

# BAAL HAMOIN

England & Wales · Charity number 1144026

## Details

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**Status** Registered

**Legal form** Trust

**Registered** 2011-09-28

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

## Contact

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**Address** Enterprise House  
Middleton House  
3 Middleton Road  
Manchester  
M8 5DT

**Phone** 01617920320

**Email** [baalhamoincharity@gmail.com](mailto:baalhamoincharity@gmail.com)

## Activities

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**Objects:** TO PROMOTE AND ADVANCE RELIGION AND EDUCATION IN ACCORDANCE WITH THE DOCTRINES AND PRINCIPLES OF ORTHODOX JUDAISM

**Activities:** The charity raises funds to support the promotion of and advancement of Orthodox Jewish education and religion and relief of poverty

## Classification

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

## Geography

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- Manchester City
- Salford City

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-10-31	£24,800	£24,550	-	-
2023-10-31	£23,897	£28,538	-	-
2022-10-31	£13,814	£26,972	-	-
2021-10-31	£42,681	£35,054	-	-
2020-10-31	£33,865	£41,030	-	-

## Trustees

Name	Role	Appointed
ISAAC SABERSKI		2011-09-28
MORDECAI ZEEV RECHNITSER		2011-09-28

**BAAL HAMOIN**

England & Wales - Charity number 1144026

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# Accounts

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**BAAL HAMOIN**  
**REGISTERED CHARITY NUMBER 1144026**  
**TRUSTEES REPORT & FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 OCTOBER 2021**

**BAAL HAMOIN**  
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**FOR THE YEAR ENDED 31 OCTOBER 2021**

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# **BAAL HAMOIN**

## **REPORT OF THE TRUSTEES FOR THE YEAR ENDED**

### **31 OCTOBER 2021**

The trustees of the charity present their annual report under the Charities Act 2011 and the financial statements for the year ended 31 October 2021 and confirm that the latter comply with the requirements of the Act, the Trust Deed and the Charities SORP 2005.

#### **REFERENCE AND ADMINISTRATIVE INFORMATION**

<b>Trustees</b>	Rabbi E P Levy I Sabersky M Z Rechnitzer
<b>Charity No.</b>	1144026
<b>Charity Address</b>	40 Northumberland Street Salford Manchester M7 4DA
<b>Bankers</b>	National Westminster Bank plc Cheetham Hill Branch 64 Bury Old Road Manchester M8 5NW
<b>Independent Examiners</b>	B Olsberg FCA Enterprise House 3 Middleton Road Manchester M8 5DT

The Charity was founded on 5 September 2011 and is registered with the Charity Commission.

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **GOVERNING DOCUMENT**

The charity is governed by its Trust Deed dated 5 September 2011 which has not been amended.

##### **GOVERNING BODY**

The structure of the Charity consists of three trustees. The board of Trustees is authorised to appoint new Trustees to fill vacancies arising through resignation or death of an existing trustee.

## **TRUSTEES**

The trustees have complied with the duty in the 2011 Charities Act to have due regard to guidance published by the Charity Commission.

## **TRUSTEES INDUCTION AND TRAINING**

Most trustees are already familiar with the practical work of the charity having received guidance from the existing trustees prior to appointment. New trustees are further encouraged to attend training sessions organised by the charity.

## **ORGANISATIONAL MANAGEMENT**

The Trustees of the Charity, are legally responsible for the overall management and control of the Charity and meet regularly.

## **RISK MANAGEMENT**

The trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining reserves at current levels combined with an annual review of the controls over key financial systems, will provide sufficient resources in the event of adverse conditions.

## **OBJECTS, AIMS, OBJECTIVES AND ACTIVITIES**

The charity is constituted by Trust Deed and its objects are to promote and advance religion and education in accordance with the doctrines and principles of orthodox Judaism, and the relief of poverty.

It is intended to continue with the Trusts current activities.

The charity is organised so that the trustees meet regularly to manage its affairs. Administration of the charity is dealt with by the trustees

## **PUBLIC BENEFIT**

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

## **AIMS AND INTENDED IMPACT**

Within these objects, the trustee's aim is to provide funds for relief of poverty and advancing Jewish Religion and education.

## **OBJECTIVES FOR THE YEAR**

The aim this year is to continue to provide funds for the relief of poverty and the furtherance of Jewish Education and Jewish Religion.

## **STRATEGIES TO ACHIEVE THE YEAR'S OBJECTIVES**

These included meetings with, and appeals to potential donors to obtain funds.

## **PRINCIPAL ACTIVITIES OF THE YEAR**

The charity collected funds during the year which were used for its objectives.

## **GRANT MAKING POLICY**

The policy is to provide funds for the needy and for the furtherance of Orthodox Jewish Education.

## **REVIEW AND ACHIEVEMENTS AND PERFORMANCE FOR THE YEAR FINANCIAL REVIEW**

### **Transactions and Financial Position**

The Statement of Financial Activities shows a total income of £42,681 (2020 - £33,865) and resources expended were £35,054 leaving a net income of £7,627 for the year.

Funds available are sufficient to permit the charity to continue in operation and to carry on the same level of funding.

### **FINANCIAL REVIEW AND RESULTS FOR THE YEAR**

The Trustees consider that the performance of the charity this year has been satisfactory. There were no significant changes in the year. The nature of the distributions were in line with the constitution and objects of the charity.

This is in line with the wishes of the Trustees who constantly review the effectiveness of the charity and approve the scope of their activities.

### **RESERVES POLICY**

The trustees policy is to distribute most of its income as and when received.

### **INVESTMENT POLICY AND OBJECTIVES**

Under the Trust Deed the charity has the power to make any investment which the trustees see fit but no investments are currently held.

### **FUTURE PLANS**

The trustee's plans are to continue to collect donations to support its objectives.

## **ACCOUNTING AND REPORTING RESPONSIBILITIES**

The trustees are required by Charity law to prepare financial statements for each financial year which give a true and fair view of the financial activities of the charity and of its financial position at the end of the year. In preparing those financial statements the trustees are required to:

- (a) select suitable accounting policies and apply them consistently;
- (b) make judgements and estimates that are reasonable and prudent;
- (c) follow applicable accounting standards and statements of recommended practice, disclosing and explaining any departures in the financial statements.
- (d) Prepare the financial statements on a going concern basis unless it is inappropriate to assume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

### *Approval*

The report was approved by the trustees on 31 August 2022 and signed on its behalf.

### **Trustee**

## **BAAL HAMOIN**

### **Independent examiners' report to the Trustees of Baal Hamoin (Registered Charity Number 1144026)**

I report on the accounts of the Trust for the year ended 31 October 2021 which are set out on pages 8 to 10.

#### *Respective responsibilities of trustees and examiner*

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The Charity is preparing accrued accounts and I am qualified to undertake the examination by being a qualified member of The Institute of Chartered Accountant (England and Wales).

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 125(5) of the 2011 Act; and
- To state whether particular matters have come to my attention.

#### *Basis of Independent examiners' report*

My examination was carried out in accordance with 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 the seeking of 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 examiners' 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 s. 130 of the Charities Act 2011; and
  - To prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 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 accounts to be reached.

Bernard Olsberg  
B Olsberg & Co  
Chartered Accountants  
Enterprise House  
3 Middleton Road Manchester M8 5DT

31 August 2022

**BAAL HAMOIN**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 31 OCTOBER 2021**

	<u>Note</u>	2021	2020
<b>UNRESTRICTED FUNDS</b>		£	£
<b>INCOME &amp; EXPENDITURE</b>			
<b>INCOMING RESOURCES</b>			
Donations Received	2	<u>42,681</u>	<u>33,865</u>
<b>RESOURCES EXPENDED</b>			
<b>DIRECT CHARITABLE EXPENDITURE</b>			
Distributions		<u>34,317</u>	<u>40,508</u>
<b>MANAGEMENT AND</b>			
<b>ADMINISTRATION</b>			
Bank Charges		17	42
Accountancy		480	380
Independent Examiners Report		<u>240</u>	<u>100</u>
		<u>737</u>	<u>522</u>
<b>TOTAL RESOURCES EXPENDED</b>		<u>35,054</u>	<u>41,030</u>
<b>Net Movement in Funds for the year</b>		7,627	(7,165)
Balance brought forward		38,544	45,709
Fund Balance as at 31 October 2021		<u><u>46,171</u></u>	<u><u>38,544</u></u>

**BAAL HAMOIN**  
**BALANCE SHEET AS AT 31 OCTOBER 2021**

	<u>Note</u>	<u>2021</u>	<u>2020</u>
		<u>£</u>	<u>£</u>
<b>CURRENT ASSETS</b>			
Loan		100	28,000
Bank		<u>52,751</u>	<u>16,504</u>
		52,851	44,504
<b>Less Creditors due within one year</b>	3	<u>6,680</u>	<u>5,960</u>
		<u>46,171</u>	<u>38,544</u>
<b>TRUST FUND</b>			
Accumulation Fund		<u>46,411</u>	<u>38,544</u>

Approved by the Board of Trustees on 31 August 2022 and signed on its behalf.

..... Trustee

..... Trustee

The notes form an integral part of these accounts.

**BAAL HAMOIN**  
**Notes to the Financial Statements**  
**for the year ended 31 October 2021**

**1 Accounting policies**

**1.1 Basis of accounting**

The financial statements have been prepared under the historical cost convention, and in accordance with the Statement of Recommended Practice "Accounting and Reporting by Charities" (SORP 2005) and the Charities Act 2011.

**1.2 Income**

Voluntary income, contributions and donations are accounted for as received by the charity. No permanent endowments have been received in the year.

**2. Voluntary Income**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Donations and Contributions	42,681	33,865
<b>CREDITORS: Due within one year</b>		
Accrual Expenses	4,680	3,960
Loan	2,000	2,000
	6,680	5,960

**4. Staff costs**

No remuneration was paid to trustees in the year, nor were any trustees' expenses reimbursed.

**BAAL HAMOIN**

England & Wales - Charity number 1144026

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# Accounts

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**BAAL HAMOIN**  
**REGISTERED CHARITY NUMBER 1144026**  
**TRUSTEES REPORT & FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 OCTOBER 2020**

**BAAL HAMOIN**  
**CONTENTS OF THE FINANCIAL STATEMENTS**  
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# **BAAL HAMOIN**

## **REPORT OF THE TRUSTEES FOR THE YEAR ENDED**

### **31 OCTOBER 2020**

The trustees of the charity present their annual report under the Charities Act 2011 and the financial statements for the year ended 31 October 2020 and confirm that the latter comply with the requirements of the Act, the Trust Deed and the Charities SORP 2005.

#### **REFERENCE AND ADMINISTRATIVE INFORMATION**

<b>Trustees</b>	Rabbi E P Levy I Sabersky M Z Rechnitzer
<b>Charity No.</b>	1144026
<b>Charity Address</b>	40 Northumberland Street Salford Manchester M7 4DA
<b>Bankers</b>	National Westminster Bank plc Cheetham Hill Branch 64 Bury Old Road Manchester M8 5NW
<b>Independent Examiners</b>	B Olsberg FCA Enterprise House 3 Middleton Road Manchester M8 5DT

The Charity was founded on 5 September 2011 and is registered with the Charity Commission.

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **GOVERNING DOCUMENT**

The charity is governed by its Trust Deed dated 5 September 2011 which has not been amended.

##### **GOVERNING BODY**

The structure of the Charity consists of three trustees. The board of Trustees is authorised to appoint new Trustees to fill vacancies arising through resignation or death of an existing trustee.

## **TRUSTEES**

The trustees have complied with the duty in the 2011 Charities Act to have due regard to guidance published by the Charity Commission.

## **TRUSTEES INDUCTION AND TRAINING**

Most trustees are already familiar with the practical work of the charity having received guidance from the existing trustees prior to appointment. New trustees are further encouraged to attend training sessions organised by the charity.

## **ORGANISATIONAL MANAGEMENT**

The Trustees of the Charity, are legally responsible for the overall management and control of the Charity and meet regularly.

## **RISK MANAGEMENT**

The trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining reserves at current levels combined with an annual review of the controls over key financial systems, will provide sufficient resources in the event of adverse conditions.

## **OBJECTS, AIMS, OBJECTIVES AND ACTIVITIES**

The charity is constituted by Trust Deed and its objects are to promote and advance religion and education in accordance with the doctrines and principles of orthodox Judaism, and the relief of poverty.

It is intended to continue with the Trusts current activities.

The charity is organised so that the trustees meet regularly to manage its affairs. Administration of the charity is dealt with by the trustees

## **PUBLIC BENEFIT**

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

## **AIMS AND INTENDED IMPACT**

Within these objects, the trustee's aim is to provide funds for relief of poverty and advancing Jewish Religion and education.

## **OBJECTIVES FOR THE YEAR**

The aim this year is to continue to provide funds for the relief of poverty and the furtherance of Jewish Education and Jewish Religion.

## **STRATEGIES TO ACHIEVE THE YEAR'S OBJECTIVES**

These included meetings with, and appeals to potential donors to obtain funds.

## **PRINCIPAL ACTIVITIES OF THE YEAR**

The charity collected funds during the year which were used for its objectives.

## **GRANT MAKING POLICY**

The policy is to provide funds for the needy and for the furtherance of Orthodox Jewish Education.

## **REVIEW AND ACHIEVEMENTS AND PERFORMANCE FOR THE YEAR FINANCIAL REVIEW**

### **Transactions and Financial Position**

The Statement of Financial Activities shows a total income of £33,865 (2019 - £248,305) and resources expended were £41,030 leaving a deficit of £7,165 for the year.

Funds available are sufficient to permit the charity to continue in operation and to carry on the same level of funding.

### **FINANCIAL REVIEW AND RESULTS FOR THE YEAR**

The Trustees consider that the performance of the charity this year has been satisfactory. There were no significant changes in the year. The nature of the distributions were in line with the constitution and objects of the charity.

This is in line with the wishes of the Trustees who constantly review the effectiveness of the charity and approve the scope of their activities.

### **RESERVES POLICY**

The trustees policy is to distribute most of its income as and when received.

### **INVESTMENT POLICY AND OBJECTIVES**

Under the Trust Deed the charity has the power to make any investment which the trustees see fit but no investments are currently held.

### **FUTURE PLANS**

The trustee's plans are to continue to collect donations to support its objectives.

## **ACCOUNTING AND REPORTING RESPONSIBILITIES**

The trustees are required by Charity law to prepare financial statements for each financial year which give a true and fair view of the financial activities of the charity and of its financial position at the end of the year. In preparing those financial statements the trustees are required to:

- (a) select suitable accounting policies and apply them consistently;
- (b) make judgements and estimates that are reasonable and prudent;
- (c) follow applicable accounting standards and statements of recommended practice, disclosing and explaining any departures in the financial statements.
- (d) Prepare the financial statements on a going concern basis unless it is inappropriate to assume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

### *Approval*

The report was approved by the trustees on 13 September 2021 and signed on its behalf.

### **Trustee**

## **BAAL HAMOIN**

### **Independent examiners' report to the Trustees of Baal Hamoin (Registered Charity Number 1144026)**

I report on the accounts of the Trust for the year ended 31 October 2020 which are set out on pages 8 to 10.

#### *Respective responsibilities of trustees and examiner*

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The Charity is preparing accrued accounts and I am qualified to undertake the examination by being a qualified member of The Institute of Chartered Accountant (England and Wales).

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 125(5) of the 2011 Act; and
- To state whether particular matters have come to my attention.

#### *Basis of Independent examiners' report*

My examination was carried out in accordance with 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 the seeking of 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 examiners' 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 s. 130 of the Charities Act 2011; and
  - To prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 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 accounts to be reached.

Bernard Olsberg  
B Olsberg & Co  
Chartered Accountants  
Enterprise House  
3 Middleton Road Manchester M8 5DT

13 September 2021

**BAAL HAMOIN**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 31 OCTOBER 2020**

	<u>Note</u>	2020	2019
<b>UNRESTRICTED FUNDS</b>		£	£
<b>INCOME &amp; EXPENDITURE</b>			
<b>INCOMING RESOURCES</b>			
Donations Received	2	<u>33,865</u>	<u>248,305</u>
<b>RESOURCES EXPENDED</b>			
<b>DIRECT CHARITABLE EXPENDITURE</b>			
Distributions		<u>40,508</u>	<u>233,703</u>
<b>MANAGEMENT AND</b>			
<b>ADMINISTRATION</b>			
Bank Charges		42	73
Accountancy		380	380
Independent Examiners Report		100	100
		<u>522</u>	<u>553</u>
<b>TOTAL RESOURCES EXPENDED</b>		<u>41,030</u>	<u>234,256</u>
<b>Net Movement in Funds for the year</b>		(7,165)	14,049
Balance brought forward		45,709	31,660
Fund Balance as at 31 October 2020		<u><u>38,544</u></u>	<u><u>45,709</u></u>

**BAAL HAMOIN**  
**BALANCE SHEET AS AT 31 OCTOBER 2020**

	<u>Note</u>	<u>2020</u>	<u>2019</u>
		<u>£</u>	<u>£</u>
<b>CURRENT ASSETS</b>			
Loan		28,000	28,000
Bank		<u>16,504</u>	<u>23,189</u>
		44,504	51,189
<b>Less Creditors due within one year</b>	3	<u>5,960</u>	<u>5,480</u>
		<u>38,544</u>	<u>45,709</u>
<b>TRUST FUND</b>			
Accumulation Fund		<u>38,544</u>	<u>45,709</u>

Approved by the Board of Trustees on 13 September 2021 and signed on its behalf.

..... Trustee

..... Trustee

The notes form an integral part of these accounts.

**BAAL HAMOIN**  
**Notes to the Financial Statements**  
**for the year ended 31 October 2020**

**1 Accounting policies**

**1.1 Basis of accounting**

The financial statements have been prepared under the historical cost convention, and in accordance with the Statement of Recommended Practice "Accounting and Reporting by Charities" (SORP 2005) and the Charities Act 2011.

**1.2 Income**

Voluntary income, contributions and donations are accounted for as received by the charity. No permanent endowments have been received in the year.

**2. Voluntary Income**

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Donations and Contributions	33,865	248,305
<b>CREDITORS: Due within one year</b>		
Accrual Expenses	3,960	3,480
Loan	2,000	2,000
	5,960	5,480

**4. Staff costs**

No remuneration was paid to trustees in the year, nor were any trustees' expenses reimbursed.