

**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**

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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 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>		403,179	56,116	459,295	94,724
<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>		139,989	56,116	196,105	105,975
<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>		293,268	-	293,268	30,078

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

	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>	(1,500)		-	
<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

### 4 Expenditure on raising funds

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
<b>Fundraising and publicity</b>		
Campaign costs	10,602	-
	<u>          </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>          </u>	<u>          </u>
	185,503	105,975
	<u>          </u>	<u>          </u>
<b>Analysis by fund</b>		
Unrestricted funds	129,387	105,975
Restricted funds	56,116	-
	<u>          </u>	<u>          </u>
	185,503	105,975
	<u>          </u>	<u>          </u>

### 6 Grants payable

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

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# 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

### 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.