

REGISTERED COMPANY NUMBER: 07330341 (England and Wales)
REGISTERED CHARITY NUMBER: 1138167

EZER BEKVOID LIMITED
(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEES AND

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 OCTOBER 2023

Sugarwhite Meyer Accountants Ltd
Chartered Accountants & Statutory Auditor
First Floor
94 Stamford Hill
London
N16 6XS

EZER BEKOVOID LIMITED

CONTENTS OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 OCTOBER 2023

	Page
Reference and Administrative Details	1
Report of the Trustees	2 to 3
Report of the Independent Auditors	4 to 6
Statement of Financial Activities	7
Balance Sheet	8
Cash Flow Statement	9
Notes to the Cash Flow Statement	10
Notes to the Financial Statements	11 to 16

EZER BEKVOID LIMITED

REFERENCE AND ADMINISTRATIVE DETAILS FOR THE YEAR ENDED 31 OCTOBER 2023

TRUSTEES	A Langberg J A Ost J Teitelbaum B Goldstein
REGISTERED OFFICE	6 Grosvenor Way London E5 9ND
REGISTERED COMPANY NUMBER	07330341 (England and Wales)
REGISTERED CHARITY NUMBER	1138167
AUDITORS	Sugarwhite Meyer Accountants Ltd Chartered Accountants & Statutory Auditor First Floor 94 Stamford Hill London N16 6XS
BANKERS	United Mizrahi Tefahot Bank Ltd 30 Old Broad Street London EC2N 1HQ

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 OCTOBER 2023**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 October 2023. The trustees have adopted the provisions of 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).

Reference and administrative information

Reference and administrative information is shown on page 1 of the financial statements and forms part of this report.

OBJECTIVES AND ACTIVITIES

Objectives and aims for public benefit

The objects of the charity are the advancement of the Orthodox Jewish Faith, advancement of education, relief of poverty and such other purposes as are recognised by English Law as charitable.

The trustees confirm that they have referred to the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives. The charity carries out its objects by grantmaking.

Grant making policy

All applications to the charity for grants are considered carefully by the trustees at regular meetings. On most occasions, if the trustees feel that the application meets their approval in principle, they will meet applicants face to face and discuss with them details of the application. The trustees usually then have a further meeting before making a decision as to whether assistance should be granted, and if so, to what level. All grants must be approved by the unanimous agreement of the Trustees.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The charity receives its income from donations. There was a 48% increase in donations although the trustees reduced grantmaking by 18%. The main grant recipients were the Keser Malchus Girls' School and Bachatzros Kodshecho Boys' School. Grants were also provided to individuals who found themselves in particular financial hardship.

FINANCIAL REVIEW

Reserves policy

The trustees do not seek to maintain significant levels of reserves, other than to ensure that they can continue the activities of the charity. Reserves at the year end were £724,785 (2022 - £21,534).

FUTURE PLANS

The trustees anticipate that the charity will continue on a similar basis in the foreseeable future subject to satisfactory income and there are no plans for any major changes.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is constituted as a limited company and is governed by its Memorandum and Articles of Association dated 29 July 2010.

Organisational structure

The day to day affairs of the charity are administered by the trustees. The power to appoint new trustees is vested in the trustees. It is not the intention of the trustees of the charity to appoint any new trustees. Should the situation change in the future, the trustees will apply suitable recruitment induction and training procedures.

Risk management

The trustees have reviewed the major risks to which the charity is exposed and confirm that they have established systems to mitigate them.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 OCTOBER 2023**

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Ezer Bekovoid Limited for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

AUDITORS

The auditors, Sugarwhite Meyer Accountants Ltd, will be proposed for re-appointment at the forthcoming Annual General Meeting.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 9 April 2025 and signed on its behalf by:

J Teitelbaum - Trustee

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF EZER BEKVOID LIMITED

Opinion

We have audited the financial statements of Ezer Bekvoid Limited (the 'charitable company') for the year ended 31 October 2023 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 October 2023 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF EZER BEKVOID LIMITED

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF EZER BEKVOID LIMITED

Our responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

In performing an audit, we exercise professional judgment and maintain professional scepticism throughout the audit.

We also identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements. The risk of not detecting a material misstatement resulting from fraud is higher than one for one resulting from error, as fraud may involve collusion, forgery, intentional omissions misrepresentation or override of internal control.

We obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of charity's internal control.

We evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements

We concluded whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about charity's ability to continue as a going concern for a reasonable period of time.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control related matters that we identified during the audit.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

E Meyer FCA BSc (Senior Statutory Auditor)
for and on behalf of Sugarwhite Meyer Accountants Ltd
Chartered Accountants & Statutory Auditor
First Floor
94 Stamford Hill
London
N16 6XS

9 April 2025

EZER BEKVOID LIMITED

**STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 OCTOBER 2023**

		2023 Unrestricted funds £	2022 Total funds £
INCOME AND ENDOWMENTS FROM	Notes		
Donations and legacies	2	1,757,447	1,185,165
Investment income	3	46	11
Total		<u>1,757,493</u>	<u>1,185,176</u>
 EXPENDITURE ON			
Raising funds	4	8,151	10,569
Charitable activities	5		
Grantmaking		1,006,326	1,204,589
Support		39,585	43,515
Total		<u>1,054,062</u>	<u>1,258,673</u>
 Net gains/(losses) on investments		<u>-</u>	<u>(29,484)</u>
 NET INCOME/(EXPENDITURE)		703,431	(102,981)
 RECONCILIATION OF FUNDS			
Total funds brought forward		21,354	124,335
 TOTAL FUNDS CARRIED FORWARD		<u><u>724,785</u></u>	<u><u>21,354</u></u>

CONTINUING OPERATIONS

The statement of financial activities includes all gains and losses arising in the year.

All income and expenditure has arisen from continuing activities.

EZER BEKVOID LIMITED (REGISTERED NUMBER: 07330341)

**BALANCE SHEET
31 OCTOBER 2023**

	Notes	2023 Total funds £	2022 Total funds £
CURRENT ASSETS			
Debtors	11	3,914,115	3,104,115
Cash at bank		44,546	50,376
		<hr/>	<hr/>
		3,958,661	3,154,491
 CREDITORS			
Amounts falling due within one year	12	(837,878)	(837,527)
		<hr/>	<hr/>
NET CURRENT ASSETS		3,120,783	2,316,964
		<hr/>	<hr/>
TOTAL ASSETS LESS CURRENT LIABILITIES		3,120,783	2,316,964
 CREDITORS			
Amounts falling due after more than one year	13	(2,395,998)	(2,295,610)
		<hr/>	<hr/>
NET ASSETS/(LIABILITIES)		724,785	21,354
		<hr/>	<hr/>
FUNDS	15		
Unrestricted funds:			
General fund		724,785	21,354
		<hr/>	<hr/>
TOTAL FUNDS		724,785	21,354
		<hr/>	<hr/>

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 9 April 2025 and were signed on its behalf by:

J Teitelbaum - Trustee

EZER BEKOVOD LIMITED

**CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 OCTOBER 2023**

	Notes	2023 £	2022 £
Cash flows from operating activities			
Cash generated from operations	1	19,096	(911,283)
Interest paid		(29,377)	(18,318)
		<hr/>	<hr/>
Net cash used in operating activities		(10,281)	(929,601)
		<hr/>	<hr/>
Cash flows from investing activities			
Purchase of investment property		-	(25,848)
Sale of fixed asset investments		-	(29,484)
Sale of investment property		-	1,025,848
Interest received		46	11
		<hr/>	<hr/>
Net cash provided by investing activities		46	970,527
		<hr/>	<hr/>
Change in cash and cash equivalents in the reporting period		(10,235)	40,926
Cash and cash equivalents at the beginning of the reporting period	2	50,276	9,350
		<hr/>	<hr/>
Cash and cash equivalents at the end of the reporting period	2	40,041	50,276
		<hr/> <hr/>	<hr/> <hr/>

The notes form part of these financial statements

EZER BEKVOID LIMITED

NOTES TO THE CASH FLOW STATEMENT FOR THE YEAR ENDED 31 OCTOBER 2023

1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2023 £	2022 £
Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)	703,431	(102,981)
Adjustments for:		
Losses on investments	-	29,484
Interest received	(46)	(11)
Interest paid	29,377	18,318
Increase in debtors	(810,000)	(880,069)
Increase in creditors	96,334	23,976
Net cash provided by/(used in) operations	<u>19,096</u>	<u>(911,283)</u>

2. ANALYSIS OF CASH AND CASH EQUIVALENTS

	2023 £	2022 £
Notice deposits (less than 3 months)	44,546	50,376
Overdrafts included in bank loans and overdrafts falling due within one year	(4,505)	(100)
Total cash and cash equivalents	<u>40,041</u>	<u>50,276</u>

3. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.11.22 £	Cash flow £	At 31.10.23 £
Net cash			
Cash at bank	50,376	(5,830)	44,546
Bank overdraft	(100)	(4,405)	(4,505)
	<u>50,276</u>	<u>(10,235)</u>	<u>40,041</u>
Total	<u>50,276</u>	<u>(10,235)</u>	<u>40,041</u>

The notes form part of these financial statements

EZER BEKVOID LIMITED

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 OCTOBER 2023

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Support costs are those incurred to assist the work of the charity but are not direct charitable activities.

Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

Investment property

Investment property is shown at most recent valuation. Any aggregate surplus or deficit arising from changes in fair value is recognised in the Statement of Financial Activities.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Foreign currencies

Assets and liabilities in foreign currencies are translated into sterling at the rates of exchange ruling at the balance sheet date. Transactions in foreign currencies are translated into sterling at the rate of exchange ruling at the date of transaction. Exchange differences are taken into account in arriving at the operating result.

Financial instruments

The charity only has financial assets and liabilities of a kind that qualify as basic financial instruments.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the amount expected to be received or paid and not discounted.

Going Concern

There are no material uncertainties about the charity's ability to continue.

EZER BEKOVOLD LIMITED

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 OCTOBER 2023**

2. DONATIONS AND LEGACIES

	2023	2022
	Unrestricted	Total
	funds	funds
	£	£
Donations	1,757,447	1,185,165
	<u> </u>	<u> </u>

3. INVESTMENT INCOME

	2023	2022
	Unrestricted	Total
	funds	funds
	£	£
Deposit account interest	46	11
	<u> </u>	<u> </u>

4. RAISING FUNDS

Raising donations and legacies

	2023	2022
	Unrestricted	Total
	funds	funds
	£	£
Fundraising costs	296	487
Visit of Grand Rabbi	-	1,881
Office expenses	2,100	2,488
Travelling expenses	3,671	726
Printing, postage and advertising	2,084	-
	<u> </u>	<u> </u>
	8,151	5,582
	<u> </u>	<u> </u>

Investment management costs

	2023	2022
	Unrestricted	Total
	funds	funds
	£	£
Insurance	-	447
Rates	-	4,118
Property repairs	-	422
	<u> </u>	<u> </u>
	-	4,987
	<u> </u>	<u> </u>
Aggregate amounts	8,151	10,569
	<u> </u>	<u> </u>

EZER BEKOVOD LIMITED

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 OCTOBER 2023**

5. CHARITABLE ACTIVITIES COSTS

	Grant funding of activities (see note 6) £	Support costs (see note 7) £	Totals £
Grantmaking	1,006,326	-	1,006,326
Support	-	39,585	39,585
	<u>1,006,326</u>	<u>39,585</u>	<u>1,045,911</u>

6. GRANTS PAYABLE

	2023 £	2022 £
Grantmaking	1,006,326	1,204,589

The total grants paid to institutions during the year was as follows:

	2023 £	2022 £
Advancement of education	241,077	1,051,171
Relief of poverty	13,380	-
Advancement of religion	708,051	24,394
	<u>962,508</u>	<u>1,075,565</u>

Bechatzros Kodshecho	497,617
Keter Malchus	451,316
Others under £14,000	13,575
	<u>962,508</u>

The total grants paid to individuals during the year was as follows:

	2023 £	2022 £
Relief of poverty	42,740	129,024
Medical	1,078	-
	<u>43,818</u>	<u>129,024</u>

EZER BEKOVOD LIMITED

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 OCTOBER 2023**

7. SUPPORT COSTS

	Management	Finance	Governance costs	Totals
	£	£	£	£
Support	1,003	30,627	7,955	39,585
	<u> </u>	<u> </u>	<u> </u>	<u> </u>

Support costs, included in the above, are as follows:

	2023	2022
	Support	Total
	£	activities
	£	£
Telephone	996	1,416
Sundries	7	13,929
Bank charges	1,250	1,452
Interest payable and similar charges	29,377	18,318
Auditors' remuneration	3,480	3,480
Auditors' remuneration for non audit work	3,720	4,200
General expenses	755	720
	<u> </u>	<u> </u>
	<u>39,585</u>	<u>43,515</u>

8. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2023	2022
	£	£
Auditors' remuneration	3,480	3,480
Auditors' remuneration for non audit work	3,720	4,200
	<u> </u>	<u> </u>

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 October 2023 nor for the year ended 31 October 2022.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 October 2023 nor for the year ended 31 October 2022.

10. AVERAGE STAFF NUMBERS

The average number of staff in the year was Nil (2022 - Nil)

EZER BEKOVOID LIMITED

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 OCTOBER 2023**

11. DEBTORS

	2023	2022
	£	£
Amounts falling due within one year:		
Other debtors	2,728,640	1,918,640
	<u>2,728,640</u>	<u>1,918,640</u>
Amounts falling due after more than one year:		
Other debtors	1,185,475	1,185,475
	<u>1,185,475</u>	<u>1,185,475</u>
Aggregate amounts	3,914,115	3,104,115
	<u>3,914,115</u>	<u>3,104,115</u>

Other debtors falling due after more than one year comprise secured charitable loans made to Keser Malchus, a girls' school located in Israel.

12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Bank loans and overdrafts (see note 14)	4,505	100
Other creditors	824,732	820,627
Accruals and deferred income	8,641	16,800
	<u>837,878</u>	<u>837,527</u>

13. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	2023	2022
	£	£
Other creditors	2,395,998	2,295,610
	<u>2,395,998</u>	<u>2,295,610</u>

14. LOANS

An analysis of the maturity of loans is given below:

	2023	2022
	£	£
Amounts falling due within one year on demand:		
Bank overdrafts	4,505	100
	<u>4,505</u>	<u>100</u>

15. MOVEMENT IN FUNDS

	At	Net	At
	1.11.22	movement	31.10.23
	£	in funds	£
		£	
Unrestricted funds			
General fund	21,354	703,431	724,785
	<u>21,354</u>	<u>703,431</u>	<u>724,785</u>
TOTAL FUNDS	<u>21,354</u>	<u>703,431</u>	<u>724,785</u>

EZER BEKOVOD LIMITED

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 OCTOBER 2023

15. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	1,757,493	(1,054,062)	703,431
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>1,757,493</u>	<u>(1,054,062)</u>	<u>703,431</u>

Comparatives for movement in funds

	At 1.11.21 £	Net movement in funds £	At 31.10.22 £
Unrestricted funds			
General fund	(259,082)	280,436	21,354
Fair value reserve	383,417	(383,417)	-
	<hr/>	<hr/>	<hr/>
	124,335	(102,981)	21,354
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>124,335</u>	<u>(102,981)</u>	<u>21,354</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	1,185,176	(1,258,673)	353,933	280,436
Fair value reserve	-	-	(383,417)	(383,417)
	<hr/>	<hr/>	<hr/>	<hr/>
	1,185,176	(1,258,673)	(29,484)	(102,981)
	<hr/>	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>1,185,176</u>	<u>(1,258,673)</u>	<u>(29,484)</u>	<u>(102,981)</u>

16. RELATED PARTY DISCLOSURES

Other debtors of £2,728,640 (2022 - £1,918,640), other payments of £29,377 (2022- £18,318) and other creditors amounting to £1,433,748 (2022 - £1,314,111) are due to companies of which certain trustees of this charity have significant influence.