

# TORAH UK

England & Wales · Charity number 1145883

## Details

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**Other names** MASTER TORAH UK

**Status** Registered

**Legal form** Trust

**Registered** 2012-02-13

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

## Contact

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**Address** 13 The Grove  
London  
NW11 9SJ

**Phone** 02087323000

## Activities

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**Objects:** TO PROMOTE AND ADVANCE ORTHODOX JEWISH RELIGIOUS EDUCATION AMONGST MEMBERS OF THE JEWISH FAITH THROUGHOUT THE WORLD.

**Activities:** - Provision of educational services to the orthodox Jewish community- Provision of grants to educational institutions in accordance with the charity's main objectives- Provision of grants to individuals in accordance with the charity's main objectives

## Classification

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- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Services
- **What:** Education/training, The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** Children/young People, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies

## Geography

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- Israel
- United States
- Throughout England

## Finances

| Period end | Income  | Expenditure | Assets | Employees |
|------------|---------|-------------|--------|-----------|
| 2025-12-31 | £24,000 | £25,347     | -      | -         |
| 2024-12-31 | £14,275 | £15,102     | -      | -         |
| 2023-12-31 | £13,451 | £11,741     | -      | -         |
| 2022-12-31 | £15,800 | £15,268     | -      | -         |
| 2021-12-31 | £46,550 | £46,539     | -      | -         |

## Trustees

| Name           | Role | Appointed  |
|----------------|------|------------|
| MARC NERDEN    |      | 2011-11-07 |
| SHTERNA NERDEN |      | 2012-02-13 |

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# Accounts

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CHARITY COMMISSION  
FOR ENGLAND AND WALES

## Independent examiner's report on the accounts

### Section A

### Independent Examiner's Report

Report to the trustees/  
members of

TORAH UK

On accounts for the year  
ended

31 December 2021

Charity no  
(if any)

1145883

Set out on pages

1 to 7

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/12/2021**.

Responsibilities and  
basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent  
examiner's statement

~~[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [ ] if not applicable.~~

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below \*) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

\* Please delete the words in the brackets if they do not apply.

Signed:

Date:

22.11.21

Name:

SPENCER S METERS

Relevant professional  
qualification(s) or body

ICAEW - ACA MEMBERSHIP

(if any):

Address:

|                 |
|-----------------|
|                 |
| 107 BRIDGE LANE |
| LONDON          |
| NW11 0EH        |

## Section B

### Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

|  |
|--|
|  |
|--|



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

|                                |            |                        |                            |
|--------------------------------|------------|------------------------|----------------------------|
| Charity Name                   |            | Charity No<br>(if any) |                            |
| Annual accounts for the period |            |                        |                            |
| Period start date              | 01/01/2021 | To                     | Period end date 31/12/2021 |

## Section A Statement of financial activities

| Recommended categories by activity                                        | Guidance Notes | Unrestricted funds<br>£<br>F01 | Restricted income funds<br>£<br>F02 | Endowment funds<br>£<br>F03 | Total funds<br>£<br>F04 | Prior year funds<br>£<br>F05 |
|---------------------------------------------------------------------------|----------------|--------------------------------|-------------------------------------|-----------------------------|-------------------------|------------------------------|
| <b>Incoming resources (Note 3)</b>                                        |                |                                |                                     |                             |                         |                              |
| Income and endowments from:                                               |                |                                |                                     |                             |                         |                              |
| Donations and legacies                                                    | S01            | 46,550                         | -                                   | -                           | 46,550                  |                              |
| Charitable activities                                                     | S02            | -                              | -                                   | -                           | -                       |                              |
| Other trading activities                                                  | S03            | -                              | -                                   | -                           | -                       |                              |
| Investments                                                               | S04            | -                              | -                                   | -                           | -                       |                              |
| Separate material item of income                                          | S05            | -                              | -                                   | -                           | -                       |                              |
| Other                                                                     | S06            | -                              | -                                   | -                           | -                       |                              |
| <b>Total</b>                                                              | S07            | 46,550                         | -                                   | -                           | 46,550                  |                              |
| <b>Resources expended (Note 6)</b>                                        |                |                                |                                     |                             |                         |                              |
| Expenditure on:                                                           |                |                                |                                     |                             |                         |                              |
| Raising funds                                                             | S08            | -                              | -                                   | -                           | -                       |                              |
| Charitable activities                                                     | S09            | 46,539                         | -                                   | -                           | 46,539                  |                              |
| Separate material item of expense                                         | S10            | -                              | -                                   | -                           | -                       |                              |
| Other                                                                     | S11            | -                              | -                                   | -                           | -                       |                              |
| <b>Total</b>                                                              | S12            | 46,539                         | -                                   | -                           | 46,539                  |                              |
| <b>Net income/(expenditure) before investment gains/(losses)</b>          |                |                                |                                     |                             |                         |                              |
|                                                                           | S13            | 11                             | -                                   | -                           | 11                      |                              |
| Net gains/(losses) on investments                                         | S14            | -                              | -                                   | -                           | -                       |                              |
| <b>Net income/(expenditure)</b>                                           | S15            | 11                             | -                                   | -                           | 11                      |                              |
| <b>Extraordinary items</b>                                                | S16            | -                              | -                                   | -                           | -                       |                              |
| <b>Transfers between funds</b>                                            | S17            | -                              | -                                   | -                           | -                       |                              |
| <b>Other recognised gains/(losses):</b>                                   |                |                                |                                     |                             |                         |                              |
| Gains and losses on revaluation of fixed assets for the charity's own use | S18            | -                              | -                                   | -                           | -                       |                              |
| Other gains/(losses)                                                      | S19            | -                              | -                                   | -                           | -                       |                              |
| <b>Net movement in funds</b>                                              | S20            | 11                             | -                                   | -                           | 11                      |                              |
| <b>Reconciliation of funds:</b>                                           |                |                                |                                     |                             |                         |                              |
| Total funds brought forward                                               | S21            | -                              | -                                   | -                           | -                       |                              |
| <b>Total funds carried forward</b>                                        | S22            | 11                             | -                                   | -                           | 11                      |                              |

## Section B Balance sheet

|                                                       |             | Guidance Notes | Unrestricted funds<br>£<br>F01 | Restricted Income funds<br>£<br>F02 | Endowment funds<br>£<br>F03 | Total this year<br>£<br>F04 | Total last year<br>£<br>F05 |
|-------------------------------------------------------|-------------|----------------|--------------------------------|-------------------------------------|-----------------------------|-----------------------------|-----------------------------|
| <b>Fixed assets</b>                                   |             |                |                                |                                     |                             |                             |                             |
| Intangible assets                                     | (Note 15)   | B01            | -                              | -                                   | -                           | -                           | -                           |
| Tangible assets                                       | (Note 14)   | B02            | -                              | -                                   | -                           | -                           | -                           |
| Heritage assets                                       | (Note 16)   | B03            | -                              | -                                   | -                           | -                           | -                           |
| Investments                                           | (Note 17)   | B04            | -                              | -                                   | -                           | -                           | -                           |
| <b>Total fixed assets</b>                             |             | B05            | -                              | -                                   | -                           | -                           | -                           |
| <b>Current assets</b>                                 |             |                |                                |                                     |                             |                             |                             |
| Stocks                                                | (Note 18)   | B06            | -                              | -                                   | -                           | -                           | -                           |
| Debtors                                               | (Note 19)   | B07            | -                              | -                                   | -                           | -                           | -                           |
| Investments                                           | (Note 17.4) | B08            | -                              | -                                   | -                           | -                           | -                           |
| Cash at bank and in hand                              | (Note 24)   | B09            | 39                             | -                                   | -                           | 39                          | -                           |
| <b>Total current assets</b>                           |             | B10            | 39                             | -                                   | -                           | 39                          | -                           |
| <b>Creditors: amounts falling due within one year</b> | (Note 20)   | B11            | -                              | -                                   | -                           | -                           | -                           |
| <b>Net current assets/(liabilities)</b>               |             | B12            | 39                             | -                                   | -                           | 39                          | -                           |
| <b>Total assets less current liabilities</b>          |             | B13            | 39                             | -                                   | -                           | 39                          | -                           |
| <b>Creditors: amounts falling due after one year</b>  | (Note 20)   | B14            | -                              | -                                   | -                           | -                           | -                           |
| <b>Provisions for liabilities</b>                     |             | B15            | -                              | -                                   | -                           | -                           | -                           |
| <b>Total net assets or liabilities</b>                |             | B16            | 39                             | -                                   | -                           | 39                          | 29                          |
| <b>Funds of the Charity</b>                           |             |                |                                |                                     |                             |                             |                             |
| Endowment funds                                       | (Note 27)   | B17            | -                              |                                     |                             | -                           | -                           |
| Restricted income funds                               | (Note 27)   | B18            |                                | -                                   |                             | -                           | -                           |
| Unrestricted funds                                    |             | B19            | 39                             |                                     | -                           | 39                          |                             |
| Revaluation reserve                                   |             | B20            |                                |                                     |                             | -                           |                             |
| <b>Total funds</b>                                    |             | B21            | 39                             | -                                   | -                           | 39                          | 29                          |

Signed by one or two trustees on behalf of all the trustees

| Signature | Print Name  | Date of approval<br>dd/mm/yyyy |
|-----------|-------------|--------------------------------|
| M Nerden  | MARC NERDEN | 21/11/2022                     |
|           |             |                                |

## Note 1 Basis of preparation

This section should be completed by all charities.

## 1.1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

- and with\* 

|   |
|---|
| ✓ |
|---|

 the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014
- and with\* 

|   |
|---|
| ✓ |
|---|

 the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102)
- and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.\*

|   |
|---|
| ✓ |
|---|

\* -Tick as appropriate

## 1.2 Going concern

If there are material uncertainties related to events or conditions that cast significant doubt on the charity's ability to continue as a going concern, please provide the following details or state "Not applicable", if appropriate:

|                                                                                                                                                                                                                            |                |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|
| An explanation as to those factors that support the conclusion that the charity is a going concern;                                                                                                                        | Not applicable |
| Disclosure of any uncertainties that make the going concern assumption doubtful;                                                                                                                                           | Not applicable |
| Where accounts are not prepared on a going concern basis, please disclose this fact together with the basis on which the trustees prepared the accounts and the reason why the charity is not regarded as a going concern. | Not applicable |

## 1.3 Change of accounting policy

The accounts present a true and fair view and the accounting policies adopted are those outlined in note ( ).

|      |   |                        |
|------|---|------------------------|
| Yes* | ✓ | * -Tick as appropriate |
| No*  | - |                        |

Please disclose:

|                                                                                                                                                                                                                        |  |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| (i) the nature of the change in accounting policy;                                                                                                                                                                     |  |
| (ii) the reasons why applying the new accounting policy provides more reliable and more relevant information; and                                                                                                      |  |
| (iii) the amount of the adjustment for each line affected in the current period, each prior period presented and the aggregate amount of the adjustment relating to periods before those presented, 3.44 FRS 102 SORP. |  |

## 1.4 Changes to accounting estimates

No changes to accounting estimates have occurred in the reporting period (3.46 FRS 102 SORP).

|      |   |                        |
|------|---|------------------------|
| Yes* | ✓ | * -Tick as appropriate |
| No*  | - |                        |

Please disclose:

|                                                                                                           |                |
|-----------------------------------------------------------------------------------------------------------|----------------|
| (i) the nature of any changes;                                                                            | Not applicable |
| (ii) the effect of the change on income and expense or assets and liabilities for the current period; and | Not applicable |
| (iii) where practicable, the effect of the change in one or more future periods.                          | Not applicable |

## 1.5 Material prior year errors

No material prior year error have been identified in the reporting period (3.47 FRS 102 SORP).

|      |   |                        |
|------|---|------------------------|
| Yes* | ✓ | * -Tick as appropriate |
| No*  | - |                        |

Please disclose:

|                                                                                                                             |                |
|-----------------------------------------------------------------------------------------------------------------------------|----------------|
| (i) the nature of the prior period error;                                                                                   | Not applicable |
| (ii) for each prior period presented in the accounts, the amount of the correction for each account line item affected; and | Not applicable |
| (iii) the amount of the correction at the beginning of the earliest prior period presented in the accounts.                 | Not applicable |

## Note 3

## Analysis of income

| Analysis                          |                                                                            | Unrestricted funds | Restricted income funds | Endowment funds | Total funds<br>£ | Prior year<br>£ |
|-----------------------------------|----------------------------------------------------------------------------|--------------------|-------------------------|-----------------|------------------|-----------------|
| Donations and legacies:           | Donations and gifts                                                        | 46,550             | -                       | -               | 46,550           | -               |
|                                   | Gift Aid                                                                   | -                  | -                       | -               | -                | -               |
|                                   | Legacies                                                                   | -                  | -                       | -               | -                | -               |
|                                   | General grants provided by government/other charities                      | -                  | -                       | -               | -                | -               |
|                                   | Membership subscriptions and sponsorships which are in substance donations | -                  | -                       | -               | -                | -               |
|                                   | Donated goods, facilities and services                                     | -                  | -                       | -               | -                | -               |
|                                   | Other                                                                      | -                  | -                       | -               | -                | -               |
| Total                             |                                                                            | 46,550             | -                       | -               | 46,550           | -               |
| Charitable activities:            |                                                                            | -                  | -                       | -               | -                | -               |
|                                   |                                                                            | -                  | -                       | -               | -                | -               |
|                                   |                                                                            | -                  | -                       | -               | -                | -               |
|                                   | Other                                                                      | -                  | -                       | -               | -                | -               |
| Total                             |                                                                            | -                  | -                       | -               | -                | -               |
| Other trading activities:         |                                                                            | -                  | -                       | -               | -                | -               |
|                                   |                                                                            | -                  | -                       | -               | -                | -               |
|                                   |                                                                            | -                  | -                       | -               | -                | -               |
|                                   | Other                                                                      | -                  | -                       | -               | -                | -               |
| Total                             |                                                                            | -                  | -                       | -               | -                | -               |
| Income from investments:          | Interest income                                                            | -                  | -                       | -               | -                | -               |
|                                   | Dividend income                                                            | -                  | -                       | -               | -                | -               |
|                                   | Rental and leasing income                                                  | -                  | -                       | -               | -                | -               |
|                                   | Other                                                                      | -                  | -                       | -               | -                | -               |
| Total                             |                                                                            | -                  | -                       | -               | -                | -               |
| Separate material item of income: |                                                                            | -                  | -                       | -               | -                | -               |
|                                   |                                                                            | -                  | -                       | -               | -                | -               |
|                                   |                                                                            | -                  | -                       | -               | -                | -               |
|                                   | Other                                                                      | -                  | -                       | -               | -                | -               |
| Total                             |                                                                            | -                  | -                       | -               | -                | -               |
| Other:                            | Conversion of endowment funds into income                                  | -                  | -                       | -               | -                | -               |
|                                   | Gain on disposal of a tangible fixed asset held for charity's own use      | -                  | -                       | -               | -                | -               |
|                                   | Gain on disposal of a programme related investment                         | -                  | -                       | -               | -                | -               |
|                                   | Royalties from the exploitation of intellectual property rights            | -                  | -                       | -               | -                | -               |
|                                   | Other                                                                      | -                  | -                       | -               | -                | -               |
|                                   | Total                                                                      | -                  | -                       | -               | -                | -               |
| TOTAL INCOME                      |                                                                            | 46,550             | -                       | -               | 46,550           | -               |

## Other Information:

All income in the prior year was unrestricted except for:  
(please provide description and amounts)

Where any endowment fund is converted into income in the reporting period, please give the reason for the conversion.

Where any endowment fund is converted into income in the prior period, please give the reason for the conversion.

Within the income items above the following items are material: (please disclose the nature, amount and any prior year amounts)

(cont)

*Please complete this note if the charity made any grants or donations which in aggregate form a material part of the charitable activities undertaken.*

### 13.1 Analysis of grants paid (included in cost of charitable activities)

| Analysis              | Grants to institutions | Grants to Individuals | Support costs | Total         |
|-----------------------|------------------------|-----------------------|---------------|---------------|
|                       |                        |                       | £             | £             |
| Activity or project 1 | 2,729.00               |                       | -             | 2,729.00      |
| Activity or project 2 | -                      | 43,810.00             | -             | 43,810.00     |
| Activity or project 3 | -                      | -                     | -             | -             |
| Activity or project 4 | -                      | -                     | -             | -             |
| <b>Total</b>          | <b>2,729</b>           | <b>43,810</b>         | <b>-</b>      | <b>46,539</b> |

**Please enter "Nil" if the charity does not identify and/or allocate support costs.**

|                                                                                                                                                                                                                                                                |     |                                          |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|------------------------------------------|
| <p><i>My charity has made grants to particular institutions that are material in the context of its grantmaking. Details of the institution supported, purpose of the grant and total paid to each institution is available on the charity's web site.</i></p> | Yes | Please provide details of charity's URL. |
|                                                                                                                                                                                                                                                                | No  | Provide details below                    |

| Names of Institution                                    | Purpose | Total amount of grants paid £ |
|---------------------------------------------------------|---------|-------------------------------|
|                                                         |         | -                             |
|                                                         |         | -                             |
|                                                         |         | -                             |
|                                                         |         | -                             |
|                                                         |         | -                             |
|                                                         |         | -                             |
|                                                         |         | -                             |
|                                                         |         | -                             |
|                                                         |         | -                             |
|                                                         |         | -                             |
|                                                         |         | -                             |
| <b>Total grants to Institutions in reporting period</b> |         | -                             |
| <b>Other unanalysed grants</b>                          |         | -                             |
| <b>TOTAL GRANTS PAID</b>                                |         | -                             |

|                  |                              |               |
|------------------|------------------------------|---------------|
| <b>Section C</b> | <b>Notes to the accounts</b> | <b>(cont)</b> |
|------------------|------------------------------|---------------|

**Note 24**                      **Cash at bank and in hand**

Short term cash Investments (less than 3 months maturity date)  
Short term deposits  
Cash at bank and on hand  
Other  
Total

| This year<br>£ | Last year<br>£ |
|----------------|----------------|
| -              | -              |
| -              | -              |
| 39             | 29             |
| -              | -              |
| 39             | 29             |

**Last year:**

**13.3 Analysis of grants paid (included in cost of charitable activities)**

| Analysis              | Grants to Institutions | Grants to Individuals | Support costs<br>£ | Total<br>£ |
|-----------------------|------------------------|-----------------------|--------------------|------------|
| Activity or project 1 | -                      | -                     | -                  | -          |
| Activity or project 2 | -                      | -                     | -                  | -          |
| Activity or project 3 | -                      | -                     | -                  | -          |
| Activity or project 4 | -                      | -                     | -                  | -          |
| <b>Total</b>          | -                      | -                     | -                  | -          |

Please enter "Nil" if the charity does not identify and/or allocate support costs.

**13.4 Grants made to Institutions**

*My charity has made grants to particular institutions that are material in the context of its grantmaking. Details of the institution supported, purpose of the grant and total paid to each institution is available on the charity's web site.*

|     |                                          |
|-----|------------------------------------------|
| Yes | Please provide details of charity's URL. |
| No  | Provide details below                    |

| Names of institution | Purpose | Total amount of grants paid £ |
|----------------------|---------|-------------------------------|
|                      |         | -                             |
|                      |         | -                             |
|                      |         | -                             |
|                      |         | -                             |
|                      |         | -                             |
|                      |         | -                             |
|                      |         | -                             |
|                      |         | -                             |
|                      |         | -                             |
|                      |         | -                             |
|                      |         | -                             |
|                      |         | -                             |
|                      |         | -                             |
|                      |         | -                             |

**Total grants to institutions in reporting period**

**Other unanalysed grants**

**TOTAL GRANTS PAID**

|   |
|---|
| - |
| - |
| - |

