</b>	<b>Details</b>	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name		Date of approval
	N. Klor	Naomi Klor		27/02/2022



**Section A Independent Examiner's Report**

**Report to the trustees/  
members of**

Charity Name  
North West Hachnosas Kalloh

**On accounts for the year  
ended**

30 April 2021      **Charity no  
(if any)**      1136709

**Set out on pages**

1 (remember to include the page numbers of additional sheets)

**Respective  
responsibilities of  
trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

**Basis of independent  
examiner's statement**

My examination was carried out in accordance with general Directions given by the Charity Commission. 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 the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

**Independent  
examiner's statement**

In connection with my examination, no material matters have come to my attention (~~other than that disclosed below~~\*) which gives me cause to believe that in, any material respect:

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

I have come across no other matters in connection with the examination to which attention should be drawn 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:** B. Hoffman

**Date:** 27/02/2022

**Name:** B. Hoffman

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

ICAEW

**Address:** 325-327 Oldfield Lane North, Greenford, Middlesex, UB6 0FX