

# J & J CHARITABLE TRUST LIMITED

England & Wales · Charity number 1142546

## Details

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Status	Registered
Legal form	Charitable company
Company number	<a href="#">07668486</a>
Registered	2011-06-23
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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Address	163 Alexandra Road Gateshead NE8 1RB
Phone	01914215518

## Activities

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**Objects:** THE ADVANCEMENT OF THE ORTHODOX JEWISH FAITH

**Activities:** Advancement of Jewish religious education.

## Classification

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- **How:** Makes Grants To Individuals, Makes Grants To Organisations
- **What:** Education/training, The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** People Of A Particular Ethnic Or Racial Origin

## Geography

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- Gateshead
- Manchester City
- Throughout London

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£126,931	£208,530	-	-
2023-12-31	£158,085	£160,418	-	-
2022-12-31	£146,974	£173,458	-	-
2021-12-31	£174,743	£174,632	-	-
2020-12-31	£113,505	£141,382	-	-

## Trustees

Name	Role	Appointed
Brocha Schleider		2016-11-27
Gavriel Schauder		2016-11-27
JOSEPH SCHLEIDER		2011-04-10
Jeremy Bernstein		2016-11-27

**J & J CHARITABLE TRUST LIMITED**

England & Wales - Charity number 1142546

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# Accounts

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COMPANY REGISTRATION NUMBER: 07668486  
CHARITY REGISTRATION NUMBER: 1142546

**J & J CHARITABLE TRUST LIMITED**  
**Company Limited by Guarantee**  
**Unaudited Financial Statements**  
**31 December 2024**

**WHITESIDE AND DAVIES LTD**  
Chartered Certified Accountants  
158 Cromwell Road  
Salford  
M6 6DE

# J & J CHARITABLE TRUST LIMITED

Company Limited by Guarantee

Financial Statements

Year ended 31 December 2024

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# J & J CHARITABLE TRUST LIMITED

## Company Limited by Guarantee

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

#### Year ended 31 December 2024

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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 2024.

#### Reference and administrative details

<b>Registered charity name</b>	J & J CHARITABLE TRUST LIMITED
<b>Charity registration number</b>	1142546
<b>Company registration number</b>	07668486
<b>Principal office and registered office</b>	163 Alexandra Road Gateshead Tyne And Wear NE8 1RB

#### The trustees

Mrs B Schleider  
Mr G Schauder  
Mr J Bernstein  
Mr J Schleider

<b>Independent examiner</b>	D Pollak 158 Cromwell Road Salford M6 6DE
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#### Structure, governance and management

The charity is constituted as a company limited by guarantee and was incorporated on 14 June 2011. It was registered as a charity on 23 June 2011. It is therefore governed by a Memorandum and Articles of Association. The trustees/director who served the charity during the period were as follows: Mr J Schleider, Mr J Bernstein, Mrs B Schleider & Mr G Schauder. There is no executive officer nor any other staff employed in the charity. The day to day affairs are undertaken by trustees. All major decisions are taken collectively by the trustees and all the trustees give their time freely. Recruitment and appointment of new trustees is in line with the memorandum and articles of association and with the consent of the trustees. The criteria set for the suitable candidate would be someone who is sensitive to the needs and demands of the organisation.

#### Objectives and activities

The objects of the charity are:

- 1) To provide funding to relieve poverty of individuals and families who are unable to sustain themselves. This includes the provision of daily requirements such as food, clothing, social and health care and medical care. To provide the funding either directly to those in need or to organisations who provide the support.
  - 2) the promotion and advancement of educational and religious institutions throughout the world that accord to the beliefs and values of the Orthodox Jewish faith by providing funds to support the institutions, educational programmes and research. The programmes are intended to cover all ages from nursery ages to adults.
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# J & J CHARITABLE TRUST LIMITED

## Company Limited by Guarantee

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

#### Year ended 31 December 2024

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The charity has established its grant making policy to achieve its objects for the public benefit. The charity invites applications for funding through contacting the trustees who will consider applications that the trustees feel are appropriate for the charity's objects as described below. The trustees consider the objectives meet the public benefit test.

#### **Strategic report**

The following sections for achievements and performance and financial review form the strategic report of the charity.

#### **Achievements and performance**

The charity received £119,076 (2023: £146,269) in donations during the year and £6,333 (2023: £11,816) investment income. The charity continued distribution of its charitable funds in accordance with its objectives. This year the charity concentrated on the relief of poverty and education. The trustees expect to continue to make charitable grants in the ensuing year. The charity has low support and governance costs and there were no material fundraising costs during the year. There was an overall net deficit in resources during the year amounting to £73,725 (2023: Deficit of £2,333).

#### **Financial review**

The trustees consider the net rental yield of 3.8% to be reasonable given the current rental market. Overheads remained low. As mentioned above the trustees intend to continue to make charitable grants in accordance with its objectives. The trustees have strived to generate income and establish sufficient reserves to enable it to continue the distribution of funds.

#### **Reserves Policy**

The Unrestricted Fund represents the unrestricted funds arising from past operating results. It is the policy of the charity to maintain its unrestricted funds at a level to cover six months overheads and to have sufficient funds to generally distribute funds in accordance with the wishes of the donors. The Trustees are satisfied that the balance of the fund is an acceptable level of reserves given the nature of revenue receipts against grants payable.

The trustees' annual report and the strategic report were approved on 28 October 2025 and signed on behalf of the board of trustees by:

Mr J Schleider  
Trustee

# J & J CHARITABLE TRUST LIMITED

## Company Limited by Guarantee

### Independent Examiner's Report to the Trustees of J & J CHARITABLE TRUST LIMITED

Year ended 31 December 2024

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I report to the trustees on my examination of the financial statements of J & J CHARITABLE TRUST LIMITED ('the charity') for the year ended 31 December 2024.

#### 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

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).

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.

D Pollak  
Independent Examiner

158 Cromwell Road  
Salford  
M6 6DE

# J & J CHARITABLE TRUST LIMITED

## Company Limited by Guarantee

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

Year ended 31 December 2024

		2024		2023
		Unrestricted	Total funds	Total funds
	Note	funds		
		£	£	£
<b>Income and endowments</b>				
Donations and legacies	5	119,076	119,076	146,269
Investment income	6	6,333	6,333	11,816
Other income	7	1,522	1,522	–
<b>Total income</b>		<u>126,931</u>	<u>126,931</u>	<u>158,085</u>
<b>Expenditure</b>				
Expenditure on charitable activities	8,9	<u>200,656</u>	<u>200,656</u>	<u>160,418</u>
<b>Total expenditure</b>		<u>200,656</u>	<u>200,656</u>	<u>160,418</u>
<b>Net expenditure</b>		<u>(73,725)</u>	<u>(73,725)</u>	<u>(2,333)</u>
<b>Other recognised gains and losses</b>				
Losses from revaluation of fixed assets		<u>(7,874)</u>	<u>(7,874)</u>	<u>–</u>
<b>Net movement in funds</b>		<u>(81,599)</u>	<u>(81,599)</u>	<u>(2,333)</u>
<b>Reconciliation of funds</b>				
Total funds brought forward		<u>195,752</u>	<u>195,752</u>	<u>198,085</u>
<b>Total funds carried forward</b>		<u>114,153</u>	<u>114,153</u>	<u>195,752</u>

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 6 to 13 form part of these financial statements.

# J & J CHARITABLE TRUST LIMITED

## Company Limited by Guarantee

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

31 December 2024

	Note	2024 £	2023 £
<b>Fixed assets</b>			
Tangible fixed assets	14	166,601	231,041
<b>Current assets</b>			
Debtors	15	–	27,305
Cash at bank and in hand		1,998	7,255
		<u>1,998</u>	<u>34,560</u>
<b>Creditors: amounts falling due within one year</b>	16	<u>34,134</u>	<u>36,551</u>
<b>Net current liabilities</b>		<u>32,136</u>	<u>1,991</u>
<b>Total assets less current liabilities</b>		134,465	229,050
<b>Creditors: amounts falling due after more than one year</b>	17	<u>20,312</u>	<u>33,298</u>
<b>Net assets</b>		<u>114,153</u>	<u>195,752</u>
<b>Funds of the charity</b>			
Unrestricted funds:			
Revaluation reserve		4,154	12,028
Other unrestricted income funds		109,999	183,724
<b>Total unrestricted funds</b>		<u>114,153</u>	<u>195,752</u>
<b>Total charity funds</b>	18	<u>114,153</u>	<u>195,752</u>

For the year ending 31 December 2024 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.

These financial statements were approved by the board of trustees and authorised for issue on 28 October 2025, and are signed on behalf of the board by:

Mr J Schleider  
Trustee

The notes on pages 6 to 13 form part of these financial statements.

# J & J CHARITABLE TRUST LIMITED

## Company Limited by Guarantee

### Notes to the Financial Statements

Year ended 31 December 2024

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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 163 Alexandra Road, Gateshead, Tyne And Wear, NE8 1RB.

#### 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.

# J & J CHARITABLE TRUST LIMITED

## Company Limited by Guarantee

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

#### Year ended 31 December 2024

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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.

##### Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

# J & J CHARITABLE TRUST LIMITED

## Company Limited by Guarantee

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

#### Year ended 31 December 2024

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

##### **Tangible assets *(continued)***

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

##### **Impairment of fixed assets**

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

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.

##### **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.

# J & J CHARITABLE TRUST LIMITED

## Company Limited by Guarantee

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

#### Year ended 31 December 2024

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

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

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.

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.

#### 4. Limited by guarantee

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £10.

#### 5. Donations and legacies

	Unrestricted Funds £	<b>Total Funds 2024 £</b>	Unrestricted Funds £	Total Funds 2023 £
<b>Donations</b>				
Donations	119,076	119,076	146,269	146,269

#### 6. Investment income

	Unrestricted Funds £	<b>Total Funds 2024 £</b>	Unrestricted Funds £	Total Funds 2023 £
Income from investment properties	6,333	6,333	11,816	11,816

#### 7. Other income

	Unrestricted Funds £	<b>Total Funds 2024 £</b>	Unrestricted Funds £	Total Funds 2023 £
Gain on disposal of fixed assets	1,522	1,522	—	—

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# J & J CHARITABLE TRUST LIMITED

## Company Limited by Guarantee

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

#### Year ended 31 December 2024

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#### 8. Expenditure on charitable activities by fund type

	Unrestricted Funds £	<b>Total Funds 2024 £</b>	Unrestricted Funds £	Total Funds 2023 £
Charitable activities	183,636	183,636	146,691	146,691
Support costs	17,020	17,020	13,727	13,727
	<u>200,656</u>	<u>200,656</u>	<u>160,418</u>	<u>160,418</u>

#### 9. Expenditure on charitable activities by activity type

	Grant funding of activities £	Support costs £	<b>Total funds 2024 £</b>	Total fund 2023 £
Charitable activities	<u>183,636</u>	<u>17,020</u>	<u>200,656</u>	<u>160,418</u>

#### 10. Analysis of support costs

	Analysis of support costs £	<b>Total 2024 £</b>	Total 2023 £
Premises	3,436	3,436	2,675
General office	2,660	2,660	9,426
Finance costs	3,066	3,066	1,626
	<u>9,162</u>	<u>9,162</u>	<u>13,727</u>

# J & J CHARITABLE TRUST LIMITED

## Company Limited by Guarantee

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

#### Year ended 31 December 2024

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#### 11. Analysis of grants

	2024 £	2023 £
<b>Grants to institutions</b>		
Areivim	6,232	–
Lchu Vonim	6,805	–
Ateres	10,500	1,500
Bederech Kovod	–	5,500
Beth Midrash Lemor	–	2,500
Manchester Hachnosas Kalloh	7,000	–
Centre For Torah Vchesed	–	10,000
Dunmos Charitable Trust	–	2,000
Gateshead Kollel	–	3,000
Gladstone Charitable Trust	–	3,100
Golders Green Beth Hamedrash - YSGG	–	5,000
Hopstein	–	5,650
Joseph Schleider	–	4,400
Nesivos Hatorah	–	2,000
Sunderland Kollel	12,835	3,300
T & S Trust Fund	21,250	16,550
The BSD Charitable Trust	–	10,000
The Gateshead Kehilla	9,150	–
Yoshor Trust	8,057	–
YAMF	14,891	7,600
Yeshiva Letzirim	–	3,800
Less than £6,000	55,786	59,741
	<u>152,506</u>	<u>145,641</u>
<b>Grants to individuals</b>		
Grants to individuals type 1	31,130	1,050
Total grants	<u>183,636</u>	<u>146,691</u>

#### 12. Staff costs

The average head count of employees during the year was Nil (2023: Nil).

No employee received employee benefits of more than £60,000 during the year (2023: 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.

# J & J CHARITABLE TRUST LIMITED

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

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## 14. Tangible fixed assets

	Freehold property £
<b>Cost</b>	
At 1 January 2024	231,041
Disposals	(64,440)
<b>At 31 December 2024</b>	<u>166,601</u>
<b>Depreciation</b>	
At 1 January 2024 and 31 December 2024	–
<b>Carrying amount</b>	
At 31 December 2024	<u>166,601</u>
At 31 December 2023	<u>231,041</u>

## 15. Debtors

	2024 £	2023 £
Other debtors	–	<u>27,305</u>

## 16. Creditors: amounts falling due within one year

	2024 £	2023 £
Accruals and deferred income	500	500
Other creditors	33,634	36,051
	<u>34,134</u>	<u>36,551</u>

## 17. Creditors: amounts falling due after more than one year

	2024 £	2023 £
Other creditors	<u>20,312</u>	<u>33,298</u>

# J & J CHARITABLE TRUST LIMITED

## Company Limited by Guarantee

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

#### Year ended 31 December 2024

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#### 18. Analysis of charitable funds

##### Unrestricted funds

	At 1 January 24 £	Income £	Expenditure £	Gains and losses £	At 31 December 2024 £
General funds	183,724	126,931	(200,656)	–	109,999
Revaluation reserve	12,028	–	–	(7,874)	4,154
	<u>195,752</u>	<u>126,931</u>	<u>(200,656)</u>	<u>(7,874)</u>	<u>114,153</u>

	At 1 January 23 £	Income £	Expenditure £	Gains and losses £	At 31 December 23 £
General funds	186,057	158,085	(160,418)	–	183,724
Revaluation reserve	12,028	–	–	–	12,028
	<u>198,085</u>	<u>158,085</u>	<u>(160,418)</u>	<u>–</u>	<u>195,752</u>

#### 19. Analysis of net assets between funds

	Unrestricted Funds £	Total Funds 2024 £
Tangible fixed assets	166,601	166,601
Current assets	1,998	1,998
Creditors less than 1 year	(34,134)	(34,134)
Creditors greater than 1 year	<u>(20,312)</u>	<u>(20,312)</u>
<b>Net assets</b>	<u>114,153</u>	<u>114,153</u>

	Unrestricted Funds £	Total Funds 2023 £
Tangible fixed assets	231,041	231,041
Current assets	34,560	34,560
Creditors less than 1 year	(36,551)	(36,551)
Creditors greater than 1 year	<u>(33,298)</u>	<u>(33,298)</u>
<b>Net assets</b>	<u>195,752</u>	<u>195,752</u>

#### 20. Related parties

During the year, the charity paid £7,910 to companies in which a trustee is also a director, for the provision of services. These transactions were made on normal commercial terms, and the trustee took no part in any decision relating to them. The payments were authorised in accordance with section 185 of the Charities Act 2011 and disclosed in line with the Charities SORP (FRS 102). No other trustee received any remuneration or benefit from the charity during the year.

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**J & J CHARITABLE TRUST LIMITED**

England & Wales - Charity number 1142546

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# Accounts

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COMPANY REGISTRATION NUMBER: 07668486  
CHARITY REGISTRATION NUMBER: 1142546

**J & J CHARITABLE TRUST LIMITED**  
**Company Limited by Guarantee**  
**Unaudited Financial Statements**  
**31 December 2023**

**WHITESIDE AND DAVIES LTD**  
Chartered Certified Accountants  
158 Cromwell Road  
Salford  
M6 6DE

# **J & J CHARITABLE TRUST LIMITED**

**Company Limited by Guarantee**

**Financial Statements**

**Year ended 31 December 2023**

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# J & J CHARITABLE TRUST LIMITED

## Company Limited by Guarantee

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

Year ended 31 December 2023

---

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 2023.

#### Reference and administrative details

<b>Registered charity name</b>	J & J CHARITABLE TRUST LIMITED
<b>Charity registration number</b>	1142546
<b>Company registration number</b>	07668486
<b>Principal office and registered office</b>	163 Alexandra Road Gateshead Tyne And Wear NE8 1RB

#### The trustees

Mrs B Schleider  
Mr G Schauder  
Mr J Bernstein  
Mr J Schleider

<b>Independent examiner</b>	D Pollak 158 Cromwell Road Salford M6 6DE
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#### Structure, governance and management

The charity is constituted as a company limited by guarantee and was incorporated on 14 June 2011. It was registered as a charity on 23 June 2011. It is therefore governed by a Memorandum and Articles of Association.

The trustees/directors who served the charity during the period were as follows: Mr J Schleider, Mr J Bernstein, Mrs B Schleider & Mr G Schauder. There is no executive officer nor any other staff employed in the charity. The day-to-day affairs are undertaken by trustees. All major decisions are taken collectively by the trustees and all the trustees give their time freely.

Recruitment and appointment of new trustees is in line with the memorandum and articles of association and with the consent of the trustees. The criteria set for the suitable candidate would be someone who is sensitive to the needs and demands of the organisation.

# J & J CHARITABLE TRUST LIMITED

## Company Limited by Guarantee

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

#### Year ended 31 December 2023

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#### Objectives and activities

The objects of the charity are:

- 1) To provide funding to relieve poverty of individuals and families who are unable to sustain themselves. This includes the provision of daily requirements such as food, clothing, social and health care and medical care. To provide the funding either directly to those in need or to organisations who provide the support.
- 2) The charity has established its grant making policy to achieve its objects for the public benefit. The charity invites applications for funding through contacting the trustees who will consider applications that the trustees feel are appropriate for the charity's objects as described below. The trustees consider the objectives meet the public benefit test.

#### Strategic report

The following sections for achievements and performance and financial review form the strategic report of the charity.

#### Achievements and performance

The charity received £146,269 (2022: £136,085) in donations during the year and £11,816 (2022: £10,889) investment income. The charity continued distribution of its charitable funds in accordance with its objectives. This year the charity concentrated on the relief of poverty and education. The trustees expect to continue to make charitable grants in the ensuing year. The charity has low support and governance costs and there were no material fundraising costs during the year. There was an overall net deficit in resources during the year amounting to £2, 333 (2022: Deficit of £26,484).

#### Financial review

The trustees consider the net rental yield of 3.4% to be reasonable given the current rental market. Overheads remained low. As mentioned above the trustees intend to continue to make charitable grants in accordance with its objectives. The trustees have strived to generate income and establish sufficient reserves to enable it to continue the distribution of funds.

#### Reserves Policy

The Unrestricted Fund represents the unrestricted funds arising from past operating results. It is the policy of the charity to maintain its unrestricted funds at a level to cover six months overheads and to have sufficient funds to generally distribute funds in accordance with the wishes of the donors. The Trustees are satisfied that the balance of the fund is an acceptable level of reserves given the nature of revenue receipts against grants payable.

The trustees' annual report and the strategic report were approved on 30 October 2024 and signed on behalf of the board of trustees by:

Mr J Schleider  
Trustee

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# J & J CHARITABLE TRUST LIMITED

## Company Limited by Guarantee

### Independent Examiner's Report to the Trustees of J & J CHARITABLE TRUST LIMITED

Year ended 31 December 2023

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I report to the trustees on my examination of the financial statements of J & J CHARITABLE TRUST LIMITED ('the charity') for the year ended 31 December 2023.

#### 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

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).

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.

D Pollak  
Independent Examiner

158 Cromwell Road  
Salford  
M6 6DE

# J & J CHARITABLE TRUST LIMITED

## Company Limited by Guarantee

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

Year ended 31 December 2023

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		2023		2022
	Note	Unrestricted funds £	Total funds £	Total funds £
<b>Income and endowments</b>				
Donations and legacies	5	146,269	146,269	136,085
Investment income	6	11,816	11,816	10,889
<b>Total income</b>		<u>158,085</u>	<u>158,085</u>	<u>146,974</u>
<b>Expenditure</b>				
Expenditure on charitable activities	7,8	160,418	160,418	173,458
<b>Total expenditure</b>		<u>160,418</u>	<u>160,418</u>	<u>173,458</u>
<b>Net expenditure and net movement in funds</b>		<u>(2,333)</u>	<u>(2,333)</u>	<u>(26,484)</u>
<b>Reconciliation of funds</b>				
Total funds brought forward		198,085	198,085	224,569
<b>Total funds carried forward</b>		<u>195,752</u>	<u>195,752</u>	<u>198,085</u>

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

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The notes on pages 6 to 13 form part of these financial statements.

# J & J CHARITABLE TRUST LIMITED

## Company Limited by Guarantee

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

31 December 2023

	Note	2023 £	2022 £
<b>Fixed assets</b>			
Tangible fixed assets	13	231,041	240,166
<b>Current assets</b>			
Debtors	14	27,305	25,040
Cash at bank and in hand		7,255	7,989
		<u>34,560</u>	<u>33,029</u>
<b>Creditors: amounts falling due within one year</b>	15	<u>36,551</u>	<u>37,304</u>
<b>Net current liabilities</b>		<u>1,991</u>	<u>4,275</u>
<b>Total assets less current liabilities</b>		229,050	235,891
<b>Creditors: amounts falling due after more than one year</b>	16	<u>33,298</u>	<u>37,806</u>
<b>Net assets</b>		<u>195,752</u>	<u>198,085</u>
<b>Funds of the charity</b>			
Unrestricted funds:			
Revaluation reserve		12,028	12,028
Other unrestricted income funds		183,724	186,057
<b>Total unrestricted funds</b>		<u>195,752</u>	<u>198,085</u>
<b>Total charity funds</b>	17	<u>195,752</u>	<u>198,085</u>

For the year ending 31 December 2023 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.

These financial statements were approved by the board of trustees and authorised for issue on 30 October 2024, and are signed on behalf of the board by:

Mr J Schleider  
Trustee

The notes on pages 6 to 13 form part of these financial statements.

# J & J CHARITABLE TRUST LIMITED

## Company Limited by Guarantee

### Notes to the Financial Statements

Year ended 31 December 2023

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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 163 Alexandra Road, Gateshead, Tyne And Wear, NE8 1RB.

#### 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.

# J & J CHARITABLE TRUST LIMITED

## Company Limited by Guarantee

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

#### Year ended 31 December 2023

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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.

##### Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

# J & J CHARITABLE TRUST LIMITED

## Company Limited by Guarantee

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

#### Year ended 31 December 2023

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

##### Tangible assets *(continued)*

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

##### Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

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.

##### 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.

# J & J CHARITABLE TRUST LIMITED

## Company Limited by Guarantee

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

#### Year ended 31 December 2023

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

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

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.

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.

#### 4. Limited by guarantee

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £10.

#### 5. Donations and legacies

	Unrestricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Total Funds 2022 £
<b>Donations</b>				
Donations	146,269	146,269	136,085	136,085

#### 6. Investment income

	Unrestricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Total Funds 2022 £
Income from investment properties	11,816	11,816	10,889	10,889

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

	Unrestricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Total Funds 2022 £
Charitable activities	146,691	146,691	134,847	134,847
Support costs	13,727	13,727	38,611	38,611
	<u>160,418</u>	<u>160,418</u>	<u>173,458</u>	<u>173,458</u>

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# J & J CHARITABLE TRUST LIMITED

## Company Limited by Guarantee

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

#### Year ended 31 December 2023

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

	Grant funding of activities £	Support costs £	<b>Total funds 2023 £</b>	Total fund 2022 £
Charitable activities	<u>146,691</u>	<u>13,727</u>	<u>160,418</u>	<u>173,458</u>

#### 9. Analysis of support costs

	Analysis of support costs £	<b>Total 2023 £</b>	Total 2022 £
Premises	2,675	2,675	37,353
Communications and IT	–	–	79
General office	9,426	9,426	851
Finance costs	1,626	1,626	328
	<u>13,727</u>	<u>13,727</u>	<u>38,611</u>

# J & J CHARITABLE TRUST LIMITED

## Company Limited by Guarantee

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

#### Year ended 31 December 2023

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#### 10. Analysis of grants

	2023 £	2022 £
<b>Grants to institutions</b>		
Achisomoch	–	2,300
Asser Bishvil	–	2,000
Ateres	1,500	2,000
Bederech Kovod	5,500	–
Beth Midrash Lemor	2,500	–
Bonei Olam	–	2,500
Centre For Torah Vchesed	10,000	–
Dunmos Charitable Trust	2,000	–
Gateshead Kollel	3,000	1,150
Gladstone Charitable Trust	3,100	–
Golders Green Beth Hamedrash - YSGG	5,000	–
Hopstein	5,650	–
Joseph Schleider	4,400	–
Menorah Primary School	–	6,000
Nesivos Hatorah	2,000	–
Sunderland Kollel	3,300	–
T & S Trust Fund	16,550	3,420
The BSD Charitable Trust	10,000	–
The Gateshead Kehilla	–	5,200
WST Charity	–	2,000
YAMF	7,600	9,500
Yeshiva Letzirim	3,800	1,800
Less than £2,000	59,741	96,668
	<u>145,641</u>	<u>134,538</u>
<b>Grants to individuals</b>		
Grants to individuals	1,050	–
Total grants	<u>146,691</u>	<u>134,538</u>

#### 11. Staff costs

The average head count of employees during the year was Nil (2022: Nil).

No employee received employee benefits of more than £60,000 during the year (2022: Nil).

#### 12. Trustee remuneration and expenses

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

# J & J CHARITABLE TRUST LIMITED

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 December 2023

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## 13. Tangible fixed assets

	<b>Freehold property £</b>
<b>Cost</b>	
At 1 January 2023	240,166
Disposals	<u>(9,125)</u>
<b>At 31 December 2023</b>	<u><u>231,041</u></u>
<b>Depreciation</b>	
At 1 January 2023 and 31 December 2023	<u>–</u>
<b>Carrying amount</b>	
At 31 December 2023	<u><u>231,041</u></u>
At 31 December 2022	<u><u>240,166</u></u>

## 14. Debtors

	<b>2023 £</b>	<b>2022 £</b>
Other debtors	<u>27,305</u>	<u>25,040</u>

## 15. Creditors: amounts falling due within one year

	<b>2023 £</b>	<b>2022 £</b>
Accruals and deferred income	500	500
Other creditors	<u>36,051</u>	<u>36,804</u>
	<u><u>36,551</u></u>	<u><u>37,304</u></u>

## 16. Creditors: amounts falling due after more than one year

	<b>2023 £</b>	<b>2022 £</b>
Other creditors	<u>33,298</u>	<u>37,806</u>

# J & J CHARITABLE TRUST LIMITED

## Company Limited by Guarantee

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

#### Year ended 31 December 2023

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#### 17. Analysis of charitable funds

##### Unrestricted funds

	At 1 January 23 £	Income £	Expenditure £	At 31 December 2023 £
General funds	186,057	158,085	(160,418)	183,724
Revaluation reserve	12,028	–	–	12,028
	<u>198,085</u>	<u>158,085</u>	<u>(160,418)</u>	<u>195,752</u>

	At 1 January 22 £	Income £	Expenditure £	At 31 December 2022 £
General funds	212,541	146,974	(173,458)	186,057
Revaluation reserve	12,028	–	–	12,028
	<u>224,569</u>	<u>146,974</u>	<u>(173,458)</u>	<u>198,085</u>

#### 18. Analysis of net assets between funds

	Unrestricted Funds £	Total Funds 2023 £
Tangible fixed assets	231,041	231,041
Current assets	34,560	34,560
Creditors less than 1 year	(36,551)	(36,551)
Creditors greater than 1 year	(33,298)	(33,298)
<b>Net assets</b>	<u>195,752</u>	<u>195,752</u>

	Unrestricted Funds £	Total Funds 2022 £
Tangible fixed assets	240,166	240,166
Current assets	33,030	33,030
Creditors less than 1 year	(37,304)	(37,304)
Creditors greater than 1 year	(37,806)	(37,806)
<b>Net assets</b>	<u>198,086</u>	<u>198,086</u>

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**J & J CHARITABLE TRUST LIMITED**

England & Wales - Charity number 1142546

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# Accounts

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Registered Company Number  
07668486

**Registered Charity Number**  
**1142546**

J & J CHARITABLE TRUST LIMITED

Report and Accounts

31 December 2022

**J & J CHARITABLE TRUST LIMITED**  
**Company Information**

**Directors and Trustees**

J Schleider director & trustee  
J Bernstein trustee  
Mrs B Schleider trustee  
G Schauder trustee

**Reporting Accountants**

Whiteside and Davies Ltd  
158 Cromwell Road  
Salford  
M6 6DE

**Registered office**

163 Alexandra Road  
Gateshead  
Tyne & Wear  
NE8 1RB

**Registered Company Number**

07668486

**Registered Charity Number**

1142546

## **J & J CHARITABLE TRUST LIMITED**

### **Report of the Trustees for the period ended 31 December 2022**

**Co. number 07668486**

The trustees who are also directors of the charity for the purpose of the Companies Act present their report and accounts for the year ended 31 December 2022. The trustees have adopted the Accounting policies as shown in note 1 to the accounts.

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

##### **The trustees**

The trustees/director who served the charity during the period were as follows:

J Schleider director & trustee

J Bernstein trustee

Mrs B Schleider trustee

G Schauder trustee

There is no executive officer nor any other staff employed in the charity. The day to day affairs are undertaken by trustees.

All major decisions are taken collectively by the trustees and all the trustees give their time freely.

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

The charity is constituted as a company limited by guarantee and was incorporated on 14 June 2011. It was registered as a charity on 23 June 2011.

It is therefore governed by a Memorandum and Articles of Association.

Recruitment and appointment of new trustees is in line with the memorandum and articles of association and with the consent of the trustees. The criteria set for the suitable candidate would be someone who is sensitive to the needs and demands of the organisation.

#### **Risk review**

The trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and the finances of the Trust, and are satisfied that systems are in place to manage its exposure to the major risks.

#### **Objectives and activities for the public benefit**

The objects of the charity are the relief of poverty amongst persons in need and hardship in the Jewish community, the advancement of education according to the beliefs and values of the Orthodox Jewish faith and the advancement of the Jewish Orthodox faith.

The charity has established its grant making policy to achieve its objects for the public benefit. The charity invites applications for funding through contacting the trustees who will consider applications that the trustees feel are appropriate for the charity's objects as described below.

The promotion and advancement of educational and religious institutions throughout the world by providing funds to support the institutions educational programmes and research. The programmes are intended to cover all ages from nursery ages to adults.

## **J & J CHARITABLE TRUST LIMITED**

### **Report of the Trustees for the period ended 31 December 2022**

To provide funding to relieve poverty of individuals and families who are unable to sustain themselves. This includes the provision of daily requirements such as food, clothing, social and health care and medical care.

To provide the funding either directly to those in need or to organisations who provide the support.

The trustees consider the objectives meet the public benefit test.

#### **Achievements and Performance**

The charity received £136,085 in donations during the year and £10,889 investment income.

The charity continued distribution of its charitable funds in accordance with its objectives. This year the charity concentrated on the relief of poverty and education.

The trustees expect to continue to make charitable grants in the ensuing year.

The charity has low support and governance costs.

There were no material fundraising costs during the year.

There was an overall net deficit in resources during the year amounting to £26,484 (2021: Surplus of £111).

#### **Financial review**

The trustees consider the net rental yield of 3.4% to be reasonable given the current rental market.

Overheads remained low.

As mentioned above the trustees intend to continue to make charitable grants in accordance with its objectives. The trustees have strived to generate income and establish sufficient reserves to enable it to continue the distribution of funds.

#### **Reserves policy**

The Unrestricted Fund represents the unrestricted funds arising from past operating results.

It is the policy of the charity to maintain its unrestricted funds at a level to cover six months overheads and to have sufficient funds to generally distribute funds in accordance with the wishes of the donors.

The Trustees are satisfied that the balance of the fund is an acceptable level of reserves given the nature of revenue receipts against grants payable.

**J & J CHARITABLE TRUST LIMITED**  
**Report of the Trustees for the period ended 31 December 2022**

**Plans for future periods**

The trustees plan to continue raising funds for projects in line with the trust deed and peruse those objectives and projects with all the resources available to the charity.

**Reporting Accountants**

A resolution to reappoint Whiteside and Davies Ltd as Independent Examiners will be put to the members at the Annual General Meeting.

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

**Approval**

This report was approved by the board of directors and trustees on 30th October 2023 and signed on its behalf by.

J Schleider director & trustee

## **J & J CHARITABLE TRUST LIMITED**

### **Independent examiner's report to the trustees of "J & J Charitable Trust"**

I report to the trustees on my examination of the financial statements of J & J Charitable Trust Limited ('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**

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).

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.

David Pollak  
Whiteside and Davies Ltd  
Chartered Certified Accountants and Registered Auditors  
158 Cromwell Road  
Salford  
M6 6DE

30 October 2023

**J & J CHARITABLE TRUST LIMITED**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**for the year ended 31 December 2022**

**STATEMENT OF FINANCIAL ACTIVITIES**

		<b>Total</b>	<b>Total</b>
	<b>Notes</b>	<b>2022</b>	<b>2021</b>
		<b>£</b>	<b>£</b>
<b>INCOMING RESOURCES</b>			
Donations		136,085	138,644
Rent received		10,889	8,000
Surplus on disposal of investment property		-	1,716
Other income and grants		-	26,383
Total income	1	146,974	174,743
<b>RESOURCES EXPENDED</b>			
<b>Direct charitable expenditure</b>			
Direct charitable expenditure		173,458	174,132
<b>Governance costs</b>			
Independent examiners fee	12	-	500
<b>Total expenditure</b>		173,458	174,632
<b>NET INCOME / DEFICIT FOR THE YEAR</b>	10	(26,484)	111
<b>Total funds:</b>			
Brought forward		212,542	212,431
Carried forward		186,058	212,542

**Continuing operations**

None of the company's activities were acquired or discontinued during the above two financial years.

The accompanying accounting policies and notes form an integral part of these accounts

**J & J CHARITABLE TRUST LIMITED**  
**Balance Sheet**  
**as at 31 December 2022**

	Notes	2022 £	2021 £
<b>Fixed assets</b>			
Tangible assets	4	240,166	233,879
<b>Current assets</b>			
Debtors	5	25,040	27,875
Cash at bank and in hand		7,990	10,265
		<u>33,030</u>	<u>38,140</u>
<b>Creditors: amounts falling due within one year</b>	6	(37,304)	(4,000)
<b>Net current (liabilities)/assets</b>		<u>(4,274)</u>	<u>34,140</u>
<b>Total assets less current liabilities</b>		<u>235,892</u>	<u>268,019</u>
<b>Creditors: amounts falling due after more than one year</b>	7	(37,806)	(43,449)
<b>Net assets</b>		<u>198,086</u>	<u>224,570</u>
<b>Funds</b>			
Revaluation reserve	9	12,028	12,028
Unrestricted funds	10	186,058	212,542
<b>Net assets</b>		<u>198,086</u>	<u>224,570</u>

The directors are satisfied that the company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit in accordance with section 476 of the Act.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The accounts have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies subject to the small companies regime.

J Schleider director & trustee  
 Director  
 Approved by the board on 30 October 2023

**J & J CHARITABLE TRUST LIMITED**  
**Notes to the Accounts**  
**for the year ended 31 December 2022**

**1 Accounting policies**

***Basis of preparation***

The accounts have been prepared in accordance 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). The charity is a Public Benefit Entity as defined by FRS 102.

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

***Incoming Resources***

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy.

***Resources Expended***

All expenditure other than that capitalised has been reflected in the Statement of Financial Activities on an accruals basis.

Charitable expenditure includes those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Management and administration costs include costs incurred with the management of the charity and its assets.

<b>2 Benefits</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Number of directors to whom benefits accrued under money purchase pension schemes	1	1
<b>3 Interest payable</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Interest payable	328	1,412

**J & J CHARITABLE TRUST LIMITED**  
**Notes to the Accounts**  
**for the year ended 31 December 2022**

**4 Tangible fixed assets**

	<b>Land and buildings £</b>
<b>Cost</b>	
At 1 January 2022	233,879
Additions	6,287
At 31 December 2022	<u>240,166</u>
<b>Amortisation</b>	
At 31 December 2022	<u>-</u>
<b>Net book value</b>	
At 31 December 2022	<u>240,166</u>
At 31 December 2021	<u>233,879</u>

The investment properties have been valued by the directors at open market value at the balance sheet date. The historical cost of the properties is £230,884.

<b>5 Debtors</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Other debtors	<u>25,040</u>	<u>27,875</u>
<b>6 Creditors: amounts falling due within one year</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Other creditors	<u>37,304</u>	<u>4,000</u>

**J & J CHARITABLE TRUST LIMITED**  
**Notes to the Accounts**  
**for the year ended 31 December 2022**

<b>7 Creditors: amounts falling due after one year</b>	<b>2022</b>	<b>2021</b>
	£	£
Bank loans	<u>37,806</u>	<u>43,449</u>
<b>8 Loans</b>	<b>2022</b>	<b>2021</b>
	£	£
Creditors include:		
Secured bank loans	<u>37,806</u>	<u>43,449</u>
<b>9 Revaluation reserve</b>	<b>2022</b>	
	£	
At 1 January 2022	12,028	
At 31 December 2022	<u>12,028</u>	
<b>10 Reserves</b>	<b>2022</b>	
	£	
At 1 January 2022	212,542	
Surplus for the year	(26,484)	
At 31 December 2022	<u>186,058</u>	

All reserves represent unrestricted funds.

**J & J CHARITABLE TRUST LIMITED**  
**Notes to the Accounts**  
**for the year ended 31 December 2022**

**11 Costs of charitable activities**

	<b>2022</b>	<b>2021</b>
	£	£
<b>Direct charitable costs</b>		
Charitable donations	134,538	160,565
Support costs	38,611	10,271
Gifts	309	496
Projects	-	2,800
	<u>173,458</u>	<u>174,132</u>

	<b>2022</b>	<b>2021</b>
	£	£
<b>Support Costs</b>		
Telephone and fax	79	(163)
Stationery and printing	-	99
Motor expenses	132	841
Rent, rates and utilities	379	578
Interest payable	328	1,412
Insurance	2,952	4,132
Software	33	16
Repairs and maintenance	33,536	516
Management and letting fees	486	262
Advertising and PR	15	(188)
Other legal and professional	671	2,766
	<u>38,611</u>	<u>10,271</u>

	<b>2022</b>	<b>2021</b>
	£	£
<b>12 Governance costs</b>		
Independent examiners and other professional fees	<u>-</u>	<u>500</u>

**13 Trustees remuneration expenses**

No remuneration or benefits at all were paid to any Trustees during the year.

**J & J CHARITABLE TRUST LIMITED**  
**Notes to the Accounts**  
**for the year ended 31 December 2022**

**14 GRANT ANALYSIS**

ACHISOMOCH	2,300.00
ASSER BISHVIL	2,000.00
ATERES	2,000.00
BONEI OLAM	2,500.00
FREIDA COPE	1,500.00
FRIENDS OF MIR	1,050.00
GATESHEAD JEWISH LEARNING SOCIETY	1,000.00
GATESHEAD KOLLEL	1,150.00
GATESHEAD YESHIVA	1,500.00
GJLS	1,000.00
JEWISH TEACHERS TRAINING COLLEGE	1,500.00
LESS THAN £1K	87,117.50
MENORAH PRIMARY SCHOOL	6,000.00
REALMSTATES	1,000.00
T & S TRUST	3,420.00
THE GATESHEAD KEHILLA	5,200.00
WELL OF TORAH	1,000.00
WST CHARITY LTD	2,000.00
YAMF	9,500.00
YESHIVA LETZIRIM	1,800.00
<b>TOTAL</b>	<b><u>134,537.50</u></b>

**J & J CHARITABLE TRUST LIMITED**

England & Wales - Charity number 1142546

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# Accounts

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Registered number  
07668486

**Registered Charity Number**  
**1142546**

J & J CHARITABLE TRUST LIMITED

Report and Accounts

31 December 2021

**J & J CHARITABLE TRUST LIMITED**  
**Company Information**

**Directors and Trustees**

J Schleider director & trustee

J Bernstein trustee

Mrs B Schleider trustee

G Schauder trustee

**Reporting Accountants**

Accounts and Business Solutions Limited

158 Cromwell Road

Salford

Manchester

M6 6DE

**Registered office**

163 Alexandra Road

Gateshead

Tyne & Wear

NE8 1RB

**Registered number**

07668486

**Registered Charity Number**

1142546

## **J & J CHARITABLE TRUST LIMITED**

### **Report of the Trustees for the period ended 31 December 2021**

**Co. number 07668486**

The trustees who are also directors of the charity for the purpose of the Companies Act present their report and accounts for the year ended 31 December 2021. The trustees have adopted the Accounting policies as shown in note 1 to the accounts.

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

References and administrative details are shown in the schedule of trustees and professional advisers on page 1 of the accounts.

#### **The trustees**

The trustees/director who served the charity during the period were as follows:

J Schleider director & trustee

J Bernstein trustee

Mrs B Schleider trustee

G Schauder trustee

There is no executive officer nor any other staff employed in the charity. The day to day affairs are undertaken by trustees.

All major decisions are taken collectively by the trustees and all the trustees give their time freely.

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

The charity is constituted as a company limited by guarantee and was incorporated on 14 June 2011.

It was registered as a charity on 23 June 2011.

It is therefore governed by a Memorandum and Articles of Association.

Recruitment and appointment of new trustees is in line with the memorandum and articles of association and with the consent of the trustees. The criteria set for the suitable candidate would be someone who is sensitive to the needs and demands of the organisation.

#### **Risk review**

The trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and the finances of the Trust, and are satisfied that systems are in place to manage its exposure to the major risks.

#### **Objectives and activities for the public benefit**

The objects of the charity are the relief of poverty amongst persons in need and hardship in the Jewish community, the advancement of education according to the beliefs and values of the orthodox Jewish faith and the advancement of the Jewish Orthodox faith.

The charity has established its grant making policy to achieve its objects for the public benefit. The charity invites applications for funding through contacting the trustees who will consider applications that the trustees feel are appropriate for the charity's objects as described below.

The promotion and advancement of educational and religious institutions throughout the world by providing funds to support the institutions educational programmes and research. The programmes are intended to cover all ages from nursery ages to adults.

## **J & J CHARITABLE TRUST LIMITED**

### **Report of the Trustees for the period ended 31 December 2021**

To provide funding to relieve poverty of individuals and families who are unable to sustain themselves. This includes the provision of daily requirements such as food, clothing, social and health care and medical care.

To provide the funding either directly to those in need or to organisations who provide the support.

The trustees consider the objectives meet the public benefit test.

#### **Achievements and Performance**

The charity received £138,644 in donations during the year and £8,000 investment income.

The charity continued distribution of its charitable funds in accordance with its objectives. This year the charity concentrated on the relief of poverty and education.

The trustees expect to continue to make charitable grants in the ensuing year.

The charity has low support and governance costs.

There were no material fundraising costs during the year.

There was an overall net surplus in resources during the year amounting to £611.

#### **Financial review**

The charity has achieved a small increase in investment income.

The trustees consider the net rental yield of 3.4% to be reasonable given the current rental market.

Overheads remained low.

As mentioned above the trustees intend to continue to make charitable grants in accordance with its objectives. The trustees have strived to generate income and establish sufficient reserves to enable it to continue the distribution of funds.

#### **Reserves policy**

The Unrestricted Fund represents the unrestricted funds arising from past operating results.

It is the policy of the charity to maintain its unrestricted funds at a level to cover six months overheads and to have sufficient funds to generally distribute funds in accordance with the wishes of the donors.

The Trustees are satisfied that the balance of the fund is an acceptable level of reserves given the nature of revenue receipts against grants payable.

**J & J CHARITABLE TRUST LIMITED**  
**Report of the Trustees for the period ended 31 December 2021**

**Plans for future periods**

The trustees plan to continue raising funds for projects in line with the trust deed and peruse those objectives and projects with all the resources available to the charity.

**Reporting Accountants**

A resolution to reappoint Accounts & Business Solutions Ltd as Independent Examiners will be put to the members at the Annual General Meeting.

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

**Approval**

This report was approved by the board of directors and trustees on 30th October 2022 and signed on its behalf by.

J Schleider director & trustee

## **J & J CHARITABLE TRUST LIMITED**

### **Independent examiner's report to the trustees of "J & J Charitable Trust"**

I report to the trustees on my examination of the financial statements of J & J Charitable Trust Limited ('the charity') for the year ended 31 December 2021.

#### **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**

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).

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.

David Pollak  
Accounts & Business Solutions Limited  
Chartered Certified Accountants and Registered Auditors  
158 Cromwell Road  
Salford  
M6 6DE

30 October 2022

**J & J CHARITABLE TRUST LIMITED**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**for the year ended 31 December 2021**

**SUMMARY INCOME AND EXPENDITURE ACCOUNT**

		<b>Total</b>	<b>Total</b>
	<b>Notes</b>	<b>2021</b>	<b>2020</b>
		<b>£</b>	<b>£</b>
<b>INCOMING RESOURCES</b>			
Donations		138,644	86,931
Rent received		8,000	6,159
Surplus on disposal of investment property		1,716	-
Other income and grants		26,383	20,415
Total income	1	174,743	113,505
<b>RESOURCES EXPENDED</b>			
<b>Direct charitable expenditure</b>			
Direct charitable expenditure		174,132	141,382
<b>Governance costs</b>			
Independent examiners fee	12	500	-
<b>Total expenditure</b>		174,632	141,382
<b>NET INCOME / DEFICIT FOR THE YEAR</b>	10	111	(27,877)
<b>Total funds:</b>			
Brought forward	10	212,431	240,308
Carried forward	10	212,542	212,431

**Continuing operations**

None of the company's activities were acquired or discontinued during the above two financial years.

The accompanying accounting policies and notes form an integral part of these accounts

**J & J CHARITABLE TRUST LIMITED**  
**Balance Sheet**  
**as at 31 December 2021**

	Notes	2021 £	2020 £
<b>Fixed assets</b>			
Tangible assets	4	233,879	242,912
<b>Current assets</b>			
Debtors	5	27,875	-
Cash at bank and in hand		10,265	30,703
		<u>38,140</u>	<u>30,703</u>
<b>Creditors: amounts falling due within one year</b>	6	(4,000)	(3,519)
<b>Net current assets</b>		<u>34,140</u>	<u>27,184</u>
<b>Total assets less current liabilities</b>		<u>268,019</u>	<u>270,096</u>
<b>Creditors: amounts falling due after more than one year</b>	7	(43,449)	(45,637)
<b>Net assets</b>		<u>224,570</u>	<u>224,459</u>
<b>Funds</b>			
Revaluation reserve	9	12,028	12,028
Unrestricted funds	10	212,542	212,431
<b>Net assets</b>		<u>224,570</u>	<u>224,459</u>

The directors are satisfied that the company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit in accordance with section 476 of the Act.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The accounts have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies subject to the small companies regime.

J Schleider director & trustee  
 Director  
 Approved by the board on 30 October 2022

**J & J CHARITABLE TRUST LIMITED**  
**Notes to the Accounts**  
**for the year ended 31 December 2021**

**1 Accounting policies**

***Basis of preparation***

The accounts have been prepared in accordance 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). The charity is a Public Benefit Entity as defined by FRS 102.

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

***Incoming Resources***

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy.

***Resources Expended***

All expenditure other than that capitalised has been reflected in the Statement of Financial Activities on an accruals basis.

Charitable expenditure includes those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Management and administration costs include costs incurred with the management of the charity and its assets.

<b>2 Benefits</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Number of directors to whom benefits accrued under money purchase pension schemes	1	1
<b>3 Interest payable</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Interest payable	1,412	457

**J & J CHARITABLE TRUST LIMITED**  
**Notes to the Accounts**  
**for the year ended 31 December 2021**

**4 Tangible fixed assets**

	<b>Land and buildings £</b>
<b>Cost</b>	
At 1 January 2021	242,912
Additions	8,125
Disposals	(17,158)
At 31 December 2021	<u>233,879</u>
<b>Amortisation</b>	
At 31 December 2021	<u>-</u>
<b>Net book value</b>	
At 31 December 2021	<u>233,879</u>
At 31 December 2020	<u>242,912</u>

The investment properties have been valued by the directors at open market value at the balance sheet date. The historical cost of the properties is £230,884.

<b>5 Debtors</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Other debtors	<u>27,875</u>	<u>-</u>
<b>6 Creditors: amounts falling due within one year</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Trade creditors	-	19
Other creditors	<u>4,000</u>	<u>3,500</u>
	<u>4,000</u>	<u>3,519</u>

**J & J CHARITABLE TRUST LIMITED**  
**Notes to the Accounts**  
**for the year ended 31 December 2021**

<b>7 Creditors: amounts falling due after one year</b>	<b>2021</b>	<b>2020</b>
	£	£
Bank loans	<u>43,449</u>	<u>45,637</u>
<b>8 Loans</b>	<b>2021</b>	<b>2020</b>
	£	£
Creditors include:		
Secured bank loans	<u>43,449</u>	<u>45,637</u>
<b>9 Revaluation reserve</b>	<b>2021</b>	
	£	
At 1 January 2021	12,028	
At 31 December 2021	<u>12,028</u>	
<b>10 Reserves</b>	<b>2021</b>	
	£	
At 1 January 2021	212,431	
Surplus for the year	111	
At 31 December 2021	<u>212,542</u>	

All reserves represent unrestricted funds.

**J & J CHARITABLE TRUST LIMITED**  
**Notes to the Accounts**  
**for the year ended 31 December 2021**

**11 Costs of charitable activities**

	<b>2021</b>	<b>2020</b>
	£	£
<b>Direct charitable costs</b>		
Charitable donations	160,565	126,610
Support costs	10,271	5,178
Gifts	496	994
Projects	2,800	8,600
	<u>174,132</u>	<u>141,382</u>

	<b>2021</b>	<b>2020</b>
	£	£
<b>Support Costs</b>		
Telephone and fax	(163)	227
Stationery and printing	99	-
Motor expenses	841	250
Rent, rates and utilities	578	6
Interest payable	1,412	457
Insurance	4,132	273
Software	16	-
Repairs and maintenance	516	1,157
Management and letting fees	262	315
Advertising and PR	(188)	558
Other legal and professional	2,766	1,935
	<u>10,271</u>	<u>5,178</u>

	<b>2021</b>	<b>2020</b>
	£	£
<b>12 Governance costs</b>		
Independent examiners and other professional fees	<u>500</u>	<u>-</u>

**13 Trustees remuneration expenses**

No remuneration or benefits at all were paid to any Trustees during the year.

**J & J CHARITABLE TRUST LIMITED**

England & Wales - Charity number 1142546

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# Accounts

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Registered number  
07668486

**Registered Charity Number**  
**1142546**

J & J CHARITABLE TRUST LIMITED

Report and Accounts

31 December 2020

**J & J CHARITABLE TRUST LIMITED**  
**Company Information**

**Directors and Trustees**

J Schleider director & trustee

J Bernstein trustee

Mrs B Schleider trustee

G Schauder trustee

**Reporting Accountants**

Accounts and Business Solutions Limited

158 Cromwell Road

Salford

Manchester

M6 6DE

**Registered office**

163 Alexandra Road

Gateshead

Tyne & Wear

NE8 1RB

**Registered number**

07668486

**Registered Charity Number**

1142546

## **J & J CHARITABLE TRUST LIMITED**

### **Report of the Trustees for the period ended 31 December 2020**

**Co. number 07668486**

The trustees who are also directors of the charity for the purpose of the Companies Act present their report and accounts for the year ended 31 December 2020. The trustees have adopted the Accounting policies as shown in note 1 to the accounts.

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

References and administrative details are shown in the schedule of trustees and professional advisers on page 1 of the accounts.

#### **The trustees**

The trustees/director who served the charity during the period were as follows:

J Schleider director & trustee

J Bernstein trustee

Mrs B Schleider trustee

G Schauder trustee

There is no executive officer nor any other staff employed in the charity. The day to day affairs are undertaken by trustees.

All major decisions are taken collectively by the trustees and all the trustees give their time freely.

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

The charity is constituted as a company limited by guarantee and was incorporated on 14 June 2011.

It was registered as a charity on 23 June 2011.

It is therefore governed by a Memorandum and Articles of Association.

Recruitment and appointment of new trustees is in line with the memorandum and articles of association and with the consent of the trustees. The criteria set for the suitable candidate would be someone who is sensitive to the needs and demands of the organisation.

#### **Risk review**

The trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and the finances of the Trust, and are satisfied that systems are in place to manage its exposure to the major risks.

#### **Objectives and activities for the public benefit**

The objects of the charity are the relief of poverty amongst persons in need and hardship in the Jewish community, the advancement of education according to the beliefs and values of the orthodox Jewish faith and the advancement of the Jewish Orthodox religion.

The charity has established its grant making policy to achieve its objects for the public benefit. The charity invites applications for funding through contacting the trustees who will consider applications that the trustees feel are appropriate for the charity's objects as described below.

The promotion and advancement of educational and religious institutions throughout the world by providing funds to support the institutions educational programmes and research. The programmes are intended to cover all ages from nursery ages to adults.

## **J & J CHARITABLE TRUST LIMITED**

### **Report of the Trustees for the period ended 31 December 2020**

To provide funding to relieve poverty of individuals and families who are unable to sustain themselves. This includes the provision of daily requirements such as food, clothing, social and health care and medical care.

To provide the funding either directly to those in need or to organisations who provide the support.

The trustees consider the objectives meet the public benefit test.

#### **Achievements and Performance**

The charity received £86,931 in donations during the year and £6,159 investment income.

The charity continued distribution of its charitable funds in accordance with its objectives. This year the charity concentrated on the relief of poverty and education.

The trustees expect to continue to make charitable grants in the ensuing year.

The charity has low support and governance costs.

There were no material fundraising costs during the year.

There was an overall net deficit in resources during the year amounting to £27,877.

#### **Financial review**

The charity has achieved a small increase in investment income.

The trustees consider the net rental yield of 144% to be reasonable given the current rental market.

Overheads remained low.

As mentioned above the trustees intend to continue to make charitable grants in accordance with its objectives. The trustees have strived to generate income and establish sufficient reserves to enable it to continue the distribution of funds.

#### **Reserves policy**

The Unrestricted Fund represents the unrestricted funds arising from past operating results.

It is the policy of the charity to maintain its unrestricted funds at a level to cover six months overheads and to have sufficient funds to generally distribute funds in accordance with the wishes of the donors.

The Trustees are satisfied that the balance of the fund is an acceptable level of reserves given the nature of revenue receipts against grants payable.

**J & J CHARITABLE TRUST LIMITED**  
**Report of the Trustees for the period ended 31 December 2020**

**Plans for future periods**

The trustees plan to continue raising funds for projects in line with the trust deed and peruse those objectives and projects with all the resources available to the charity.

**Reporting Accountants**

A resolution to reappoint Accounts & Business Solutions Ltd as Independent Examiners will be put to the members at the Annual General Meeting.

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

**Approval**

This report was approved by the board of directors and trustees on 30 December 2020 and signed on its behalf by.

J Schleider director & trustee

**Independent examiner's report to the trustees of "J & J Charitable Trust"**

I report on the accounts of the company for the year ended 31st December 2019, which are set out on pages 6 to 13.

**Respective responsibilities of trustees and examiner**

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this period under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

examine the accounts under section 145 of the 2011 Act;

to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and

to state whether particular matters have come to my attention.

**Basis of independent examiner's report**

My examination was carried out in accordance with the 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 you as 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 our examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements to keep accounting records in accordance with section 386 of the Companies Act 2006 and to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006, and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

H Davies FCCA  
Accounts & Business Solutions Limited  
Chartered Certified Accountants and Registered Auditors  
158 Cromwell Road  
Salford  
M6 6DE

20 April 2021

**J & J CHARITABLE TRUST LIMITED**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**for the year ended 31 December 2020**

**SUMMARY INCOME AND EXPENDITURE ACCOUNT**

		<b>Total</b>	<b>Total</b>
	<b>Notes</b>	<b>2020</b>	<b>2019</b>
		<b>£</b>	<b>£</b>
<b>INCOMING RESOURCES</b>			
Donations		86,931	145,971
Rent received		6,159	7,426
Surplus on disposal of investment property		-	-
Other income and grants		20,415	-
Total income	1	113,505	153,397
<b>RESOURCES EXPENDED</b>			
<b>Direct charitable expenditure</b>			
Direct charitable expenditure		141,382	136,018
<b>Governance costs</b>			
Independent examiners fee	10	-	-
<b>Total expenditure</b>		141,382	136,018
<b>NET INCOME / DEFICIT FOR THE YEAR</b>	10	(27,877)	17,379
<b>Total funds:</b>			
Brought forward	10	240,308	222,929
Carried forward	10	212,431	240,308

**Continuing operations**

None of the company's activities were acquired or discontinued during the above two financial years.

The accompanying accounting policies and notes form an integral part of these accounts

**J & J CHARITABLE TRUST LIMITED**  
**Statement of total recognised gains and losses**  
**for the year ended 31 December 2020**

	<b>Notes</b>	<b>2020</b>	<b>2019</b>
		<b>£</b>	<b>£</b>
(Loss)/profit for the financial year		(27,877)	17,379
Total recognised gains and losses related to the year		<u>(27,877)</u>	<u>17,379</u>

**J & J CHARITABLE TRUST LIMITED**  
**Balance Sheet**  
**as at 31 December 2020**

	Notes	2020 £	2019 £
<b>Fixed assets</b>			
Tangible assets	4	242,912	242,912
<b>Current assets</b>			
Debtors	5	-	6,701
Cash at bank and in hand		30,703	18,745
		<u>30,703</u>	<u>25,446</u>
<b>Creditors: amounts falling due within one year</b>	6	(3,519)	(3,500)
<b>Net current assets</b>		<u>27,184</u>	<u>21,946</u>
<b>Total assets less current liabilities</b>		<u>270,096</u>	<u>264,858</u>
<b>Creditors: amounts falling due after more than one year</b>	7	(45,637)	(12,522)
<b>Net assets</b>		<u>224,459</u>	<u>252,336</u>
<b>Funds</b>			
Revaluation reserve	9	12,028	12,028
Unrestricted funds	10	212,431	240,308
<b>Net assets</b>		<u>224,459</u>	<u>252,336</u>

The directors are satisfied that the company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit in accordance with section 476 of the Act.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The accounts have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies subject to the small companies regime.

J Schleider director & trustee  
 Director  
 Approved by the board on 20 April 2021

**J & J CHARITABLE TRUST LIMITED**  
**Cash Flow Statement**  
**for the year ended 31 December 2020**

	<b>2020</b>	<b>2019</b>
	£	£
<b>Cash generated from operations</b>		
Operating (loss)/profit	(27,877)	17,379
Reconciliation to cash generated from operations:		
Decrease/(increase) in debtors	6,701	(6,701)
Increase/(decrease) in creditors	19	(226)
	<u>(21,157)</u>	<u>10,452</u>
<b>Application of cash</b>		
Interest paid	(457)	(540)
Repayment of amounts borrowed	33,115	(796)
	<u>33,115</u>	<u>(1,336)</u>
<b>Net increase in cash</b>	11,958	9,116
Cash at bank and in hand less overdrafts at 1 January	<u>18,745</u>	<u>9,629</u>
<b>Cash at bank and in hand less overdrafts at 31 December</b>	<u>30,703</u>	<u>18,745</u>
 Consisting of:		
Cash at bank and in hand	<u>30,703</u>	<u>18,745</u>

**J & J CHARITABLE TRUST LIMITED**  
**Notes to the Accounts**  
**for the year ended 31 December 2020**

**1 Accounting policies**

***Basis of preparation***

The accounts have been prepared in accordance 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 2015)". The charity is a Public Benefit Entity as defined by FRS 102.

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

***Incoming Resources***

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy.

***Resources Expended***

All expenditure other than that capitalised has been reflected in the Statement of Financial Activities on an accruals basis.

Charitable expenditure includes those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Management and administration costs include costs incurred with the management of the charity and its assets.

**2 Operating profit**

**2020**                      **2019**  
**£**                              **£**

This is stated after charging:

Number of directors to whom benefits accrued under money purchase pension schemes

	1	1
--	---	---

**3 Interest payable**

**2020**                      **2019**  
**£**                              **£**

Interest payable

	457	540
--	-----	-----

**4 Tangible fixed assets**

**Land and buildings**  
**£**

**Cost**

At 1 January 2020

242,912

At 31 December 2020

242,912

**Amortisation**

At 31 December 2020

-

**J & J CHARITABLE TRUST LIMITED**  
**Notes to the Accounts**  
**for the year ended 31 December 2020**

**Net book value**

At 31 December 2020

242,912

At 31 December 2019

242,912

The investment properties have been valued by the directors at open market value at the balance sheet date. The historical cost of the properties is £230,884.

**J & J CHARITABLE TRUST LIMITED**  
**Notes to the Accounts**  
**for the year ended 31 December 2020**

<b>5 Debtors</b>	<b>2020</b>	<b>2019</b>
	£	£
Other debtors	<u>-</u>	<u>6,701</u>
<b>6 Creditors: amounts falling due within one year</b>	<b>2020</b>	<b>2019</b>
	£	£
Trade creditors	19	-
Other creditors	<u>3,500</u>	<u>3,500</u>
	<u>3,519</u>	<u>3,500</u>
<b>7 Creditors: amounts falling due after one year</b>	<b>2020</b>	<b>2019</b>
	£	£
Bank loans	<u>45,637</u>	<u>12,522</u>
<b>8 Loans</b>	<b>2020</b>	<b>2019</b>
	£	£
Creditors include:		
Secured bank loans	<u>45,637</u>	<u>12,522</u>
<b>9 Revaluation reserve</b>	<b>2020</b>	
	£	
At 1 January 2020	12,028	
At 31 December 2020	<u>12,028</u>	
<b>10 Reserves</b>	<b>2020</b>	
	£	
At 1 January 2020	240,308	
Surplus for the year	(27,877)	
At 31 December 2020	<u>212,431</u>	

All reserves represent unrestricted funds.

**J & J CHARITABLE TRUST LIMITED**  
**Notes to the Accounts**  
**for the year ended 31 December 2020**

**10 Costs of charitable activities**

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
<b>Direct charitable costs</b>		
Charitable donations	126,610	133,315
Support costs	5,178	2,703
Gifts	994	-
Projects	8,600	-
	<hr/> 141,382	<hr/> 136,018

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
<b>Support Costs</b>		
Telephone and fax	227	-
Motor expenses	250	-
Rent, rates and utilities	6	63
Interest payable	457	540
Insurance	273	341
Repairs and maintenance	1,157	1,217
Sundry expenses	-	5
Management and letting fees	315	410
Advertising and PR	558	-
Other legal and professional	1,935	127
	<hr/> 5,178	<hr/> 2,703

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
<b>Governance costs</b>		
Independent examiners and other professional fees	<hr/> -	<hr/> -

**J & J CHARITABLE TRUST LIMITED**  
**Notes to the Accounts**  
**for the year ended 31 December 2020**

**10 Costs of charitable activities**

<b>2020</b>	<b>2019</b>
<b>£</b>	<b>£</b>

**11 Charitable donations**

<b>2020</b>	<b>2019</b>
<b>£</b>	<b>£</b>

Relief of poverty	59,895
Educational donations	54,102
Religious donations	23,236
Social and Health	7,600

144,833

**12 Trustees remuneration expenses**

No remuneration or benefits at all were paid to any Trustees during the year.