

KEREN GEMILLAS CHESED FUND

England & Wales · Charity number 1143868

Details

Status Registered

Legal form Other

Registered 2011-09-20

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

Contact

Address 31 Broom Lane
Salford
M7 4EQ

Phone 01617923189

Activities

Objects: THE TRUSTEES SHALL HOLD THE TRUST FUND AND ITS INCOME UPON TRUST TO APPLY THEM FOR THE FOLLOWING OBJECTS ("THE OBJECTS"):- A) TO ADVANCE ORTHODOX JEWISH EDUCATION B) TO ADVANCE RELIGION IN ACCORDANCE WITH THE DOCTRINES AND PRINCIPLES OF ORTHODOX JUDAISM. C) TO RELIEVE POVERTY.

Activities: Collects funds to distribute in accordance with the objects of the trust

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Other Finance
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Religious Activities
- **Who:** People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies

Geography

- Israel
- Lancashire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£75,615	£75,684	-	-
2024-03-31	£77,490	£77,409	-	-
2023-03-31	£88,450	£105,014	-	-
2022-03-31	£111,561	£106,418	-	-
2021-03-31	£96,906	£84,013	-	-

Trustees

Name	Role	Appointed
ESTHER GITTEL BLUM		2011-09-20
YISROEL MOISHE BLUM		2011-09-20

KEREN GEMILLAS CHESED FUND

England & Wales - Charity number 1143868

Accounts

**KEREN GEMILLAS CHESED FUND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

CHARITY NUMBER 1143868

**KEREN GEMILLAS CHESED FUND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

CHARITY INFORMATION

Trustees	Y M Blum E G Blum
Correspondent	Y M Blum
Charity Address	31 Broom Lane Salford M7 4EQ
Charity Number	1143868
Accountants	B Olsberg & Co Chartered Accountants Enterprise House 3 Middleton Road Manchester M8 5DT

**KEREN GEMILLAS CHESED FUND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

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KEREN GEMILLAS CHESED FUND
REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

The trustees have pleasure in presenting their report and the financial statements of the charitable trust for the period ended 31 March 2025. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005 in preparing the financial statements of the Charity.

OBJECTIVES

Keren Gemillas Chesed Fund is constituted by trust deed dated 1 September 2011 and its objects are:

- (a) to promote advance and provide strictly Orthodox Jewish education and to generally further and promote all activities in connection therewith.
- (b) to promote and advance religion in accordance with the doctrines and principles of orthodox Judaism;
- (c) to promote the relief of poverty amongst persons of the Jewish faith.
- (d) to further such other charitable purposes which the trustees may determine are connected with the above clauses.

LEGAL STATUS

The Charitable Trust is constituted by trust deed dated 1 September 2011 which has not been amended.

PRINCIPAL ACTIVITY AND REVIEW OF THE YEAR

The principal activity of the Charity in the period under review was raising funds from donations for the purposes of its objects. It commenced activities in July 2012

ORGANISATION

The charity is managed by a committee of the trustees of the Charity.

PUBLIC BENEFIT

The trustees confirm that they have referred to the guidance contained in the charity commission's general guidance on public benefit and in particular to its supplementary public benefit guidance on advancing education when reviewing the charity's aims and objectives and in planning future activities.

INVESTMENT POWERS AND RESTRICTIONS

The trustees are authorised to make and hold investments using the general funds of the charity but no investments were held during this period.

REVIEW OF FINANCIAL ACTIVITIES AND AFFAIRS

The financial statements for the year show a deficit of £70 (2023 - a surplus of £81). The trustees consider the financial position of the charity to be satisfactory.

KEREN GEMILLAS CHESED FUND

The financial statements conform to current statutory requirements and comply with the Charity's governing documents.

RESERVES POLICY

The charity's policy is to distribute most of its income in accordance with its objects but hopefully will be able to retain a reserve for unforeseen contingencies.

REVIEW OF DEVELOPMENTS, ACTIVITIES AND ACHIEVEMENTS

The trustees distributed funds and are satisfied with the results.

THE TRUSTEES

The trustees who served the charitable trust during the period are shown on page 2.

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

RESPONSIBILITIES OF THE TRUSTEES

The Charities Act 2006 requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity at the end of the year and of the net incoming or outgoing resources for the year then ended.

In preparing those financial statements, the trustees are required to select suitable accounting policies, as described on page 8, and then apply them on a consistent basis, making judgements and estimates that are reasonable and prudent. The trustees must also prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will be able to continue.

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

SIGNED ON BEHALF OF THE TRUSTEES:

.....
Trustee Y M Blum

Dated: 28 January 2026

**KEREN GEMILLAS CHESED FUND
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2025**

	2025	2024
INCOME & EXPENDITURE	£	£
UNRESTRICTED FUNDS		
Incoming Resources		
Donations Received	<u>75,615</u>	<u>77,490</u>
LESS RESOURCES EXPENDED		
Direct Charitable Expenditure		
Distributions	<u>74,920</u>	<u>76,658</u>
ADMINISTRATION		
Bank Charges	-	8
Accountancy	480	480
Travel	<u>284</u>	<u>263</u>
	<u>764</u>	<u>751</u>
TOTAL RESOURCES EXPENDED	<u>75,684</u>	<u>77,146</u>
NET INCOME/(DEFICIT) FOR THE YEAR	(70)	81
Balance Brought Forward	<u>251</u>	<u>170</u>
FUND BALANCE AT 31 MARCH 2025	<u><u>181</u></u>	<u><u>251</u></u>

KEREN GEMILLAS CHESED FUND
BALANCE SHEET AS AT 31 MARCH 2025

	NOTE				
		2025		2024	
		£		£	
Fixed Assets					
Equipment		175		175	
Current Assets					
Bank		6		556	
Sundry Debtors		20,950	20,956	25,750	26,306
CREDITORS:					
Payable within one year			(20,950)		(26,230)
Net Current Assets		6		76	
Net Assets		181		251	
Represented by:					
Unrestricted Funds		181		251	

Signed on behalf of the board of trustees

Trustee: Y M Blum
Date: 28 January 2026

KEREN GEMILLAS CHESED FUND

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

1. ACCOUNTING POLICIES

Accounting convention

The financial statements have been prepared under the historical cost convention and comply with the Statement of Recommended Practice 2005 'Accounting and Reporting by Charities'.

Incoming Resources

Voluntary income is received by way of donations and gifts and is included gross in the Statement of Financial Activities.

Unrestricted Fund

Unrestricted funds are donations and other income received or generated for the charitable purposes of the trust.

Resources Expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

Management and administration

Management and administration costs of the charity relate to the central costs of management including the costs of meetings, independent examiners fees and statutory compliance.

2. STAFF COSTS

There were no staff costs.

3. CREDITORS	2025	2024
	£	£
Accruals	950	1,430
Loan	<u>20,000</u>	<u>24,800</u>
	<u>20,950</u>	<u>26,230</u>

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
KEREN GEMILLAS CHESED FUND**

I report on the financial statements of the Trust for the year ended 31 March 2025 which are set out on pages 6-8.

Respective responsibilities of trustees and examiner

As the charity's trustees you are responsible for the preparation of the financial statements, you consider that the audit requirement of Section 144(2) of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 145 of 2011, 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 Commissioners. 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 I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In connection with my 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 41 of the Act; and

to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act

have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

**B OLSBERG & CO
CHARTERED ACCOUNTANTS
ENTERPRISE HOUSE, 3 MIDDLETON ROAD
MANCHESTER
M8 5DT**

28 January 2026

KEREN GEMILLAS CHESED FUND

England & Wales - Charity number 1143868

Accounts

**KEREN GEMILLAS CHESED FUND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

CHARITY NUMBER 1143868

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FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

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KEREN GEMILLAS CHESED FUND
REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2024

The trustees have pleasure in presenting their report and the financial statements of the charitable trust for the period ended 31 March 2024. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005 in preparing the financial statements of the Charity.

OBJECTIVES

Keren Gemillas Chessed Fund is constituted by trust deed dated 1 September 2011 and its objects are:

- (a) to promote advance and provide strictly Orthodox Jewish education and to generally further and promote all activities in connection therewith.
- (b) to promote and advance religion in accordance with the doctrines and principles of orthodox Judaism;
- (c) to promote the relief of poverty amongst persons of the Jewish faith.
- (d) to further such other charitable purposes which the trustees may determine are connected with the above clauses.

LEGAL STATUS

The Charitable Trust is constituted by trust deed dated 1 September 2011 which has not been amended.

PRINCIPAL ACTIVITY AND REVIEW OF THE YEAR

The principal activity of the Charity in the period under review was raising funds from donations for the purposes of its objects. It commenced activities in July 2012

ORGANISATION

The charity is managed by a committee of the trustees of the Charity.

PUBLIC BENEFIT

The trustees confirm that they have referred to the guidance contained in the charity commission's general guidance on public benefit and in particular to its supplementary public benefit guidance on advancing education when reviewing the charity's aims and objectives and in planning future activities.

INVESTMENT POWERS AND RESTRICTIONS

The trustees are authorised to make and hold investments using the general funds of the charity but no investments were held during this period.

REVIEW OF FINANCIAL ACTIVITIES AND AFFAIRS

The financial statements for the year show a surplus of £81 (2023 – deficit £17,044). The trustees consider the financial position of the charity to be satisfactory.

KEREN GEMILLAS CHESED FUND

The financial statements conform to current statutory requirements and comply with the Charity's governing documents.

RESERVES POLICY

The charity's policy is to distribute most of its income in accordance with its objects but hopefully will be able to retain a reserve for unforeseen contingencies.

REVIEW OF DEVELOPMENTS, ACTIVITIES AND ACHIEVEMENTS

The trustees distributed funds and are satisfied with the results.

THE TRUSTEES

The trustees who served the charitable trust during the period are shown on page 2.

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2024

RESPONSIBILITIES OF THE TRUSTEES

The Charities Act 2006 requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity at the end of the year and of the net incoming or outgoing resources for the year then ended.

In preparing those financial statements, the trustees are required to select suitable accounting policies, as described on page 8, and then apply them on a consistent basis, making judgements and estimates that are reasonable and prudent. The trustees must also prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will be able to continue.

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

SIGNED ON BEHALF OF THE TRUSTEES:

.....
Trustee Y M Blum

Dated: 27 January 2025

**KEREN GEMILLAS CHESED FUND
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2024**

	2024	2023
INCOME & EXPENDITURE	£	£
UNRESTRICTED FUNDS		
Incoming Resources		
Donations Received	<u>77,490</u>	<u>88,450</u>
LESS RESOURCES EXPENDED		
Direct Charitable Expenditure		
Distributions	<u>76,658</u>	<u>105,014</u>
ADMINISTRATION		
Bank Charges	8	-
Accountancy	480	480
Travel	<u>263</u>	<u>-</u>
	<u>751</u>	<u>480</u>
TOTAL RESOURCES EXPENDED	<u>77,409</u>	<u>105,494</u>
NET INCOME/(DEFICIT) FOR THE YEAR	81	(17,044)
Balance Brought Forward	<u>170</u>	<u>17,214</u>
FUND BALANCE AT 31 MARCH 2023	<u><u>251</u></u>	<u><u>170</u></u>

KEREN GEMILLAS CHESED FUND
BALANCE SHEET AS AT 31 MARCH 2024

	NOTE	2024		2023	
		£		£	
Fixed Assets					
Equipment		<u>175</u>		<u>175</u>	
Current Assets					
Bank		556		1,285	
Sundry Debtors		<u>25,750</u>	26,306	<u>29,600</u>	30,885
CREDITORS:					
Payable within one year			<u>(26,230)</u>		<u>(30,890)</u>
Net Current Assets			<u>76</u>		<u>(5)</u>
Net Assets			<u><u>251</u></u>		<u><u>170</u></u>
Represented by:					
Unrestricted Funds			<u><u>251</u></u>		<u><u>170</u></u>

Signed on behalf of the board of trustees

Trustee: Y M Blum
Date: 27 January 2025

KEREN GEMILLAS CHESED FUND

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

1. ACCOUNTING POLICIES

Accounting convention

The financial statements have been prepared under the historical cost convention and comply with the Statement of Recommended Practice 2005 'Accounting and Reporting by Charities'.

Incoming Resources

Voluntary income is received by way of donations and gifts and is included gross in the Statement of Financial Activities.

Unrestricted Fund

Unrestricted funds are donations and other income received or generated for the charitable purposes of the trust.

Resources Expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

Management and administration

Management and administration costs of the charity relate to the central costs of management including the costs of meetings, independent examiners fees and statutory compliance.

2. STAFF COSTS

There were no staff costs.

3. CREDITORS	2024	2023
	£	£
Accruals	1,430	1,300
Loan	<u>24,800</u>	<u>29,590</u>
	<u>26,230</u>	<u>30,890</u>

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
KEREN GEMILLAS CHESED FUND**

I report on the financial statements of the Trust for the year ended 31 March 2024 which are set out on pages 6-8.

Respective responsibilities of trustees and examiner

As the charity's trustees you are responsible for the preparation of the financial statements, you consider that the audit requirement of Section 144(2) of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 145 of 2011, 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 Commissioners. 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 I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In connection with my 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 41 of the Act; and

to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act

have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

**B OLSBERG & CO
CHARTERED ACCOUNTANTS
ENTERPRISE HOUSE, 3 MIDDLETON ROAD
MANCHESTER
M8 5DT**

27 January 2025

KEREN GEMILLAS CHESED FUND

England & Wales - Charity number 1143868

Accounts

**KEREN GEMILLAS CHESED FUND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023**

CHARITY NUMBER 1143868

**KEREN GEMILLAS CHESED FUND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023**

CHARITY INFORMATION

Trustees	Y M Blum E G Blum
Correspondent	Y M Blum
Charity Address	31 Broom Lane Salford M7 4EQ
Charity Number	1143868
Accountants	B Olsberg & Co Chartered Accountants Enterprise House 3 Middleton Road Manchester M8 5DT

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KEREN GEMILLAS CHESED FUND
REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2023

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- (a) to promote advance and provide strictly Orthodox Jewish education and to generally further and promote all activities in connection therewith.
- (b) to promote and advance religion in accordance with the doctrines and principles of orthodox Judaism;
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PRINCIPAL ACTIVITY AND REVIEW OF THE YEAR

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The charity is managed by a committee of the trustees of the Charity.

PUBLIC BENEFIT

The trustees confirm that they have referred to the guidance contained in the charity commission's general guidance on public benefit and in particular to its supplementary public benefit guidance on advancing education when reviewing the charity's aims and objectives and in planning future activities.

INVESTMENT POWERS AND RESTRICTIONS

The trustees are authorised to make and hold investments using the general funds of the charity but no investments were held during this period.

REVIEW OF FINANCIAL ACTIVITIES AND AFFAIRS

The financial statements for the year show a net deficit of £17,044 (2022 – surplus £5,143). The trustees consider the financial position of the charity to be satisfactory.

KEREN GEMILLAS CHESED FUND

The financial statements conform to current statutory requirements and comply with the Charity's governing documents.

RESERVES POLICY

The charity's policy is to distribute most of its income in accordance with its objects but hopefully will be able to retain a reserve for unforeseen contingencies.

REVIEW OF DEVELOPMENTS, ACTIVITIES AND ACHIEVEMENTS

The trustees distributed funds and are satisfied with the results.

THE TRUSTEES

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REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2023

RESPONSIBILITIES OF THE TRUSTEES

The Charities Act 2006 requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity at the end of the year and of the net incoming or outgoing resources for the year then ended.

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

SIGNED ON BEHALF OF THE TRUSTEES:

.....
Trustee Y M Blum

Dated: 29 January 2024

**KEREN GEMILLAS CHESED FUND
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2023**

	2023	2022
INCOME & EXPENDITURE	£	£
UNRESTRICTED FUNDS		
Incoming Resources		
Donations Received	<u>88,450</u>	<u>111,561</u>
LESS RESOURCES EXPENDED		
Direct Charitable Expenditure		
Distributions	<u>105,014</u>	<u>106,068</u>
ADMINISTRATION		
Travel	-	-
Accountancy	<u>480</u>	<u>350</u>
	<u>480</u>	<u>350</u>
TOTAL RESOURCES EXPENDED	<u>105,494</u>	<u>106,418</u>
NET INCOME/(DEFICIT) FOR THE YEAR	(17,044)	5,143
Balance Brought Forward	<u>17,214</u>	<u>12,071</u>
FUND BALANCE AT 31 MARCH 2023	<u>(170)</u>	<u>17,214</u>

KEREN GEMILLAS CHESED FUND
BALANCE SHEET AS AT 31 MARCH 2023

	NOTE			
		2023	2022	
		£	£	
Fixed Assets				
Equipment		<u>175</u>	<u>175</u>	
Current Assets				
Bank		1,285	18,339	
Sundry Debtors		<u>29,600</u>	30,885	<u>34,400</u>
CREDITORS:				
Payable within one year		<u>(30,890)</u>	<u>(35,700)</u>	
Net Current Assets		<u>5</u>	<u>17,039</u>	
Net Assets		<u><u>170</u></u>	<u><u>17,214</u></u>	
Represented by:				
Unrestricted Funds		<u><u>170</u></u>	<u><u>17,214</u></u>	

Signed on behalf of the board of trustees

Trustee Y M Blum
Date 29 January 2024

KEREN GEMILLAS CHESED FUND

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

1. ACCOUNTING POLICIES

Accounting convention

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Incoming Resources

Voluntary income is received by way of donations and gifts and is included gross in the Statement of Financial Activities.

Unrestricted Fund

Unrestricted funds are donations and other income received or generated for the charitable purposes of the trust.

Resources Expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

Management and administration

Management and administration costs of the charity relate to the central costs of management including the costs of meetings, independent examiners fees and statutory compliance.

2. STAFF COSTS

There were no staff costs.

3. CREDITORS	2023	2022
	£	£
Accruals	1,300	1,300
Loan	<u>29,590</u>	<u>34,400</u>
	<u>30,890</u>	<u>35,700</u>

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
KEREN GEMILLAS CHESED FUND**

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Respective responsibilities of trustees and examiner

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- (1) which gives me reasonable cause to believe that in any material respect the requirements

to keep accounting records in accordance with Section 41 of the Act; and

to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act

have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

**B OLSBERG & CO
CHARTERED ACCOUNTANTS
ENTERPRISE HOUSE, 3 MIDDLETON ROAD
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M8 5DT**

29 January 2024

KEREN GEMILLAS CHESED FUND

England & Wales - Charity number 1143868

Accounts

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FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

CHARITY NUMBER 1143868

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FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

CHARITY INFORMATION

Trustees	Y M Blum E G Blum
Correspondent	Y M Blum
Charity Address	31 Broom Lane Salford M7 4EQ
Charity Number	1143868
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FOR THE YEAR ENDED 31 MARCH 2022**

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KEREN GEMILLAS CHESED FUND
REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2022

The trustees have pleasure in presenting their report and the financial statements of the charitable trust for the period ended 31 March 2022. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005 in preparing the financial statements of the Charity.

OBJECTIVES

Keren Gemillas Chesed Fund is constituted by trust deed dated 1 September 2011 and its objects are:

- (a) to promote advance and provide strictly Orthodox Jewish education and to generally further and promote all activities in connection therewith.
- (b) to promote and advance religion in accordance with the doctrines and principles of orthodox Judaism;
- (c) to promote the relief of poverty amongst persons of the Jewish faith.
- (d) to further such other charitable purposes which the trustees may determine are connected with the above clauses.

LEGAL STATUS

The Charitable Trust is constituted by trust deed dated 1 September 2011 which has not been amended.

PRINCIPAL ACTIVITY AND REVIEW OF THE YEAR

The principal activity of the Charity in the period under review was raising funds from donations for the purposes of its objects. It commenced activities in July 2012

ORGANISATION

The charity is managed by a committee of the trustees of the Charity.

PUBLIC BENEFIT

The trustees confirm that they have referred to the guidance contained in the charity commission's general guidance on public benefit and in particular to its supplementary public benefit guidance on advancing education when reviewing the charity's aims and objectives and in planning future activities.

INVESTMENT POWERS AND RESTRICTIONS

The trustees are authorised to make and hold investments using the general funds of the charity but no investments were held during this period.

REVIEW OF FINANCIAL ACTIVITIES AND AFFAIRS

The financial statements for the year show a net surplus of £5,143 (2021 – £12,893). The trustees consider the financial position of the charity to be satisfactory.

KEREN GEMILLAS CHESED FUND

The financial statements conform to current statutory requirements and comply with the Charity's governing documents.

RESERVES POLICY

The charity's policy is to distribute most of its income in accordance with its objects but hopefully will be able to retain a reserve for unforeseen contingencies.

REVIEW OF DEVELOPMENTS, ACTIVITIES AND ACHIEVEMENTS

The trustees distributed funds and are satisfied with the results.

THE TRUSTEES

The trustees who served the charitable trust during the period are shown on page 2.

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2022

RESPONSIBILITIES OF THE TRUSTEES

The Charities Act 2006 requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity at the end of the year and of the net incoming or outgoing resources for the year then ended.

In preparing those financial statements, the trustees are required to select suitable accounting policies, as described on page 8, and then apply them on a consistent basis, making judgements and estimates that are reasonable and prudent. The trustees must also prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will be able to continue.

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

SIGNED ON BEHALF OF THE TRUSTEES:

.....
Trustee Y M Blum
Dated: 29 January 2023

**KEREN GEMILLAS CHESED FUND
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2022**

	2022	2021
INCOME & EXPENDITURE	£	£
UNRESTRICTED FUNDS		
Incoming Resources		
Donations Received	<u>111,561</u>	<u>96,906</u>
LESS RESOURCES EXPENDED		
Direct Charitable Expenditure		
Distributions	<u>106,068</u>	<u>83,663</u>
ADMINISTRATION		
Travel	-	-
Accountancy	<u>350</u>	<u>350</u>
	<u>350</u>	<u>350</u>
TOTAL RESOURCES EXPENDED	<u>106,418</u>	<u>84,013</u>
NET INCOME/(DEFICIT) FOR THE YEAR	5,143	12,893
Balance Brought Forward	<u>12071</u>	<u>(822)</u>
FUND BALANCE AT 31 MARCH 2022	<u><u>17,214</u></u>	<u><u>12,071</u></u>

KEREN GEMILLAS CHESED FUND
BALANCE SHEET AS AT 31 MARCH 2022

	NOTE	2022		2021	
		£		£	
Fixed Assets					
Equipment		175		175	
Current Assets					
Bank		18,339		13,326	
Sundry Debtors		34,400	52,739	39,200	52,526
CREDITORS:					
Payable within one year			(35,700)		(40,630)
Net Current Assets		17,039		11,896	
Net Assets		17,214		12,071	
Represented by:					
Unrestricted Funds		17,214		12,071	

Signed on behalf of the board of trustees

Trustee Y M Blum
Date 29 January 2023

KEREN GEMILLAS CHESED FUND

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

1. ACCOUNTING POLICIES

Accounting convention

The financial statements have been prepared under the historical cost convention and comply with the Statement of Recommended Practice 2005 'Accounting and Reporting by Charities'.

Incoming Resources

Voluntary income is received by way of donations and gifts and is included gross in the Statement of Financial Activities.

Unrestricted Fund

Unrestricted funds are donations and other income received or generated for the charitable purposes of the trust.

Resources Expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

Management and administration

Management and administration costs of the charity relate to the central costs of management including the costs of meetings, independent examiners fees and statutory compliance.

2. STAFF COSTS

There were no staff costs.

3. CREDITORS	2022	2021
	£	£
Accruals	1,300	1,430
Loan	<u>34,400</u>	<u>39,200</u>
	<u>35,700</u>	<u>40,630</u>

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
KEREN GEMILLAS CHESED FUND**

I report on the financial statements of the Trust for the year ended 31 March 2022 which are set out on pages 6-8.

Respective responsibilities of trustees and examiner

As the charity's trustees you are responsible for the preparation of the financial statements, you consider that the audit requirement of Section 144(2) of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 145 of 2011, 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 Commissioners. 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 I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In connection with my 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 41 of the Act; and

to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act

have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

**B OLSBERG & CO
CHARTERED ACCOUNTANTS
ENTERPRISE HOUSE, 3 MIDDLETON ROAD
MANCHESTER
M8 5DT**

29 January 2023

KEREN GEMILLAS CHESED FUND

England & Wales - Charity number 1143868

Accounts

**KEREN GEMILLAS CHESED FUND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

CHARITY NUMBER 1143868

**KEREN GEMILLAS CHESED FUND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

CHARITY INFORMATION

Trustees	Y M Blum E G Blum
Correspondent	Y M Blum
Charity Address	31 Broom Lane Salford M7 4EQ
Charity Number	1143868
Accountants	B Olsberg & Co Chartered Accountants Enterprise House 3 Middleton Road Manchester M8 5DT

**KEREN GEMILLAS CHESED FUND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

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KEREN GEMILLAS CHESED FUND
REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2021

The trustees have pleasure in presenting their report and the financial statements of the charitable trust for the period ended 31 March 2021. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005 in preparing the financial statements of the Charity.

OBJECTIVES

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- (b) to promote and advance religion in accordance with the doctrines and principles of orthodox Judaism;
- (c) to promote the relief of poverty amongst persons of the Jewish faith.
- (d) to further such other charitable purposes which the trustees may determine are connected with the above clauses.

LEGAL STATUS

The Charitable Trust is constituted by trust deed dated 1 September 2011 which has not been amended.

PRINCIPAL ACTIVITY AND REVIEW OF THE YEAR

The principal activity of the Charity in the period under review was raising funds from donations for the purposes of its objects. It commenced activities in July 2012

ORGANISATION

The charity is managed by a committee of the trustees of the Charity.

PUBLIC BENEFIT

The trustees confirm that they have referred to the guidance contained in the charity commission's general guidance on public benefit and in particular to its supplementary public benefit guidance on advancing education when reviewing the charity's aims and objectives and in planning future activities.

INVESTMENT POWERS AND RESTRICTIONS

The trustees are authorised to make and hold investments using the general funds of the charity but no investments were held during this period.

REVIEW OF FINANCIAL ACTIVITIES AND AFFAIRS

The financial statements for the year show a net surplus of £12,893 (2020 – net deficit of £3,661). The trustees consider the financial position of the charity to be satisfactory.

KEREN GEMILLAS CHESED FUND

The financial statements conform to current statutory requirements and comply with the Charity's governing documents.

RESERVES POLICY

The charity's policy is to distribute most of its income in accordance with its objects but hopefully will be able to retain a reserve for unforeseen contingencies.

REVIEW OF DEVELOPMENTS, ACTIVITIES AND ACHIEVEMENTS

The trustees distributed funds and are satisfied with the results.

THE TRUSTEES

The trustees who served the charitable trust during the period are shown on page 2.

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2021

RESPONSIBILITIES OF THE TRUSTEES

The Charities Act 2006 requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity at the end of the year and of the net incoming or outgoing resources for the year then ended.

In preparing those financial statements, the trustees are required to select suitable accounting policies, as described on page 8, and then apply them on a consistent basis, making judgements and estimates that are reasonable and prudent. The trustees must also prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will be able to continue.

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

SIGNED ON BEHALF OF THE TRUSTEES:

.....

Trustee

Dated: 11 January 2022

**KEREN GEMILLAS CHESED FUND
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2021**

	2021	2020
INCOME & EXPENDITURE	£	£
UNRESTRICTED FUNDS		
Incoming Resources		
Donations Received	<u>96,906</u>	<u>111,544</u>
LESS RESOURCES EXPENDED		
Direct Charitable Expenditure		
Distributions	<u>83,663</u>	<u>114,232</u>
ADMINISTRATION		
Travel	-	553
Accountancy	<u>350</u>	<u>420</u>
	<u>350</u>	<u>973</u>
TOTAL RESOURCES EXPENDED	<u>84,013</u>	<u>115,205</u>
NET INCOME/(DEFICIT) FOR THE YEAR	12,893	(3,661)
Balance Brought Forward	<u>(822)</u>	<u>2,839</u>
FUND BALANCE AT 31 MARCH 2021	<u><u>12,071</u></u>	<u><u>(822)</u></u>

KEREN GEMILLAS CHESED FUND
BALANCE SHEET AS AT 31 MARCH 2021

	NOTE			
		2021	2020	
		£	£	
Fixed Assets				
Equipment		<u>175</u>	<u>175</u>	
Current Assets				
Bank		13,326	83	
Sundry Debtors		<u>39,200</u>	52,526	<u>44,000</u> 44,083
CREDITORS:				
Payable within one year		<u>(40,630)</u>	<u>(45,080)</u>	
Net Current Assets		<u>11,896</u>	<u>(997)</u>	
Net Assets		<u><u>12,071</u></u>	<u><u>(997)</u></u>	
Represented by:				
Unrestricted Funds		<u><u>12,071</u></u>	<u><u>(822)</u></u>	

Signed on behalf of the board of trustees

Trustee
Date 11 January 2022

KEREN GEMILLAS CHESED FUND

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

1. ACCOUNTING POLICIES

Accounting convention

The financial statements have been prepared under the historical cost convention and comply with the Statement of Recommended Practice 2005 'Accounting and Reporting by Charities'.

Incoming Resources

Voluntary income is received by way of donations and gifts and is included gross in the Statement of Financial Activities.

Unrestricted Fund

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Resources Expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

Management and administration

Management and administration costs of the charity relate to the central costs of management including the costs of meetings, independent examiners fees and statutory compliance.

2. STAFF COSTS

There were no staff costs.

3. CREDITORS	2021	2020
	£	£
Accruals	1,430	1,080
Loan	<u>39,200</u>	<u>44,000</u>
	<u>40,630</u>	<u>45,080</u>

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF KEREN GEMILLAS CHESED FUND

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Respective responsibilities of trustees and examiner

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11 January 2022