JMRD TRUST

England & Wales · Charity number 1154081

Details

Status	Registered
Legal form	Charitable company
Company number	05933336
Registered	2013-10-03
Register	View on the Charity Commission register

Contact

Address	40 Lingwood Road London E5 9BN
Phone	02088061272

Activities

Objects: THE RELIEF OF POVERTY, SICKNESS AND INFIRMITY FOR THE PUBLIC BENEFIT.THE ADVANCEMENT OF THE ORTHODOX JEWISH RELIGION, ORTHODOX JEWISH EDUCATION AND EDUCATIONIN GENERAL.SUCH OTHER PURPOSES AS ARE CHARITABLE ACCORDING TO ENGLISH LAW AS THE TRUSTEES MAY FROM TIMETO TIME IN THEIR ABSOLUTE DISCRETION DETERMINE..

Activities: &#x2;The main objective of the charity was that of relief of poverty amongst the persons in conditions of need, hardship and distress in the Jewish Community, the advancement of the Orthodox Jewish Religion, the advancement of education according to the tenets of the Orthodox Jewish Faith.

Classification

- **How:** Makes Grants To Organisations
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** Other Charities Or Voluntary Bodies

Geography

- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-09-30	£58,673	£56,204	-	-
2024-09-30	£83,150	£87,934	-	-
2023-09-30	£92,000	£96,246	-	-
2022-09-30	£98,100	£87,590	-	-
2021-09-30	£154,511	£167,125	-	-
2020-09-30	£119,875	£107,861	-	-

Trustees

Name	Role	Appointed
JACOB DREYFUSS	Chair	2012-09-11
RIVKA DREYFUSS		2012-09-11

Accounts

REGISTERED COMPANY NUMBER: 05933336 (England and Wales)
REGISTERED CHARITY NUMBER: 1154081

REPORT OF THE TRUSTEES AND

UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 SEPTEMBER 2025

FOR

JMRD TRUST

Venitt and Greaves
Chartered Accountants
115 Craven Park Road
South Tottenham
London
N15 6BL

CONTENTS OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 2025

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 30 SEPTEMBER 2025

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 30 September 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES
Objectives and aims
The main objective of the charity was that of relief of poverty amongst the persons in conditions of need, hardship and distress in the Jewish Community, the advancement of the Orthodox Jewish Religion, the advancement of education according to the tenets of the Orthodox Jewish Faith.

Significant activities
The charity was set up with the aim of supporting religious jewish education institutions and charitable organisations by making donations and grants available to them.

The charity was set up to support the activities of religious Jewish organisations especially in the field of education. The trustees identify institutions and organisations which meet its criteria and regularly support a number of these institutions and organisations, which themselves are growing not only in England but also worldwide.

The charity is also supportive of organisations which are solely committed to the relief of poverty. Such organisations assist needy Jewish families financially and also through the distribution of basic necessities.

The income of the charity is derived from donations. The trustees continued their support of those organisations deemed to promote the objects of this charity.

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

Grantmaking
The charity accepts applications for grants from representatives of various charities, which are reviewed by the trustees on a regular basis.

ACHIEVEMENTS AND PERFORMANCE
Charitable activities
The charity received donation of £58,673 (2024: £83,150) and made grant to various charitable organization whose objectives align with that of JMRD Trust totalling £54,380 (2024: £85,600).

FINANCIAL REVIEW
Principal funding sources
The charity is funded by donations from various associated companies.

Going concern
The trustees have a reasonable expectation that the charity will continue to operate for at least the next financial year.

FUTURE PLANS
The charity intends to carry on its policy of making grants in pursuant of its objects, and continue and expand on its activities for the foreseeable future.

STRUCTURE, GOVERNANCE AND MANAGEMENT
Governing document
The charity is controlled by its governing document, its memorandum and articles of association, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 30 SEPTEMBER 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

Recruitment and appointment of new trustees

It is not currently the intention of the trustees of the charity to appoint new trustees. Should this situation change in the future, the trustees will apply suitable recruitment and training procedures.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

05933336 (England and Wales)

Registered Charity number

1154081

Registered office

C/O 32
Castlewood Road
London
N16 6DW

Trustees

J M Dreyfuss
Mrs R Dreyfuss

Independent Examiner

MR MALCOLM VENITT
Venitt and Greaves
Chartered Accountants
115 Craven Park Road
South Tottenham
London
N15 6BL

Approved by order of the board of trustees on 25 June 2026 and signed on its behalf by:

J M Dreyfuss - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF JMRD TRUST

Independent examiner's report to the trustees of JMRD Trust ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 30 September 2025.

Responsibilities and basis of report
As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

Independent examiner's statement
I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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

MR MALCOLM VENITT

Venitt and Greaves
Chartered Accountants
115 Craven Park Road
South Tottenham
London
N15 6BL

25 June 2026

JMRD TRUST

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30 SEPTEMBER 2025

	Notes	30.9.25 Unrestricted fund £	30.9.24 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		58,673	83,150
EXPENDITURE ON			
Charitable activities			
CHARITABLE		54,380	85,600
Other		1,824	2,334
Total		56,204	87,934
NET INCOME/(EXPENDITURE)		2,469	(4,784)
RECONCILIATION OF FUNDS			
Total funds brought forward		(312)	4,472
TOTAL FUNDS CARRIED FORWARD		2,157	(312)

The notes form part of these financial statements

BALANCE SHEET
30 SEPTEMBER 2025

	Notes	30.9.25 Unrestricted fund £	30.9.24 Total funds £
CURRENT ASSETS			
Cash at bank		4,077	2,088
CREDITORS			
Amounts falling due within one year	4	(1,920)	(2,400)
NET CURRENT ASSETS/(LIABILITIES)		2,157	(312)
TOTAL ASSETS LESS CURRENT LIABILITIES		2,157	(312)
NET ASSETS/(LIABILITIES)		2,157	(312)
FUNDS	5		
Unrestricted funds		2,157	(312)
TOTAL FUNDS		2,157	(312)

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 30 September 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 30 September 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for
(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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

The financial statements were approved and authorized for issue by the Board of Trustees and authorised for issue on 25 June 2026 and were signed on its behalf by:

J M Dreyfuss - Trustee

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Financial reporting standard 102 - reduced disclosure exemptions
The charitable company has taken advantage of the following disclosure exemption in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Taxation
The charity is exempt from corporation tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

2. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 30 September 2025 nor for the year ended 30 September 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 30 September 2025 nor for the year ended 30 September 2024.

 continued...

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 SEPTEMBER 2025

3. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £
INCOME AND ENDOWMENTS FROM	
Donations and legacies	83,150
EXPENDITURE ON	
Charitable activities	
CHARITABLE	85,600
Other	2,334
Total	87,934
NET INCOME/(EXPENDITURE)	(4,784)
RECONCILIATION OF FUNDS	
Total funds brought forward	4,472
TOTAL FUNDS CARRIED FORWARD	(312)

4. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	30.9.25 £	30.9.24 £
Other creditors	600	1,200
Accrued expenses	1,320	1,200
	1,920	2,400

5. MOVEMENT IN FUNDS

	At 1.10.24 £	Net movement in funds £	At 30.9.25 £
Unrestricted funds			
General fund	(312)	2,469	2,157
TOTAL FUNDS	(312)	2,469	2,157

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	58,673	(56,204)	2,469
TOTAL FUNDS	58,673	(56,204)	2,469

continued...

5. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.10.23 £	Net movement in funds £	At 30.9.24 £
Unrestricted funds			
General fund	4,472	(4,784)	(312)
TOTAL FUNDS	4,472	(4,784)	(312)

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	83,150	(87,934)	(4,784)
TOTAL FUNDS	83,150	(87,934)	(4,784)

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.10.23 £	Net movement in funds £	At 30.9.25 £
Unrestricted funds			
General fund	4,472	(2,315)	2,157
TOTAL FUNDS	4,472	(2,315)	2,157

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	141,823	(144,138)	(2,315)
TOTAL FUNDS	141,823	(144,138)	(2,315)

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6. RELATED PARTY DISCLOSURES

The donations of £60,000 were received from a company associated with the trustees.

JMRD TRUST

England & Wales - Charity number 1154081

Accounts

REGISTERED COMPANY NUMBER: 05933336 (England and Wales)
REGISTERED CHARITY NUMBER: 1154081

REPORT OF THE TRUSTEES AND

UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 SEPTEMBER 2024

FOR

JMRD TRUST

Venitt and Greaves
Chartered Accountants
115 Craven Park Road
South Tottenham
London
N15 6BL

JMRD TRUST

CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 SEPTEMBER 2024

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 30 SEPTEMBER 2024

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 30 September 2024. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The main objective of the charity was that of relief of poverty amongst the persons in conditions of need, hardship and distress in the Jewish Community, the advancement of the Orthodox Jewish Religion, the advancement of education according to the tenets of the Orthodox Jewish Faith.

Significant activities

The charity was set up with the aim of supporting religious jewish education institutions and charitable organisations by making donations and grants available to them.

The charity was set up to support the activities of religious Jewish organisations especially in the field of education. The trustees identify institutions and organisations which meet its criteria and regularly support a number of these institutions and organisations, which themselves are growing not only in England but also worldwide.

The charity is also supportive of organisations which are solely committed to the relief of poverty. Such organisations assist needy Jewish families financially and also through the distribution of basic necessities.

The income of the charity is derived from donations. The trustees continued their support of those organisations deemed to promote the objects of this charity.

Public benefit

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

Grantmaking

The charity accepts applications for grants from representatives of various charities, which are reviewed by the trustees on a regular basis.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The charity received donation of £83,150 (2023: £92,000) and made grant to various charitable organization whose objectives align with that of JMRD Trust totalling £85,600 (2023: £93,216).

FINANCIAL REVIEW

Principal funding sources

The charity is funded by donations from various associated companies.

Going concern

The trustees have a reasonable expectation that the charity will continue to operate for at least the next financial year.

FUTURE PLANS

The charity intends to carry on its policy of making grants in pursuant of its objects, and continue and expand on its activities for the foreseeable future.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, its memorandum and articles of association, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 30 SEPTEMBER 2024

STRUCTURE, GOVERNANCE AND MANAGEMENT

Recruitment and appointment of new trustees

It is not currently the intention of the trustees of the charity to appoint new trustees. Should this situation change in the future, the trustees will apply suitable recruitment and training procedures.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

05933336 (England and Wales)

Registered Charity number

1154081

Registered office

C/O 32
Castlewood Road
London
N16 6DW

Trustees

J M Dreyfuss
Mrs R Dreyfuss

Independent Examiner

MR MALCOLM VENITT
Venitt and Greaves
Chartered Accountants
115 Craven Park Road
South Tottenham
London
N15 6BL

Approved by order of the board of trustees on 25 June 2025 and signed on its behalf by:

J M Dreyfuss - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF JMRD TRUST

Independent examiner's report to the trustees of JMRD Trust ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 30 September 2024.

Responsibilities and basis of report
As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

Independent examiner's statement
I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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

MR MALCOLM VENITT

Venitt and Greaves
Chartered Accountants
115 Craven Park Road
South Tottenham
London
N15 6BL

25 June 2025

JMRD TRUST

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30 SEPTEMBER 2024

	Notes	30.9.24 Unrestricted fund £	30.9.23 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		83,150	92,000
EXPENDITURE ON			
Charitable activities			
CHARITABLE		85,600	93,366
Other		2,334	2,880
Total		87,934	96,246
NET INCOME/(EXPENDITURE)		(4,784)	(4,246)
RECONCILIATION OF FUNDS			
Total funds brought forward		4,472	8,718
TOTAL FUNDS CARRIED FORWARD		(312)	4,472

The notes form part of these financial statements

BALANCE SHEET
30 SEPTEMBER 2024

	Notes	30.9.24 Unrestricted fund £	30.9.23 Total funds £
CURRENT ASSETS			
Cash at bank		2,088	6,872
CREDITORS			
Amounts falling due within one year	4	(2,400)	(2,400)
NET CURRENT ASSETS/(LIABILITIES)		(312)	4,472
TOTAL ASSETS LESS CURRENT LIABILITIES		(312)	4,472
NET ASSETS		(312)	4,472
FUNDS	5		
Unrestricted funds		(312)	4,472
TOTAL FUNDS		(312)	4,472

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 30 September 2024.

The members have not required the company to obtain an audit of its financial statements for the year ended 30 September 2024 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for
(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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

The financial statements were approved and authorized for issue by the Board of Trustees and authorised for issue on 25 June 2025 and were signed on its behalf by:

J M Dreyfuss - Trustee

The notes form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 SEPTEMBER 2024

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Financial reporting standard 102 - reduced disclosure exemptions

The charitable company has taken advantage of the following disclosure exemption in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

2. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 30 September 2024 nor for the year ended 30 September 2023.

Trustees' expenses

There were no trustees' expenses paid for the year ended 30 September 2024 nor for the year ended 30 September 2023.

continued...

3. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £
INCOME AND ENDOWMENTS FROM	
Donations and legacies	92,000
EXPENDITURE ON	
Charitable activities	
CHARITABLE	93,366
Other	2,880
Total	96,246
NET INCOME/(EXPENDITURE)	(4,246)
RECONCILIATION OF FUNDS	
Total funds brought forward	8,718
TOTAL FUNDS CARRIED FORWARD	4,472

4. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	30.9.24 £	30.9.23 £
Other creditors	1,200	1,200
Accrued expenses	1,200	1,200
	2,400	2,400

5. MOVEMENT IN FUNDS

	At 1.10.23 £	Net movement in funds £	At 30.9.24 £
Unrestricted funds			
General fund	4,472	(4,784)	(312)
TOTAL FUNDS	4,472	(4,784)	(312)

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	83,150	(87,934)	(4,784)
TOTAL FUNDS	83,150	(87,934)	(4,784)

continued...

5. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.10.22 £	Net movement in funds £	At 30.9.23 £
Unrestricted funds			
General fund	8,718	(4,246)	4,472
TOTAL FUNDS	8,718	(4,246)	4,472

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	92,000	(96,246)	(4,246)
TOTAL FUNDS	92,000	(96,246)	(4,246)

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.10.22 £	Net movement in funds £	At 30.9.24 £
Unrestricted funds			
General fund	8,718	(9,030)	(312)
TOTAL FUNDS	8,718	(9,030)	(312)

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	175,150	(184,180)	(9,030)
TOTAL FUNDS	175,150	(184,180)	(9,030)

 continued...

6. RELATED PARTY DISCLOSURES

The donations of £60,000 were received from a company associated with the trustees.

JMRD TRUST

England & Wales - Charity number 1154081

Accounts

REGISTERED COMPANY NUMBER: 05933336 (England and Wales)
REGISTERED CHARITY NUMBER: 1154081

REPORT OF THE TRUSTEES AND

UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 SEPTEMBER 2023

FOR

JMRD TRUST

Venitt and Greaves
Chartered Accountants
115 Craven Park Road
South Tottenham
London
N15 6BL

CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 SEPTEMBER 2023

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 30 SEPTEMBER 2023

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 30 September 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The main objective of the charity was that of relief of poverty amongst the persons in conditions of need, hardship and distress in the Jewish Community, the advancement of the Orthodox Jewish Religion, the advancement of education according to the tenets of the Orthodox Jewish Faith.

Significant activities

The charity was set up with the aim of supporting religious jewish education institutions and charitable organisations by making donations and grants available to them.

The charity was set up to support the activities of religious Jewish organisations especially in the field of education. The trustees identify institutions and organisations which meet its criteria and regularly support a number of these institutions and organisations, which themselves are growing not only in England but also worldwide.

The charity is also supportive of organisations which are solely committed to the relief of poverty. Such organisations assist needy Jewish families financially and also through the distribution of basic necessities.

The income of the charity is derived from donations. The trustees continued their support of those organisations deemed to promote the objects of this charity.

Public benefit

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

Grantmaking

The charity accepts applications for grants from representatives of various charities, which are reviewed by the trustees on a regular basis.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The charity received donation of £92,000 (2022: £98,100) and made grant to various charitable organization whose objectives align with that of JMRD Trust totalling £93,216 (2022: £85,130).

FINANCIAL REVIEW

Principal funding sources

The charity is funded by donations from various associated companies.

Going concern

The trustees have a reasonable expectation that the charity will continue to operate for at least the next financial year.

FUTURE PLANS

The charity intends to carry on its policy of making grants in pursuant of its objects, and continue and expand on its activities for the foreseeable future.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, its memorandum and articles of association, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 30 SEPTEMBER 2023

STRUCTURE, GOVERNANCE AND MANAGEMENT
Recruitment and appointment of new trustees
It is not currently the intention of the trustees of the charity to appoint new trustees. Should this situation change in the future, the trustees will apply suitable recruitment and training procedures.

Risk management
The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

REFERENCE AND ADMINISTRATIVE DETAILS
Registered Company number
05933336 (England and Wales)

Registered Charity number
1154081

Registered office
C/O 32
Castlewood Road
London
N16 6DW

Trustees
J M Dreyfuss
Mrs R Dreyfuss

Independent Examiner
Venitt and Greaves
Chartered Accountants
115 Craven Park Road
South Tottenham
London
N15 6BL

Approved by order of the board of trustees on 19 June 2024 and signed on its behalf by:

Mrs R Dreyfuss - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF JMRD TRUST

Independent examiner's report to the trustees of JMRD Trust ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 30 September 2023.

Responsibilities and basis of report
As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

Independent examiner's statement
I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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

MR MALCOLM VENITT

Venitt and Greaves
Chartered Accountants
115 Craven Park Road
South Tottenham
London
N15 6BL

19 June 2024

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30 SEPTEMBER 2023

	Notes	30.9.23 Unrestricted fund £	30.9.22 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		92,000	98,100
EXPENDITURE ON			
Charitable activities			
CHARITABLE		93,366	85,730
Other		2,880	1,860
Total		96,246	87,590
NET INCOME/(EXPENDITURE)		(4,246)	10,510
RECONCILIATION OF FUNDS			
Total funds brought forward		8,718	(1,792)
TOTAL FUNDS CARRIED FORWARD		4,472	8,718

The notes form part of these financial statements

STATEMENT OF FINANCIAL POSITION
30 SEPTEMBER 2023

	Notes	30.9.23 Unrestricted fund £	30.9.22 Total funds £
CURRENT ASSETS			
Cash at bank		6,872	11,718
CREDITORS			
Amounts falling due within one year	4	(2,400)	(3,000)
NET CURRENT ASSETS		4,472	8,718
TOTAL ASSETS LESS CURRENT LIABILITIES		4,472	8,718
NET ASSETS		4,472	8,718
FUNDS	5		
Unrestricted funds		4,472	8,718
TOTAL FUNDS		4,472	8,718

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 30 September 2023.

The members have not required the company to obtain an audit of its financial statements for the year ended 30 September 2023 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for
(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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

The financial statements were approved and authorized for issue by the Board of Trustees and authorised for issue on 19 June 2024 and were signed on its behalf by:

J M Dreyfuss - Trustee

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Financial reporting standard 102 - reduced disclosure exemptions

The charitable company has taken advantage of the following disclosure exemption in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

2. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 30 September 2023 nor for the year ended 30 September 2022.

Trustees' expenses

There were no trustees' expenses paid for the year ended 30 September 2023 nor for the year ended 30 September 2022.

continued...

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 SEPTEMBER 2023

3. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £
INCOME AND ENDOWMENTS FROM	
Donations and legacies	98,100
EXPENDITURE ON	
Charitable activities	
CHARITABLE	85,730
Other	1,860
Total	87,590
NET INCOME	10,510
RECONCILIATION OF FUNDS	
Total funds brought forward	(1,792)
TOTAL FUNDS CARRIED FORWARD	8,718

4. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	30.9.23 £	30.9.22 £
Other creditors	1,200	1,200
Accrued expenses	1,200	1,800
	2,400	3,000

5. MOVEMENT IN FUNDS

	At 1.10.22 £	Net movement in funds £	At 30.9.23 £
Unrestricted funds			
General fund	8,718	(4,246)	4,472
TOTAL FUNDS	8,718	(4,246)	4,472

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	92,000	(96,246)	(4,246)
TOTAL FUNDS	92,000	(96,246)	(4,246)

continued...

5. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.10.21 £	Net movement in funds £	At 30.9.22 £
Unrestricted funds			
General fund	(1,792)	10,510	8,718
TOTAL FUNDS	(1,792)	10,510	8,718

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	98,100	(87,590)	10,510
TOTAL FUNDS	98,100	(87,590)	10,510

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.10.21 £	Net movement in funds £	At 30.9.23 £
Unrestricted funds			
General fund	(1,792)	6,264	4,472
TOTAL FUNDS	(1,792)	6,264	4,472

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	190,100	(183,836)	6,264
TOTAL FUNDS	190,100	(183,836)	6,264

continued...

6. RELATED PARTY DISCLOSURES

The donations of £92,000 were received from companies associated with the trustees.

JMRD TRUST

England & Wales - Charity number 1154081

Accounts

REGISTERED COMPANY NUMBER: 05933336 (England and Wales)
REGISTERED CHARITY NUMBER: 1154081

REPORT OF THE TRUSTEES AND

UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 SEPTEMBER 2022

FOR

JMRD TRUST

Venitt and Greaves
Chartered Accountants
115 Craven Park Road
South Tottenham
London
N15 6BL

CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 SEPTEMBER 2022

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 30 SEPTEMBER 2022

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 30 September 2022. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The main objective of the charity was that of relief of poverty amongst the persons in conditions of need, hardship and distress in the Jewish Community, the advancement of the Orthodox Jewish Religion, the advancement of education according to the tenets of the Orthodox Jewish Faith.

Significant activities

The charity was set up with the aim of supporting religious jewish education institutions and charitable organisations by making donations and grants available to them.

The charity was set up to support the activities of religious Jewish organisations especially in the field of education. The trustees identify institutions and organisations which meet its criteria and regularly support a number of these institutions and organisations, which themselves are growing not only in England but also worldwide.

The charity is also supportive of organisations which are solely committed to the relief of poverty. Such organisations assist needy Jewish families financially and also through the distribution of basic necessities.

The income of the charity is derived from donations. The trustees continued their support of those organisations deemed to promote the objects of this charity.

Public benefit

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

Grantmaking

The charity accepts applications for grants from representatives of various charities, which are reviewed by the trustees on a regular basis.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The charity received donation of £98,100 (2021: £154,500) and made grant to various charitable organization whose objectives align with that of JMRD Trust totalling £85,130 (2021: £164,600).

FINANCIAL REVIEW

Principal funding sources

The charity is funded by donation from various associated companies.

Going concern

The trustees have a reasonable expectation that the charity will continue to operate for at least the next financial year.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, its memorandum and articles of association, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Recruitment and appointment of new trustees

It is not currently the intention of the trustees of the charity to appoint new trustees. Should this situation change in the future, the trustees will apply suitable recruitment and training procedures.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 30 SEPTEMBER 2022

STRUCTURE, GOVERNANCE AND MANAGEMENT
Risk management
The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

REFERENCE AND ADMINISTRATIVE DETAILS
Registered Company number
05933336 (England and Wales)

Registered Charity number
1154081

Registered office
C/O 32
Castlewood Road
London
N16 6DW

Trustees
J M Dreyfuss
Mrs R Dreyfuss
J Silver (resigned 8.11.21)

Independent Examiner
Venitt and Greaves
Chartered Accountants
115 Craven Park Road
South Tottenham
London
N15 6BL

Approved by order of the board of trustees on 12 June 2023 and signed on its behalf by:

Mrs R Dreyfuss - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF JMRD TRUST

Independent examiner's report to the trustees of JMRD Trust ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 30 September 2022.

Responsibilities and basis of report
As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

Independent examiner's statement
I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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

MALCOLM VENITT

Venitt and Greaves
Chartered Accountants
115 Craven Park Road
South Tottenham
London
N15 6BL

12 June 2023

JMRD TRUST

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30 SEPTEMBER 2022

	Notes	30.9.22 Unrestricted fund £	30.9.21 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		98,100	154,500
Investment income	2	-	11
Total		98,100	154,511
EXPENDITURE ON			
Charitable activities			
CHARITABLE		85,730	164,605
Other		1,860	2,520
Total		87,590	167,125
NET INCOME/(EXPENDITURE)		10,510	(12,614)
RECONCILIATION OF FUNDS			
Total funds brought forward		(1,792)	10,822
TOTAL FUNDS CARRIED FORWARD		8,718	(1,792)

The notes form part of these financial statements

STATEMENT OF FINANCIAL POSITION
30 SEPTEMBER 2022

	Notes	30.9.22 Unrestricted fund £	30.9.21 Total funds £
CURRENT ASSETS			
Cash at bank		11,718	608
CREDITORS			
Amounts falling due within one year	5	(3,000)	(2,400)
NET CURRENT ASSETS/(LIABILITIES)		8,718	(1,792)
TOTAL ASSETS LESS CURRENT LIABILITIES		8,718	(1,792)
NET ASSETS/(LIABILITIES)		8,718	(1,792)
FUNDS	6		
Unrestricted funds		8,718	(1,792)
TOTAL FUNDS		8,718	(1,792)

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 30 September 2022.

The members have not required the company to obtain an audit of its financial statements for the year ended 30 September 2022 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for
(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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

The financial statements were approved and authorized for issue by the Board of Trustees and authorised for issue on 12 June 2023 and were signed on its behalf by:

J M Dreyfuss - Trustee

The notes form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 SEPTEMBER 2022

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Financial reporting standard 102 - reduced disclosure exemptions
The charitable company has taken advantage of the following disclosure exemption in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Taxation
The charity is exempt from corporation tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

2. INVESTMENT INCOME

	30.9.22	30.9.21
	£	£
Interest receivable	-	11

 continued...

3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 30 September 2022 nor for the year ended 30 September 2021.

Trustees' expenses

There were no trustees' expenses paid for the year ended 30 September 2022 nor for the year ended 30 September 2021.

4. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £
INCOME AND ENDOWMENTS FROM	
Donations and legacies	154,500
Investment income	11
Total	154,511
EXPENDITURE ON	
Charitable activities	
CHARITABLE	164,605
Other	2,520
Total	167,125
NET INCOME/(EXPENDITURE)	(12,614)
RECONCILIATION OF FUNDS	
Total funds brought forward	10,822
TOTAL FUNDS CARRIED FORWARD	(1,792)

continued...

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 30 SEPTEMBER 2022

5. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	30.9.22 £	30.9.21 £
Other creditors	1,200	1,200
Accrued expenses	1,800	1,200
	3,000	2,400

6. MOVEMENT IN FUNDS

	At 1.10.21 £	Net movement in funds £	At 30.9.22 £
Unrestricted funds			
General fund	(1,792)	10,510	8,718
TOTAL FUNDS	(1,792)	10,510	8,718

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	98,100	(87,590)	10,510
TOTAL FUNDS	98,100	(87,590)	10,510

Comparatives for movement in funds

	At 1.10.20 £	Net movement in funds £	At 30.9.21 £
Unrestricted funds			
General fund	10,822	(12,614)	(1,792)
TOTAL FUNDS	10,822	(12,614)	(1,792)

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	154,511	(167,125)	(12,614)
TOTAL FUNDS	154,511	(167,125)	(12,614)

 continued...

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 SEPTEMBER 2022

6. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.10.20 £	Net movement in funds £	At 30.9.22 £
Unrestricted funds			
General fund	10,822	(2,104)	8,718
TOTAL FUNDS	10,822	(2,104)	8,718

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	252,611	(254,715)	(2,104)
TOTAL FUNDS	252,611	(254,715)	(2,104)

7. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 30 September 2022.

JMRD TRUST

England & Wales - Charity number 1154081

Accounts

REGISTERED COMPANY NUMBER: 05933336 (England and Wales)
REGISTERED CHARITY NUMBER: 1154081

REPORT OF THE TRUSTEES AND

UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 SEPTEMBER 2021

FOR

JMRD TRUST

Venitt and Greaves
Chartered Accountants
115 Craven Park Road
South Tottenham
London
N15 6BL

CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 SEPTEMBER 2021

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 30 SEPTEMBER 2021

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 30 September 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The main objective of the charity was that of relief of poverty amongst the persons in conditions of need, hardship and distress in the Jewish Community, the advancement of the Orthodox Jewish Religion, the advancement of education according to the tenets of the Orthodox Jewish Faith.

Significant activities

The charity was set up with the aim of supporting religious jewish education institutions and charitable organisations by making donations and grants available to them.

The charity was set up to support the activities of religious Jewish organisations especially in the field of education. The trustees identify institutions and organisations which meet its criteria and regularly support a number of these institutions and organisations, which themselves are growing not only in England but also worldwide.

The charity is also supportive of organisations which are solely committed to the relief of poverty. Such organisations assist needy Jewish families financially and also through the distribution of basic necessities.

The income of the charity is derived from donations. The trustees continued their support of those organisations deemed to promote the objects of this charity.

Public benefit

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

Grantmaking

The charity accepts applications for grants from representatives of various charities, which are reviewed by the trustees on a regular basis.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The charity received donation of £154,500 (2020: £119,875) and made grant to various charitable organization whose objectives align with that of JMRD Trust totalling £164,600 (2020: £105,095).

FINANCIAL REVIEW

Principal funding sources

The charity is funded by donation from various associated companies.

Going concern

The trustees have a reasonable expectation that the charity will continue to operate for at least the next financial year.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, its memorandum and articles of association, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 30 SEPTEMBER 2021

STRUCTURE, GOVERNANCE AND MANAGEMENT

Recruitment and appointment of new trustees

It is not currently the intention of the trustees of the charity to appoint new trustees. Should this situation change in the future, the trustees will apply suitable recruitment and training procedures.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

05933336 (England and Wales)

Registered Charity number

1154081

Registered office

C/O 32
Castlewood Road
London
N16 6DW

Trustees

J M Dreyfuss
Mrs R Dreyfuss
J Silver (resigned 8.11.21)

Independent Examiner

Venitt and Greaves
Chartered Accountants
115 Craven Park Road
South Tottenham
London
N15 6BL

Approved by order of the board of trustees on 17 June 2022 and signed on its behalf by:

Mrs R Dreyfuss - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF JMRD TRUST

Independent examiner's report to the trustees of JMRD Trust ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 30 September 2021.

Responsibilities and basis of report
As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement
I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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

MALCOLM VENITT
A.C.A
Venitt and Greaves
Chartered Accountants
115 Craven Park Road
South Tottenham
London
N15 6BL

17 June 2022

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30 SEPTEMBER 2021

	Notes	30.9.21 Unrestricted fund £	30.9.20 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		154,500	119,875
Investment income	2	11	-
Total		154,511	119,875
EXPENDITURE ON			
Charitable activities			
CHARITABLE		164,605	105,461
Other		2,520	2,400
Total		167,125	107,861
NET INCOME/(EXPENDITURE)		(12,614)	12,014
RECONCILIATION OF FUNDS			
Total funds brought forward		10,822	(1,192)
TOTAL FUNDS CARRIED FORWARD		(1,792)	10,822

The notes form part of these financial statements

STATEMENT OF FINANCIAL POSITION
30 SEPTEMBER 2021

	Notes	30.9.21 Unrestricted fund £	30.9.20 Total funds £
CURRENT ASSETS			
Cash at bank		608	12,022
CREDITORS			
Amounts falling due within one year	5	(2,400)	(1,200)
NET CURRENT ASSETS/(LIABILITIES)		(1,792)	10,822
TOTAL ASSETS LESS CURRENT LIABILITIES		(1,792)	10,822
NET ASSETS		(1,792)	10,822
FUNDS	6		
Unrestricted funds		(1,792)	10,822
TOTAL FUNDS		(1,792)	10,822

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 30 September 2021.

The members have not required the company to obtain an audit of its financial statements for the year ended 30 September 2021 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for
(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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

The financial statements were approved and authorized for issue by the Board of Trustees and authorised for issue on 17 June 2022 and were signed on its behalf by:

J M Dreyfuss - Trustee

The notes form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 SEPTEMBER 2021

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Financial reporting standard 102 - reduced disclosure exemptions
The charitable company has taken advantage of the following disclosure exemptions in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Taxation
The charity is exempt from corporation tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

2. INVESTMENT INCOME

	30.9.21	30.9.20
	£	£
Interest receivable	11	-

continued...

3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 30 September 2021 nor for the year ended 30 September 2020.

Trustees' expenses

There were no trustees' expenses paid for the year ended 30 September 2021 nor for the year ended 30 September 2020.

4. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £
INCOME AND ENDOWMENTS FROM	
Donations and legacies	119,875
EXPENDITURE ON	
Charitable activities	
CHARITABLE	105,461
Other	2,400
Total	107,861
NET INCOME	12,014
RECONCILIATION OF FUNDS	
Total funds brought forward	(1,192)
TOTAL FUNDS CARRIED FORWARD	10,822

continued...

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 SEPTEMBER 2021

5. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	30.9.21 £	30.9.20 £
Other creditors	1,200	-
Accrued expenses	1,200	1,200
	2,400	1,200

6. MOVEMENT IN FUNDS

	At 1.10.20 £	Net movement in funds £	At 30.9.21 £
Unrestricted funds			
General fund	10,822	(12,614)	(1,792)
TOTAL FUNDS	10,822	(12,614)	(1,792)

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	154,511	(167,125)	(12,614)
TOTAL FUNDS	154,511	(167,125)	(12,614)

Comparatives for movement in funds

	At 1.10.19 £	Net movement in funds £	At 30.9.20 £
Unrestricted funds			
General fund	(1,192)	12,014	10,822
TOTAL FUNDS	(1,192)	12,014	10,822

continued...

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 SEPTEMBER 2021

6. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	119,875	(107,861)	12,014
TOTAL FUNDS	119,875	(107,861)	12,014

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.10.19 £	Net movement in funds £	At 30.9.21 £
Unrestricted funds			
General fund	(1,192)	(600)	(1,792)
TOTAL FUNDS	(1,192)	(600)	(1,792)

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	274,386	(274,986)	(600)
TOTAL FUNDS	274,386	(274,986)	(600)

continued...

7. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 30 September 2021.

JMRD TRUST

England & Wales - Charity number 1154081

Accounts

REGISTERED COMPANY NUMBER: 05933336 (England and Wales)
REGISTERED CHARITY NUMBER: 1154081

REPORT OF THE TRUSTEES AND

UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 SEPTEMBER 2020

FOR

JMRD TRUST

Venitt and Greaves
Chartered Accountants
115 Craven Park Road
South Tottenham
London
N15 6BL

CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 SEPTEMBER 2020

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 30 SEPTEMBER 2020

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 30 September 2020. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The main objective of the charity was that of relief of poverty amongst the persons in conditions of need, hardship and distress in the Jewish Community, the advancement of the Orthodox Jewish Religion, the advancement of education according to the tenets of the Orthodox Jewish Faith.

Significant activities

The charity was set up with the aim of supporting religious jewish education institutions and charitable organisations by making donations and grants available to them.

The charity was set up to support the activities of religious Jewish organisations especially in the field of education. The trustees identify institutions and organisations which meet its criteria and regularly support a number of these institutions and organisations, which themselves are growing not only in England but also worldwide.

The charity is also supportive of organisations which are solely committed to the relief of poverty. Such organisations assist needy Jewish families financially and also through the distribution of basic necessities.

The income of the charity is derived from donations. The trustees continued their support of those organisations deemed to promote the objects of this charity.

Public benefit

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

Grantmaking

The charity accepts applications for grants from representatives of various charities, which are reviewed by the trustees on a regular basis.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The charity received donation of £119,875 (2019: £151,600) and made grant to various charitable organization whose objectives align with that of JMRD Trust totalling £105,095 (2019: 150,002).

FINANCIAL REVIEW

Principal funding sources

The charity is funded by donation from various associated companies.

Going concern

The trustees have a reasonable expectation that the charity will continue to operate for at least the next financial year.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, its memorandum and articles of association, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Recruitment and appointment of new trustees

It is not currently the intention of the trustees of the charity to appoint new trustees. Should this situation change in the future, the trustees will apply suitable recruitment and training procedures.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 30 SEPTEMBER 2020

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

05933336 (England and Wales)

Registered Charity number

1154081

Registered office

C/O 32
Castlewood Road
London
N16 6DW

Trustees

J M Dreyfuss
Mrs R Dreyfuss
J Silver

Independent Examiner

Venitt and Greaves
Chartered Accountants
115 Craven Park Road
South Tottenham
London
N15 6BL

Approved by order of the board of trustees on 25 June 2021 and signed on its behalf by:

Mrs R Dreyfuss - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF JMRD TRUST

Independent examiner's report to the trustees of JMRD Trust ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 30 September 2020.

Responsibilities and basis of report
As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement
I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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

MALCOLM VENITT
A.C.A
Venitt and Greaves
Chartered Accountants
115 Craven Park Road
South Tottenham
London
N15 6BL

25 June 2021

JMRD TRUST

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30 SEPTEMBER 2020

	Notes	30.9.20 Unrestricted fund £	30.9.19 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		119,875	151,600
EXPENDITURE ON			
Charitable activities			
CHARITABLE		105,461	150,299
Other		2,400	1,680
Total		107,861	151,979
NET INCOME/(EXPENDITURE)		12,014	(379)
RECONCILIATION OF FUNDS			
Total funds brought forward		(1,192)	(813)
TOTAL FUNDS CARRIED FORWARD		10,822	(1,192)

The notes form part of these financial statements

STATEMENT OF FINANCIAL POSITION
30 SEPTEMBER 2020

	Notes	30.9.20 Unrestricted fund £	30.9.19 Total funds £
CURRENT ASSETS			
Cash at bank		12,022	-
CREDITORS			
Amounts falling due within one year	4	(1,200)	(1,192)
NET CURRENT ASSETS/(LIABILITIES)		10,822	(1,192)
TOTAL ASSETS LESS CURRENT LIABILITIES		10,822	(1,192)
NET ASSETS/(LIABILITIES)		10,822	(1,192)
FUNDS	6		
Unrestricted funds		10,822	(1,192)
TOTAL FUNDS		10,822	(1,192)

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 30 September 2020.

The members have not required the company to obtain an audit of its financial statements for the year ended 30 September 2020 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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

The financial statements were approved and authorized for issue by the Board of Trustees and authorised for issue on 25 June 2021 and were signed on its behalf by:

J M Dreyfuss - Trustee

The notes form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 SEPTEMBER 2020

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Financial reporting standard 102 - reduced disclosure exemptions
The charitable company has taken advantage of the following disclosure exemptions in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Taxation
The charity is exempt from corporation tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

2. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 30 September 2020 nor for the year ended 30 September 2019.

Trustees' expenses

There were no trustees' expenses paid for the year ended 30 September 2020 nor for the year ended 30 September 2019.

continued...

3. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £
INCOME AND ENDOWMENTS FROM	
Donations and legacies	151,600
EXPENDITURE ON	
Charitable activities	
CHARITABLE	150,299
Other	1,680
Total	151,979
NET INCOME/(EXPENDITURE)	(379)
RECONCILIATION OF FUNDS	
Total funds brought forward	(813)
TOTAL FUNDS CARRIED FORWARD	(1,192)

4. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	30.9.20 £	30.9.19 £
Bank loans and overdrafts (see note 5)	-	592
Accrued expenses	1,200	600
	1,200	1,192

5. LOANS

An analysis of the maturity of loans is given below:

	30.9.20 £	30.9.19 £
Amounts falling due within one year on demand:		
Bank overdrafts	-	592

continued...

6. MOVEMENT IN FUNDS

	At 1.10.19 £	Net movement in funds £	At 30.9.20 £
Unrestricted funds			
General fund	(1,192)	12,014	10,822
TOTAL FUNDS	(1,192)	12,014	10,822

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	119,875	(107,861)	12,014
TOTAL FUNDS	119,875	(107,861)	12,014

Comparatives for movement in funds

	At 1.10.18 £	Net movement in funds £	At 30.9.19 £
Unrestricted funds			
General fund	(813)	(379)	(1,192)
TOTAL FUNDS	(813)	(379)	(1,192)

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	151,600	(151,979)	(379)
TOTAL FUNDS	151,600	(151,979)	(379)

 continued...

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 SEPTEMBER 2020

6. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.10.18 £	Net movement in funds £	At 30.9.20 £
Unrestricted funds			
General fund	(813)	11,635	10,822
TOTAL FUNDS	(813)	11,635	10,822

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	271,475	(259,840)	11,635
TOTAL FUNDS	271,475	(259,840)	11,635

7. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 30 September 2020.