

**Manchester Beth Din Ltd**  
**Company Limited by Guarantee**  
**Unaudited Financial Statements**  
**31 December 2022**

**CHARTWELL ACCOUNTANTS & BUSINESS CONSULTANTS LLP**

Chartered Certified Accountants  
47 Bury New Road  
Prestwich  
Manchester  
M25 9JY

**Manchester Beth Din Ltd**  
**Company Limited by Guarantee**  
**Financial Statements**  
**Year ended 31 December 2022**

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# **Manchester Beth Din Ltd**

## **Company Limited by Guarantee**

### **Trustees' Annual Report (Incorporating the Director's Report)**

#### **Year ended 31 December 2022**

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The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 December 2022.

#### **Reference and administrative details**

<b>Registered charity name</b>	Manchester Beth Din Ltd
<b>Charity registration number</b>	1142133
<b>Company registration number</b>	07477967
<b>Principal office and registered office</b>	Jewish Community Centre Bury Old Road Manchester M7 4QY

#### **The trustees**

Rabbi A Herman  
Rabbi D Eisenberg  
Rabbi D Lewis  
Rabbi D Walker  
Rabbi J Rubenstein

<b>Independent examiner</b>	Meir Guttentag FCCA of Chartwell Accountants and Business Consultants LLP 47 Bury New Road Prestwich Manchester M25 9JY
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#### **Structure, governance and management**

Manchester Beth Din Limited was incorporated as a limited company on 23rd December 2010 with company number 07477967. It was registered with the Charities Commission on the 26th May 2011 governed by its Memorandum and Articles. The charity registration number is 1142133.

#### **Objectives and activities**

The objects of the Charity are: to establish and maintain an ecclesiastical court and ancillary services; to support Jewish religious life within Greater Manchester area; to licence, set the Kashrus standards and provide appropriate supervision for Kosher establishments and caterers as required.

# **Manchester Beth Din Ltd**

## **Company Limited by Guarantee**

### **Trustees' Annual Report (Incorporating the Director's Report) *(continued)***

#### **Year ended 31 December 2022**

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#### **Objectives and activities *(continued)***

##### **Activities undertaken to achieve objectives**

The above objectives are met by appointing suitably qualified personnel to make available and supervise Shechita (Jewish ritual slaughter), and to license manufacturers, wholesalers and retailer who provide and/or manufacture kosher food products and to ensure that the procedures of those licensees are in accordance with the laws of Kashrut.

The Beth Din sits as a court dealing with divorce and disputes. The Charity also works in conjunction with MBD Kosher Certification Services Limited in certifying manufactured products and ingredients as being Kosher and MBD Shechita Services Ltd in supervising Shechita. The supervision and maintenance of the communal Mikvah (Jewish ritual bath) is undertaken by a separate related charity, MBD Community Mikvah Limited.

##### **Public benefit**

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities and setting grant making policy for the year.

##### **Achievements and performance**

The Charity carries out a wide range of activities in pursuance of its charitable aims including licencing the following: milk producers; bakers; caterers; food and other retail outlets; welfare institutions; and schools. The Trustees consider that these activities provide benefit to the Manchester Jewish community and the wider Manchester community.

##### **Financial review**

The Charity received donations of £232,045 and income of £213,125 during the year with expenses of £403,959. The Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future.

##### **Reserves policy**

The trustees have reviewed the reserves and future requirements of the charity. All future needs are considered together with any risks or contingencies that may exist. The trustees are confident that sufficient reserves will be generated to achieve the objectives of the charity.

##### **Plans for future periods**

There are no plans to change the current operating structure in the foreseeable future.

##### **Small company provisions**

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

# **Manchester Beth Din Ltd**

## **Company Limited by Guarantee**

### **Trustees' Annual Report (Incorporating the Director's Report) *(continued)***

#### **Year ended 31 December 2022**

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The trustees' annual report was approved on 31 October 2023 and signed on behalf of the board of trustees by:

Rabbi D Eisenberg  
Trustee

# **Manchester Beth Din Ltd**

## **Company Limited by Guarantee**

### **Independent Examiner's Report to the Trustees of Manchester Beth Din Ltd**

#### **Year ended 31 December 2022**

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I report to the trustees on my examination of the financial statements of Manchester Beth Din Ltd ('the charity') for the year ended 31 December 2022.

#### **Responsibilities and basis of report**

As the trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the 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 the Association of Chartered Certified Accountants (ACCA), which is one of the listed bodies.

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:

1. accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

# **Manchester Beth Din Ltd**

## **Company Limited by Guarantee**

### **Independent Examiner's Report to the Trustees of Manchester Beth Din Ltd** *(continued)*

#### **Year ended 31 December 2022**

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

Meir Guttentag FCCA of Chartwell Accountants and Business Consultants LLP Independent Examiner

47 Bury New Road  
Prestwich  
Manchester  
M25 9JY

31 October 2023

# Manchester Beth Din Ltd

## Company Limited by Guarantee

### Statement of Financial Activities (including income and expenditure account)

Year ended 31 December 2022

		2022		2021
		Unrestricted	Total funds	Total funds
	Note	funds	£	£
		£		
<b>Income and endowments</b>				
Donations and legacies	5	232,045	232,045	107,098
Charitable activities	6	213,127	213,127	425,008
<b>Total income</b>		445,172	445,172	532,106
<b>Expenditure</b>				
Expenditure on charitable activities	7,8	403,961	403,961	416,447
<b>Total expenditure</b>		403,961	403,961	416,447
<b>Net income and net movement in funds</b>		41,211	41,211	115,659
<b>Reconciliation of funds</b>				
Total funds brought forward		342,958	342,958	227,299
<b>Total funds carried forward</b>		384,169	384,169	342,958

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

The notes on pages 10 to 19 form part of these financial statements.



**Manchester Beth Din Ltd**

**Company Limited by Guarantee**

**Statement of Financial Position**

**31 December 2022**

	<b>Note</b>	<b>2022 £</b>	<b>2021 £</b>
<b>Fixed assets</b>			
Intangible assets	<b>14</b>	1,860	1,860
Tangible fixed assets	<b>15</b>	<u>11,059</u>	<u>18,640</u>
		12,919	20,500
<b>Current assets</b>			
Debtors	<b>16</b>	869,337	825,622
Cash at bank and in hand		<u>3,412</u>	<u>518</u>
		872,749	826,140
<b>Creditors: amounts falling due within one year</b>	<b>17</b>	<u>66,025</u>	<u>68,208</u>
<b>Net current assets</b>		<u>806,724</u>	<u>757,932</u>
<b>Total assets less current liabilities</b>		819,643	778,432
<b>Provisions</b>	<b>18</b>	<u>435,474</u>	<u>435,474</u>
<b>Net assets</b>		<u><u>384,169</u></u>	<u><u>342,958</u></u>
<b>Funds of the charity</b>			
Unrestricted funds		384,169	342,958
<b>Total charity funds</b>	<b>20</b>	<u><u>384,169</u></u>	<u><u>342,958</u></u>

For the year ending 31 December 2022 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

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

The statement of financial position  
continues on the following page.

The notes on pages 10 to 19 form part of these financial statements.

# **Manchester Beth Din Ltd**

## **Company Limited by Guarantee**

### **Statement of Financial Position** *(continued)*

**31 December 2022**

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These financial statements were approved by the board of trustees and authorised for issue on 31 October 2023, and are signed on behalf of the board by:

Rabbi D Eisenberg  
Trustee

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The notes on pages 10 to 19 form part of these financial statements.

**Manchester Beth Din Ltd**

**Company Limited by Guarantee**

**Statement of Cash Flows**

**Year ended 31 December 2022**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
<b>Cash flows from operating activities</b>		
Net income	41,211	115,659
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	7,581	7,581
Interest payable and similar charges	152	261
Accrued (income)/expenses	(1,700)	2,900
<i>Changes in:</i>		
Trade and other debtors	(43,715)	(143,814)
Trade and other creditors	(483)	25,801
Cash generated from operations	3,046	8,388
Interest paid	(152)	(261)
Net cash from operating activities	<u>2,894</u>	<u>8,127</u>
<b>Cash flows from investing activities</b>		
Purchase of tangible assets	—	(10,363)
Net cash used in investing activities	<u>—</u>	<u>(10,363)</u>
<b>Net increase/(decrease) in cash and cash equivalents</b>	2,894	(2,236)
<b>Cash and cash equivalents at beginning of year</b>	518	2,754
<b>Cash and cash equivalents at end of year</b>	<u>3,412</u>	<u>518</u>

The notes on pages 10 to 19 form part of these financial statements.

**Manchester Beth Din Ltd**

**Company Limited by Guarantee**

**Notes to the Financial Statements**

**Year ended 31 December 2022**

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**1. General information**

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is Jewish Community Centre, Bury Old Road, Manchester, M7 4QY.

**2. Statement of compliance**

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

**3. Accounting policies**

**Basis of preparation**

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

**Going concern**

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

**Judgements and key sources of estimation uncertainty**

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

**Fund accounting**

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

# Manchester Beth Din Ltd

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

Year ended 31 December 2022

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#### 3. Accounting policies *(continued)*

##### Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

##### Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.



# Manchester Beth Din Ltd

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

Year ended 31 December 2022

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#### 3. Accounting policies *(continued)*

##### Impairment of fixed assets *(continued)*

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

##### Provisions

Provisions are recognised when the entity has an obligation at the reporting date as a result of a past event, it is probable that the entity will be required to transfer economic benefits in settlement and the amount of the obligation can be estimated reliably. Provisions are recognised as a liability in the statement of financial position and the amount of the provision as an expense.

Provisions are initially measured at the best estimate of the amount required to settle the obligation at the reporting date and subsequently reviewed at each reporting date and adjusted to reflect the current best estimate of the amount that would be required to settle the obligation. Any adjustments to the amounts previously recognised are recognised in income or expenditure unless the provision was originally recognised as part of the cost of an asset. When a provision is measured at the present value of the amount expected to be required to settle the obligation, the unwinding of the discount is recognised as a finance cost in the statement of financial activities in the period it arises, and is allocated to the appropriate expenditure heading.

##### Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

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 cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

# Manchester Beth Din Ltd

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

Year ended 31 December 2022

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#### 3. Accounting policies *(continued)*

##### Financial instruments *(continued)*

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

##### Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

#### 4. Limited by guarantee

The Company is limited by guarantee and does not have share capital. In the event of winding up, the members are liable to an amount not exceeding £10.

#### 5. Donations and legacies

	Unrestricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Total Funds 2021 £
<b>Donations</b>				
Donations receivable	<u>232,045</u>	<u>232,045</u>	<u>107,098</u>	<u>107,098</u>



**Manchester Beth Din Ltd**  
**Company Limited by Guarantee**

**Notes to the Financial Statements** *(continued)*

**Year ended 31 December 2022**

**6. Charitable activities**

	Unrestricted Funds £	<b>Total Funds 2022 £</b>	Unrestricted Funds £	Total Funds 2021 £
Supervision fees - Functions	4,236	4,236	800	800
Supervision fees - Milk	120,721	120,721	121,435	121,435
Inspection fees	9,810	9,810	4,164	4,164
Beth Din income	24,062	24,062	49,730	49,730
Licence and management fees	—	—	200,526	200,526
Burial board	10,000	10,000	9,120	9,120
Supervision fees - Bakeries	10,495	10,495	11,878	11,878
Supervision fees - Shechita	4,261	4,261	2,875	2,875
Supervision fees - Caterers	29,542	29,542	24,480	24,480
	<u>213,127</u>	<u>213,127</u>	<u>425,008</u>	<u>425,008</u>

**7. Expenditure on charitable activities by fund type**

	Unrestricted Funds £	<b>Total Funds 2022 £</b>	Unrestricted Funds £	Total Funds 2021 £
Management of the Beth Din	241,249	241,249	242,516	242,516
Support costs	162,712	162,712	173,931	173,931
	<u>403,961</u>	<u>403,961</u>	<u>416,447</u>	<u>416,447</u>

**8. Expenditure on charitable activities by activity type**

	Activities undertaken directly £	Support costs £	<b>Total funds 2022 £</b>	Total fund 2021 £
Management of the Beth Din	241,249	161,711	402,960	409,667
Governance costs	—	1,001	1,001	6,780
	<u>241,249</u>	<u>162,712</u>	<u>403,961</u>	<u>416,447</u>

**Manchester Beth Din Ltd**  
**Company Limited by Guarantee**

**Notes to the Financial Statements** *(continued)*

**Year ended 31 December 2022**

**9. Analysis of support costs**

	Analysis of support costs £	<b>Total 2022</b> £	Total 2021 £
Staff costs	73,004	73,004	69,875
Premises	44,167	44,167	47,284
General office	27,226	27,226	21,850
Finance costs	152	152	261
Governance costs	1,000	1,000	6,780
Support costs - Depreciation	7,581	7,581	7,581
Support costs - Legal and professional fees	7,227	7,227	8,263
Support costs - Sundry	1,555	1,555	6,988
Support costs - Advertising	800	800	5,049
	<u>162,712</u>	<u>162,712</u>	<u>173,931</u>

**10. Net income**

Net income is stated after charging/(crediting):

	<b>2022</b> £	2021 £
Depreciation of tangible fixed assets	<u>7,581</u>	<u>7,581</u>

**11. Independent examination fees**

	<b>2022</b> £	2021 £
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>1,000</u>	<u>1,000</u>

**12. Staff costs**

The average head count of employees during the year was 8 (2021: 13). The average number of full-time equivalent employees during the year is analysed as follows:

	<b>2022</b> No.	2021 No.
Number of staff - charitable	6	11
Number of staff - administrative	<u>2</u>	<u>2</u>
	<u>8</u>	<u>13</u>

No employee received employee benefits of more than £60,000 during the year (2021: Nil).

**13. Trustee remuneration and expenses**

No remuneration or other benefits from employment with the Charity or a related entity were received by the trustees.

# Manchester Beth Din Ltd

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 December 2022

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#### 14. Intangible assets

	Patents, trademarks and licences £
<b>Cost</b>	
At 1 January 2022 and 31 December 2022	<u>1,860</u>
<b>Amortisation</b>	
At 1 January 2022 and 31 December 2022	<u>—</u>
<b>Carrying amount</b>	
At 31 December 2022	<u>1,860</u>
At 31 December 2021	<u>1,860</u>

#### 15. Tangible fixed assets

	£
<b>Cost</b>	
At 1 January 2022 and 31 December 2022	<u>75,811</u>
<b>Depreciation</b>	
At 1 January 2022	57,171
Charge for the year	<u>7,581</u>
<b>At 31 December 2022</b>	<u>64,752</u>
<b>Carrying amount</b>	
At 31 December 2022	<u>11,059</u>
At 31 December 2021	<u>18,640</u>

#### 16. Debtors

	2022 £	2021 £
Trade debtors	89,352	54,333
Other debtors	<u>779,985</u>	<u>771,289</u>
	<u>869,337</u>	<u>825,622</u>

**Manchester Beth Din Ltd**  
**Company Limited by Guarantee**

**Notes to the Financial Statements** *(continued)*

**Year ended 31 December 2022**

**17. Creditors: amounts falling due within one year**

	<b>2022</b>	2021
	<b>£</b>	£
Trade creditors	241	18,111
Accruals and deferred income	3,900	5,600
Social security and other taxes	58,310	41,850
Other creditors	3,574	2,647
	<u>66,025</u>	<u>68,208</u>

**18. Provisions**

	<b>£</b>
At 1 January 2022 and 31 December 2022	<u>435,474</u>

**19. Pensions and other post retirement benefits**

**Defined contribution plans**

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £2,572 (2021: £516).

**20. Analysis of charitable funds**

**Unrestricted funds**

	At 1 January 2022	Income	Expenditure	At 31 December 2022
	£	£	£	£
General funds	<u>342,958</u>	<u>445,172</u>	<u>(403,961)</u>	<u>384,169</u>

  

	At 1 January 2021	Income	Expenditure	At 31 December 2021
	£	£	£	£
General funds	<u>227,299</u>	<u>532,106</u>	<u>(416,447)</u>	<u>342,958</u>

**Manchester Beth Din Ltd**  
**Company Limited by Guarantee**

**Notes to the Financial Statements** *(continued)*

**Year ended 31 December 2022**

**21. Analysis of net assets between funds**

	Unrestricted Funds £	Total Funds 2022 £
Intangible assets	1,860	1,860
Tangible fixed assets	11,058	11,058
Current assets	437,275	437,275
Creditors less than 1 year	(66,024)	(66,024)
<b>Net assets</b>	<b>384,169</b>	<b>384,169</b>

  

	Unrestricted Funds £	Total Funds 2021 £
Intangible assets	1,860	1,860
Tangible fixed assets	18,640	18,640
Current assets	390,666	390,666
Creditors less than 1 year	(68,208)	(68,208)
<b>Net assets</b>	<b>342,958</b>	<b>342,958</b>

**22. Analysis of changes in net debt**

	At 1 Jan 2022 £	Cash flows £	At 31 Dec 2022 £
Cash at bank and in hand	518	2,894	3,412

**23. Related parties**

MBD Kosher Certification Services Limited and MBD Shechita Services Limited are deemed to be related parties as they have common directors.

At the year end an amount of £543,025 was owed to the Charity by MBD Kosher Certification Services Ltd. A provision for impairment of £285,966 against this loan is shown in the accounts.

At the year end MBD Shechita Services Ltd owed the Charity an amount of £14,072. However, MBD Shechita Services Ltd went into liquidation in October 2022 and this amount is unlikely to be recovered.

