

# BEMOSH LTD

England & Wales · Charity number 1155372

## Details

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**Status** Registered

**Legal form** Charitable company

**Company number** [08686189](#)

**Registered** 2014-01-17

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

## Contact

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**Address** 29 Tully Street  
Salford  
M7 2BB

**Phone** 01617929461

## Activities

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**Objects:** THE CHARITY'S OBJECT ("OBJECT") IS THE ADVANCEMENT OF THE ORTHODOX JEWISH RELIGION BY PROVIDING PREMISES AND SUPPLIES FOR PRAYER AND STUDY.

**Activities:** To provide and maintain a place of worship for the benefit of the public, by maintaining a communal synagogue, and from that facility providing prayer meetings, lectures, religious study, public celebration of religious festivals and other religious activities for the Orthodox Jewish Community.

## Classification

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- **How:** Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** People Of A Particular Ethnic Or Racial Origin, The General Public/mankind

## Geography

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- Salford City

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-09-30	£216,922	£353,182	-	-
2023-09-30	£342,879	£270,765	-	-
2022-09-30	£335,223	£221,699	-	-
2021-09-30	£110,148	£126,597	-	-
2020-09-30	£136,746	£141,559	-	-

## Trustees

Name	Role	Appointed
AVIGDOR GROSSBERGER		2013-10-02
NACHMAN GRUNER		2013-10-02

**BEMOSH LTD**

England & Wales - Charity number 1155372

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# Accounts

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**COMPANY REGISTRATION NUMBER: 08686189**  
**CHARITY REGISTRATION NUMBER: 1155372**

**BEMOSH LTD**

**Company Limited by Guarantee**

**Unaudited Financial Statements**

**30 September 2024**



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

# **BEMOSH LTD**

**Company Limited by Guarantee**

**Financial Statements**

**Year ended 30 September 2024**

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# BEMOSH LTD

## Company Limited by Guarantee

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

Year ended 30 September 2024

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The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 30 September 2024.

#### Reference and administrative details

<b>Registered charity name</b>	BEMOSH LTD
<b>Charity registration number</b>	1155372
<b>Company registration number</b>	08686189
<b>Principal office</b>	29 Tully Street Salford M7 2BB
<b>Registered office</b>	C/O Whiteside and Davies - Chartered Certified Accountants 158 Cromwell Road Salford M6 6DE
<b>Independent examiner</b>	Benji Pawlowski MAAT 158 Cromwell Road Salford M6 6DE

#### Structure, governance and management

Bemosh Ltd is a company limited by guarantee incorporated on 11 September 2013 and is governed by its memorandum and articles of association.

The Trustees in office throughout the year were Mr Avigdor Grossberger, Mr Nachman Gruner and Mr Isaac Goldberg. Mr N Gruner is also the director for the purposes of company law. All trustees are members of the congregation and they all give of their time freely.

The Directors/Trustees are responsible for the governance of the organisation and are active in all operational aspects of strategic management. Major policy decisions are decided at full directors/trustees' meetings. The Directors/Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" issued in March 2005 in preparing the annual report and financial statements of the charity.

#### Public benefit

The Trustees confirm their compliance, with the duty to have due regard to the public benefit guidance published by the Charity Commission when reviewing the Chanty's aims and objectives and in planning future activities.

# **BEMOSH LTD**

## **Company Limited by Guarantee**

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

#### **Year ended 30 September 2024**

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#### **Structure, governance and management *(continued)***

##### **Objectives and activities**

The Charity's object is the advancement of the Orthodox Jewish religion by providing premises and supplies for prayer and study.

##### **Strategic report**

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

##### **Achievements and performance**

The charity continued to achieve its charitable objects in the year by providing premises for prayer and study for the Orthodox Jewish religion. The trustees are happy with the progress of advancement of the charity's objects to the extent that a new freehold property was bought to help support the growing demand for the use of the premises.

##### **Financial review**

During the year the charity had incoming resources totalling £216,922 (2023: £342,879). With these funds the charity was able to maintain its building and facilitate multiple daily prayers. The charity had a net deficit of £136,260 (2023: surplus £72,114). This is in line with the decrease in income from donations. Total unrestricted funds carried forward were £139,215 (2023: £275,475). The trustees are satisfied that the reserves are sufficient to carry on operating in the coming year.

##### **Reserves policy**

The trustees retain reserves as necessary and where appropriate consolidate funds in order to enable the charity to meet future needs or to make more substantial grants which they feel to be appropriate. A minimum of £3,000 in reserves is always maintained.

The trustees' annual report and the strategic report were approved on 25 July 2025 and signed on behalf of the board of trustees by:

Nachman Gruner  
Trustee

# **BEMOSH LTD**

## **Company Limited by Guarantee**

### **Independent Examiner's Report to the Trustees of BEMOSH LTD**

**Year ended 30 September 2024**

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I report to the trustees on my examination of the financial statements of BEMOSH LTD ('the charity') for the year ended 30 September 2024.

#### **Responsibilities and basis of report**

As the trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

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

#### **Independent examiner's statement**

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

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

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

Benji Pawlowski MAAT  
Independent Examiner

158 Cromwell Road  
Salford  
M6 6DE

# BEMOSH LTD

## Company Limited by Guarantee

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

Year ended 30 September 2024

		2024		2023
		Unrestricted funds	Total funds	Total funds
	Note	£	£	£
<b>Income and endowments</b>				
Donations and legacies	5	63,740	63,740	177,678
Charitable activities	6	148,472	148,472	163,323
Other trading activities	7	4,710	4,710	1,876
Investment income	8	–	–	2
<b>Total income</b>		<u>216,922</u>	<u>216,922</u>	<u>342,879</u>
<b>Expenditure</b>				
Expenditure on raising funds:				
Costs of raising donations and legacies	9	10,169	10,169	26,965
Expenditure on charitable activities	10,11	343,013	343,013	243,800
<b>Total expenditure</b>		<u>353,182</u>	<u>353,182</u>	<u>270,765</u>
<b>Net (expenditure)/income and net movement in funds</b>		<u>(136,260)</u>	<u>(136,260)</u>	<u>72,114</u>
<b>Reconciliation of funds</b>				
Total funds brought forward		275,475	275,475	203,361
<b>Total funds carried forward</b>		<u>139,215</u>	<u>139,215</u>	<u>275,475</u>

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

The notes on pages 6 to 14 form part of these financial statements.

# BEMOSH LTD

## Company Limited by Guarantee

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

30 September 2024

	Note	2024 £	2023 £
<b>Fixed assets</b>			
Tangible fixed assets	18	309,147	329,194
<b>Current assets</b>			
Debtors	19	5,460	–
Cash at bank and in hand		14,172	4,545
		<u>19,632</u>	<u>4,545</u>
<b>Creditors: amounts falling due within one year</b>	20	138,224	6,564
		<u>118,592</u>	<u>2,019</u>
<b>Net current liabilities</b>			
		<u>190,555</u>	<u>327,175</u>
<b>Total assets less current liabilities</b>			
<b>Creditors: amounts falling due after more than one year</b>	21	51,340	51,700
		<u>139,215</u>	<u>275,475</u>
<b>Net assets</b>			
		<u><u>139,215</u></u>	<u><u>275,475</u></u>
<b>Funds of the charity</b>			
Unrestricted funds		139,215	275,475
		<u>139,215</u>	<u>275,475</u>
<b>Total charity funds</b>	22	139,215	275,475
		<u><u>139,215</u></u>	<u><u>275,475</u></u>

For the year ending 30 September 2024 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

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

These financial statements were approved by the board of trustees and authorised for issue on 25 July 2025, and are signed on behalf of the board by:

N Gruner  
Trustee

The notes on pages 6 to 14 form part of these financial statements.

# BEMOSH LTD

## Company Limited by Guarantee

### Notes to the Financial Statements

Year ended 30 September 2024

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#### 1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is C/O Whiteside & Davies, 158 Cromwell Road, Salford, England, M6 6DE.

#### 2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Companies Act 2006.

#### 3. Accounting policies

##### Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

##### Going concern

There are no material uncertainties about the charity's ability to continue.

##### Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

##### Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

# BEMOSH LTD

## Company Limited by Guarantee

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

#### Year ended 30 September 2024

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

##### Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

##### Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

##### Operating leases

Lease payments are recognised as an expense over the lease term on a straight-line basis. The aggregate benefit of lease incentives is recognised as a reduction to expense over the lease term, on a straight-line basis.

# BEMOSH LTD

## Company Limited by Guarantee

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

#### Year ended 30 September 2024

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

##### Tangible assets

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

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

##### Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Fixtures and fittings - 20% reducing balance

##### Impairment of fixed assets

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

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

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

##### Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

# BEMOSH LTD

## Company Limited by Guarantee

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

#### Year ended 30 September 2024

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

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

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

#### 4. Limited by guarantee

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

#### 5. Donations and legacies

	Unrestricted Funds £	<b>Total Funds 2024 £</b>	Unrestricted Funds £	Total Funds 2023 £
<b>Donations</b>				
Donations	63,740	63,740	167,678	167,678
<b>Grants</b>				
Grants receivable	–	–	10,000	10,000
	<u>63,740</u>	<u>63,740</u>	<u>177,678</u>	<u>177,678</u>

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# BEMOSH LTD

## Company Limited by Guarantee

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

#### Year ended 30 September 2024

##### 6. Charitable activities

	Unrestricted Funds £	<b>Total Funds 2024 £</b>	Unrestricted Funds £	Total Funds 2023 £
Mlkva income	148,472	148,472	163,323	163,323

##### 7. Other trading activities

	Unrestricted Funds £	<b>Total Funds 2024 £</b>	Unrestricted Funds £	Total Funds 2023 £
Rental income	4,710	4,710	1,876	1,876

##### 8. Investment income

	Unrestricted Funds £	<b>Total Funds 2024 £</b>	Unrestricted Funds £	Total Funds 2023 £
Bank interest receivable	–	–	2	2

##### 9. Costs of raising donations and legacies

	Unrestricted Funds £	<b>Total Funds 2024 £</b>	Unrestricted Funds £	Total Funds 2023 £
Costs of raising donations and legacies - Donations	10,169	10,169	26,965	26,965

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

	Unrestricted Funds £	<b>Total Funds 2024 £</b>	Unrestricted Funds £	Total Funds 2023 £
Charitable activity	247,816	247,816	199,767	199,767
Support costs	95,197	95,197	44,033	44,033
	<b>343,013</b>	<b>343,013</b>	<b>243,800</b>	<b>243,800</b>

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

	Activities undertaken directly £	Support costs £	<b>Total funds 2024 £</b>	Total fund 2023 £
Charitable activity	247,816	92,607	340,423	241,400
Governance costs	–	2,590	2,590	2,400
	<b>247,816</b>	<b>95,197</b>	<b>343,013</b>	<b>243,800</b>

# BEMOSH LTD

## Company Limited by Guarantee

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

#### Year ended 30 September 2024

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#### 12. Analysis of support costs

	Analysis of support costs £	<b>Total 2024</b> £	Total 2023 £
Staff costs	49,980	49,980	25,894
Communications and IT	390	390	440
General office	1,711	1,711	621
Finance costs	20,479	20,479	6,985
Governance costs	2,590	2,590	2,400
Legal and professional	–	–	2,682
Depreciation	20,047	20,047	5,011
	–	–	–
	95,197	95,197	44,033

#### 13. Analysis of grants

	<b>2024</b> £	2023 £
<b>Grants to institutions</b>		
Grants to institutions	–	8,726
Total grants	–	8,726

#### 14. Net (expenditure)/income

Net (expenditure)/income is stated after charging/(crediting):

	<b>2024</b> £	2023 £
Depreciation of tangible fixed assets	20,047	5,011
Operating lease rentals	–	9,660

#### 15. Independent examination fees

	<b>2024</b> £	2023 £
Fees payable to the independent examiner for: Independent examination of the financial statements	2,590	2,400

#### 16. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	<b>2024</b> £	2023 £
Wages and salaries	49,980	25,894

# BEMOSH LTD

## Company Limited by Guarantee

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

#### Year ended 30 September 2024

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#### 16. Staff costs *(continued)*

The average head count of employees during the year was 4 (2023: 4). The average number of full-time equivalent employees during the year is analysed as follows:

	<b>2024</b>	2023
	<b>No.</b>	No.
Number of staff - General	3	3
Number of staff - Office	1	1
	<u>4</u>	<u>4</u>

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

#### 17. Trustee remuneration and expenses

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

#### 18. Tangible fixed assets

	Freehold property £	Fixtures and fittings £	<b>Total £</b>
<b>Cost</b>			
<b>At 1 October 2023 and 30 September 2024</b>	309,147	70,381	379,528
<b>Depreciation</b>			
At 1 October 2023	–	50,334	50,334
Charge for the year	–	20,047	20,047
<b>At 30 September 2024</b>	–	70,381	70,381
<b>Carrying amount</b>			
<b>At 30 September 2024</b>	309,147	–	309,147
At 30 September 2023	309,147	20,047	329,194

#### 19. Debtors

	<b>2024</b>	2023
	<b>£</b>	£
Trade debtors	5,460	–

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

	<b>2024</b>	2023
	<b>£</b>	£
Trade creditors	131,944	3,564
Accruals and deferred income	563	3,000
Director loan accounts	5,717	–
	<u>138,224</u>	<u>6,564</u>

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# BEMOSH LTD

## Company Limited by Guarantee

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

#### Year ended 30 September 2024

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

	2024	2023
	£	£
Bank loans and overdrafts	51,340	51,700

#### 22. Analysis of charitable funds

##### Unrestricted funds

	At 1 October 20 23	Income £	Expenditure £	At 30 September 2024 £
General funds	275,475	216,922	(353,182)	139,215

	At 1 October 20 22	Income £	Expenditure £	At 30 September 2023 £
General funds	203,361	342,879	(270,765)	275,475

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

	Unrestricted Funds £	Total Funds 2024 £
Tangible fixed assets	309,147	309,147
Current assets	19,632	19,632
Creditors less than 1 year	(138,224)	(138,224)
Creditors greater than 1 year	(51,340)	(51,340)
<b>Net assets</b>	<b>139,215</b>	<b>139,215</b>

	Unrestricted Funds £	Total Funds 2023 £
Tangible fixed assets	329,194	329,194
Current assets	4,545	4,545
Creditors less than 1 year	(6,564)	(6,564)
Creditors greater than 1 year	(51,700)	(51,700)
<b>Net assets</b>	<b>275,475</b>	<b>275,475</b>

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# **BEMOSH LTD**

## **Company Limited by Guarantee**

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

#### **Year ended 30 September 2024**

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#### **24. Related parties**

During the year, the charity received a loan from Mr N. Gruner, a trustee and director of the charity. The purpose of the loan was to support the charity's cash flow needs. As at the year-end, 30 September 2024, the amount outstanding on the loan was £5,717. The loan is interest-free and repayable on demand. Mr Gruner took no part in the decision-making process regarding the loan, and the transaction was approved by the other trustees in accordance with the charity's conflict of interest policy.

**BEMOSH LTD**

England & Wales - Charity number 1155372

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# Accounts

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COMPANY REGISTRATION NUMBER: 08686189  
CHARITY REGISTRATION NUMBER: 1155372

**BEMOSH LTD**  
**Company Limited by Guarantee**  
**Unaudited Financial Statements**  
**30 September 2023**

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

# **BEMOSH LTD**

**Company Limited by Guarantee**

**Financial Statements**

**Year ended 30 September 2023**

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# BEMOSH LTD

## Company Limited by Guarantee

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

#### Year ended 30 September 2023

---

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 30 September 2023.

#### Reference and administrative details

<b>Registered charity name</b>	BEMOSH LTD
<b>Charity registration number</b>	1155372
<b>Company registration number</b>	08686189
<b>Principal office and registered office</b>	C/O Whiteside & Davies 158 Cromwell Road Salford England M6 6DE

#### The trustees

A Grossberger  
I Goldberg  
N Gruner

<b>Independent examiner</b>	C Frenkel FCCA 158 Cromwell Road Salford M6 6DE
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#### Structure, governance and management

Bemosh Ltd is a company limited by guarantee incorporated on 11 September 2013 and is governed by its memorandum and articles of association.

The Trustees in office throughout the year were Mr Avigdor Grossberger, Mr Nachman Gruner and Mr Isaac Goldberg. Mr N Gruner is also the director for the purposes of company law. All trustees are members of the congregation and they all give of their time freely.

The Directors/Trustees are responsible for the governance of the organisation and are active in all operational aspects of strategic management. Major policy decisions are decided at full directors/trustee's meetings. The Directors/Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" issued in March 2005 in preparing the annual report and financial statements of the charity.

#### Public benefit

The Trustees confirm their compliance, with the duty to have due regard to the public benefit guidance published by the Charity Commission when reviewing the Chanty's aims and objectives and in planning future activities.

# **BEMOSH LTD**

## **Company Limited by Guarantee**

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

**Year ended 30 September 2023**

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#### **Objectives and activities**

The Charity's object is the advancement of the Orthodox Jewish religion by providing premises and supplies for prayer and study.

#### **Strategic report**

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

#### **Achievements and performance**

The charity continued to achieve its charitable objects in the year by providing premises for prayer and study for the Orthodox Jewish religion. The trustees are happy with the progress of advancement of the charity's objects to the extent that refurbishments were needed and made in the year to help support the growing demand for the use of the premises.

#### **Financial review**

During the year the charity had incoming resources totalling £342,879 (2022: £325,747). With these funds the charity was able to maintain its building and facilitate multiple daily prayers. The charity had a net surplus of £72,114 (2022: £163,824), significantly lower than last year in line with the increase in expenditure on charitable activities. Total unrestricted funds carried forward were £275,475 (2022: £203,361). The trustees are satisfied that the reserves are sufficient to carry on operating in the coming year.

#### **Reserves policy**

The trustees retain reserves as necessary and where appropriate consolidate funds in order to enable the charity to meet future needs or to make more substantial grants which they feel to be appropriate. A minimum of £3,000 in reserves is always maintained.

The trustees' annual report and the strategic report were approved on 18 September 2024 and signed on behalf of the board of trustees by:

N Gruner  
Trustee

# BEMOSH LTD

## Company Limited by Guarantee

### Independent Examiner's Report to the Trustees of BEMOSH LTD *(continued)*

#### Year ended 30 September 2023

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I report to the trustees on my examination of the financial statements of BEMOSH LTD ('the charity') for the year ended 30 September 2023.

#### **Responsibilities and basis of report**

As the trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

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

#### **Independent examiner's statement**

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

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

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

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

C Frenkel FCCA  
Independent Examiner

158 Cromwell Road  
Salford  
M6 6DE

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# BEMOSH LTD

## Company Limited by Guarantee

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

Year ended 30 September 2023

		2023		2022
		Unrestricted funds	Total funds	Total funds
	Note	£	£	£
<b>Income and endowments</b>				
Donations and legacies	5	177,678	177,678	230,548
Charitable activities	6	163,323	163,323	95,197
Other trading activities	7	1,876	1,876	–
Investment income	8	2	2	2
<b>Total income</b>		<u>342,879</u>	<u>342,879</u>	<u>325,747</u>
<b>Expenditure</b>				
Expenditure on raising funds:				
Costs of raising donations and legacies	9	26,965	26,965	1,128
Expenditure on charitable activities	10,11	243,800	243,800	160,795
<b>Total expenditure</b>		<u>270,765</u>	<u>270,765</u>	<u>161,923</u>
<b>Net income and net movement in funds</b>		<u>72,114</u>	<u>72,114</u>	<u>163,824</u>
<b>Reconciliation of funds</b>				
Total funds brought forward		203,361	203,361	39,537
<b>Total funds carried forward</b>		<u>275,475</u>	<u>275,475</u>	<u>203,361</u>

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

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

# BEMOSH LTD

## Company Limited by Guarantee

### Statement of Financial Position

30 September 2023

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	Note	2023 £	2022 £
<b>Fixed assets</b>			
Tangible fixed assets	18	329,194	197,400
<b>Current assets</b>			
Cash at bank and in hand		4,545	83,756
<b>Creditors: amounts falling due within one year</b>	19	6,564	27,795
<b>Net current liabilities</b>		<u>(2,019)</u>	<u>55,961</u>
<b>Total assets less current liabilities</b>		327,175	253,361
<b>Creditors: amounts falling due after more than one year</b>	20	51,700	50,000
<b>Net assets</b>		<u>275,475</u>	<u>203,361</u>
<b>Funds of the charity</b>			
Unrestricted funds		275,475	203,361
<b>Total charity funds</b>	21	<u>275,475</u>	<u>203,361</u>

For the year ending 30 September 2023 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

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

These financial statements were approved by the board of trustees and authorised for issue on 18 September 2024, and are signed on behalf of the board by:

N Gruner  
Trustee

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

# BEMOSH LTD

## Company Limited by Guarantee

### Notes to the Financial Statements

Year ended 30 September 2023

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#### 1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is C/O Whiteside & Davies, 158 Cromwell Road, Salford, England, M6 6DE.

#### 2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Companies Act 2006.

#### 3. Accounting policies

##### Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

##### Going concern

There are no material uncertainties about the charity's ability to continue.

##### Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

##### Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

# BEMOSH LTD

## Company Limited by Guarantee

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

#### Year ended 30 September 2023

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

##### Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

##### Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

##### Operating leases

Lease payments are recognised as an expense over the lease term on a straight-line basis. The aggregate benefit of lease incentives is recognised as a reduction to expense over the lease term, on a straight-line basis.

# BEMOSH LTD

## Company Limited by Guarantee

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

#### Year ended 30 September 2023

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

##### **Tangible assets**

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

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

##### **Depreciation**

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Fixtures and fittings - 20% reducing balance

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

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

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

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

##### **Financial instruments**

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

# BEMOSH LTD

## Company Limited by Guarantee

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

#### Year ended 30 September 2023

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

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

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

#### 4. Limited by guarantee

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

#### 5. Donations and legacies

	Unrestricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Total Funds 2022 £
<b>Donations</b>				
Donations	167,678	167,678	220,548	220,548
<b>Grants</b>				
Grants receivable	10,000	10,000	10,000	10,000
	<u>177,678</u>	<u>177,678</u>	<u>230,548</u>	<u>230,548</u>

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# BEMOSH LTD

## Company Limited by Guarantee

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

Year ended 30 September 2023

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#### 6. Charitable activities

	Unrestricted Funds £	<b>Total Funds 2023 £</b>	Unrestricted Funds £	Total Funds 2022 £
Mlkva income	163,323	163,323	95,197	95,197

#### 7. Other trading activities

	Unrestricted Funds £	<b>Total Funds 2023 £</b>	Unrestricted Funds £	Total Funds 2022 £
Rental income	1,876	1,876	–	–

#### 8. Investment income

	Unrestricted Funds £	<b>Total Funds 2023 £</b>	Unrestricted Funds £	Total Funds 2022 £
Bank interest receivable	2	2	2	2

#### 9. Costs of raising donations and legacies

	Unrestricted Funds £	<b>Total Funds 2023 £</b>	Unrestricted Funds £	Total Funds 2022 £
Costs of raising donations and legacies - Donations	26,965	26,965	1,128	1,128

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

	Unrestricted Funds £	<b>Total Funds 2023 £</b>	Unrestricted Funds £	Total Funds 2022 £
Charitable activity	199,767	199,767	130,234	130,234
Support costs	44,033	44,033	30,561	30,561
	<u>243,800</u>	<u>243,800</u>	<u>160,795</u>	<u>160,795</u>

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

	Activities undertaken directly £	Grant funding of activities £	Support costs £	<b>Total funds 2023 £</b>	Total fund 2022 £
Charitable activity	191,041	8,726	41,633	241,400	158,843
Governance costs	–	–	2,400	2,400	1,952
	<u>191,041</u>	<u>8,726</u>	<u>44,033</u>	<u>243,800</u>	<u>160,795</u>

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# BEMOSH LTD

## Company Limited by Guarantee

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

#### Year ended 30 September 2023

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#### 12. Analysis of support costs

	Analysis of support costs £	<b>Total 2023</b> £	Total 2022 £
Staff costs	25,894	25,894	23,306
Communications and IT	440	440	271
General office	621	621	420
Finance costs	6,985	6,985	3,308
Governance costs	2,400	2,400	1,952
Legal and professional	2,682	2,682	1,304
Depreciation	5,011	5,011	–
	<u>44,033</u>	<u>44,033</u>	<u>30,561</u>

#### 13. Analysis of grants

	<b>2023</b> £	2022 £
<b>Grants to institutions</b>		
Grants to institutions	8,726	–
Total grants	<u>8,726</u>	<u>–</u>

#### 14. Net income

Net income is stated after charging/(crediting):

	<b>2023</b> £	2022 £
Depreciation of tangible fixed assets	5,011	–
Operating lease rentals	<u>9,660</u>	<u>102</u>

#### 15. Independent examination fees

	<b>2023</b> £	2022 £
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>2,400</u>	<u>1,952</u>

#### 16. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	<b>2023</b> £	2022 £
Wages and salaries	<u>25,894</u>	<u>23,306</u>

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# BEMOSH LTD

## Company Limited by Guarantee

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

#### Year ended 30 September 2023

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#### 16. Staff costs *(continued)*

The average head count of employees during the year was 4 (2022: 4). The average number of full-time equivalent employees during the year is analysed as follows:

	<b>2023</b>	2022
	<b>No.</b>	No.
Number of staff - General	3	3
Number of staff - Office	1	1
	<u>4</u>	<u>4</u>

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

#### 17. Trustee remuneration and expenses

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

#### 18. Tangible fixed assets

	Freehold property £	Fixtures and fittings £	<b>Total</b> £
<b>Cost</b>			
At 1 October 2022	172,342	70,381	242,723
Additions	136,805	–	136,805
<b>At 30 September 2023</b>	<u>309,147</u>	<u>70,381</u>	<u>379,528</u>
<b>Depreciation</b>			
At 1 October 2022	–	45,323	45,323
Charge for the year	–	5,011	5,011
<b>At 30 September 2023</b>	<u>–</u>	<u>50,334</u>	<u>50,334</u>
<b>Carrying amount</b>			
<b>At 30 September 2023</b>	<u>309,147</u>	<u>20,047</u>	<u>329,194</u>
At 30 September 2022	<u>172,342</u>	<u>25,058</u>	<u>197,400</u>

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

	<b>2023</b>	2022
	<b>£</b>	£
Trade creditors	3,564	25,243
Accruals and deferred income	3,000	2,552
	<u>6,564</u>	<u>27,795</u>

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# BEMOSH LTD

## Company Limited by Guarantee

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

#### Year ended 30 September 2023

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

	<b>2023</b>	2022
	£	£
Bank loans and overdrafts	<u>51,700</u>	<u>50,000</u>

#### 21. Analysis of charitable funds

##### Unrestricted funds

	At 1 October 22	Income	Expenditure	At 30 September 2023
	£	£	£	£
General funds	<u>203,361</u>	<u>342,879</u>	<u>(270,765)</u>	<u>275,475</u>

	At 1 October 21	Income	Expenditure	At 30 September 2022
	£	£	£	£
General funds	<u>39,537</u>	<u>325,747</u>	<u>(161,923)</u>	<u>203,361</u>

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

	Unrestricted Funds	Total Funds 2023
	£	£
Tangible fixed assets	329,194	329,194
Current assets	4,545	4,545
Creditors less than 1 year	(6,564)	(6,564)
Creditors greater than 1 year	(51,700)	(51,700)
<b>Net assets</b>	<u>275,475</u>	<u>275,475</u>

	Unrestricted Funds	Total Funds 2022
	£	£
Tangible fixed assets	197,400	197,400
Current assets	83,756	83,756
Creditors less than 1 year	(27,795)	(27,795)
Creditors greater than 1 year	(50,000)	(50,000)
<b>Net assets</b>	<u>203,361</u>	<u>203,361</u>

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**BEMOSH LTD**

England & Wales - Charity number 1155372

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# Accounts

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# **Bemosh Ltd**

Company limited by guarantee

## **Annual Report and Financial Statements**

**For year ended  
30 September 2022**

Company Number 08686189  
Charity Number 1155372



**Accounts and Business Solutions Ltd**  
158 Cromwell Road  
Salford M6 6DE

**BEMOSH LIMITED**  
**COMPANY LIMITED BY GUARANTEE**  
**COMPANY NUMBER 08686189 CHARITY NUMBER 1155372**  
**FINANCIAL STATEMENTS FOR YEAR ENDED 30 SEPTEMBER 2022**

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**BEMOSH LIMITED**  
**COMPANY LIMITED BY GUARANTEE**  
**COMPANY NUMBER 08686189 CHARITY NUMBER 1155372**  
**FINANCIAL STATEMENTS FOR YEAR ENDED 30 SEPTEMBER 2022**

**Charity Information**

**Trustees**

Mr Avigdor Grossberger  
Mr Nachman Gruner  
Mr Isaac Goldberg

**Board of Directors**

Mr Nachman Gruner  
Mr Isaac Goldberg

**Administration Address**

1 Norman Road  
Salford  
M7 4DJ

**Company Registration Number**

8686189

**Charity Number**

1155372

**Registered Office Address**

158 Cromwell Road  
Salford  
M6 6DE

**Bankers**

Barclays Bank UK PLC  
1 Churchill Place  
London  
E14 5HP

**Accountants**

Accounts and Business Solutions Ltd  
158 Cromwell Road  
Salford  
M6 6DE

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**BEMOSH LIMITED**  
**COMPANY LIMITED BY GUARANTEE**  
**COMPANY NUMBER 08686189 CHARITY NUMBER 1155372**  
**FINANCIAL STATEMENTS FOR YEAR ENDED 30 SEPTEMBER 2022**

**Report of the Directors/Trustees**

The Directors/Trustees have pleasure in presenting their Report and Financial Statements of the Company/Charity for the period ended 30 September 2022.

The Directors/Trustees have adopted the provisions of the Statement Of Recommended Practice (SORP) "Accounting and Reporting by Charities" issued in March 2005 in preparing the annual report and financial statements of the charity.

The Trustees in office throughout the year were Mr Avigdor Grossberger, Mr Nachman Gruner and Mr Isaac Goldberg. All trustees are members of the congregation, they all give of their time freely and no trustee remuneration was paid in the year.

Mr N Gruner is also the director for the purposes of company law.

**Public benefit**

The Trustees confirm their compliance, with the duty to have due regard to the public benefit guidance published by the Charity Commission when reviewing the Charity's aims and objectives and in planning future activities.

**Reference and Administration**

Reference and Administration details are shown in the schedule of members of the board and professional advisers on page 2 of the financial statements.

**Structure, governance and management**

Bemosh Ltd is a company limited by guarantee incorporated on 11 September 2013 and is governed by its memorandum and articles of association.

The Directors/Trustees are responsible for the governance of the organisation and are active in all operational aspects of strategic management. Major policy decisions are decided at full directors'/ trustees' meetings.

**Achievements and performance**

During the year the charity had incoming resources totalling £385,317 (2021: £110,148). With these funds the charity was able to maintain its building and facilitate multiple daily prayers. The charity had a deficit of £163,618 (2021: Deficit of £14,304).

**Remuneration and benefits**

The trustees received no remuneration and benefits during the year.

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**BEMOSH LIMITED**  
**COMPANY LIMITED BY GUARANTEE**  
**COMPANY NUMBER 08686189 CHARITY NUMBER 1155372**  
**FINANCIAL STATEMENTS FOR YEAR ENDED 30 SEPTEMBER 2022**

**Report of the Directors / Trustees (continued)**

**Charitable Objects**

The Advancement of the orthodox Jewish religion by providing premises and supplied for prayer and study.

**Investment policy and returns**

Under the memorandum and articles of association, the charity has the power to make any investment which the trustees see fit.

**Reserves Policy**

The trustees retain reserves as necessary and where appropriate, consolidate funds in order to enable the charity to meet future needs or to make more substantial grants which they feel to be appropriate.

**Responsibilities of the Directors/Trustees**

Company Law requires the directors to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity as at the Balance Sheet Date, and of its incoming resources, including income and expenditure for the financial year.

In preparing those financial statements, the Directors/Trustees should follow best practice and

- a. Select suitable accounting policies and apply them consistently.
- b. Make judgments and estimates that are reasonable and prudent.
- c. Follow applicable accounting standards and the Charities SORP, disclosing and explaining any departures in the financial statements.
- d. Prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in operation.

The Directors/Trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them as Directors/Trustees to ensure that the financial statements comply with the Company Law.

The Directors/Trustees are also responsible for safeguarding the charity's assets and hence for taking reasonable steps for the prevention and detection of fraud and other regularities.

Approved by The Directors/Trustees on 29/06/2023.



Trustee - Mr N Gruner

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**BEMOSH LIMITED**  
**COMPANY LIMITED BY GUARANTEE**  
**COMPANY NUMBER 08686189 CHARITY NUMBER 1155372**  
**FINANCIAL STATEMENTS FOR YEAR ENDED 30 SEPTEMBER 2022**

**Independent Examiner's Report to the Trustees**

I report to the trustees on my examination of the financial statements of Bemosh Limited ('the charity') for the year ended 30 September 2022.

**Responsibilities and basis of report**

As the trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').


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

**Independent examiner's statement**

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

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

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



Accounts and Business Solutions Ltd  
158 Cromwell Road  
Salford M6 6DE

Date: 29/06/2023

**BEMOSH LIMITED**  
**COMPANY LIMITED BY GUARANTEE**  
**COMPANY NUMBER 08686189 CHARITY NUMBER 1155372**  
**FINANCIAL STATEMENTS FOR YEAR ENDED 30 SEPTEMBER 2022**

**Statement of Financial Activities**  
Income and expenditure account

	<u>Notes</u>	<u>2022</u>	<u>2021</u>
		<u>£</u>	<u>£</u>
Turnover	3	335,223	112,293
Expenditure		<u>(221,699)</u>	<u>(126,597)</u>
Operating Surplus / (Deficit)		<u>113,524</u>	<u>(14,304)</u>
Net expenditure and net movement in funds		<u><u>113,524</u></u>	<u><u>(14,304)</u></u>
<b>Reconciliation of funds</b>			
Total funds brought forward		<u>39,537</u>	<u>53,841</u>
Total funds carried forward		<u><u>153,061</u></u>	<u><u>39,537</u></u>

**BEMOSH LIMITED**  
**COMPANY LIMITED BY GUARANTEE**  
**COMPANY NUMBER 08686189 CHARITY NUMBER 1155372**  
**FINANCIAL STATEMENTS FOR YEAR ENDED 30 SEPTEMBER 2022**

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**Balance Sheet**  
**At 30 September 2022**

	<u>Notes</u>	<u>2022</u>	<u>2021</u>
		<u>£</u>	<u>£</u>
<b>Fixed assets</b>	5	25,058	25,058
<b>Current Assets</b>			
Debtors	6	72,770	50,094
Cash at Bank		<u>79,685</u>	<u>291</u>
		152,455	50,385
<b>Liabilities</b>			
Amounts due within one year	7	<u>(24,452)</u>	<u>(35,906)</u>
<b>Net current assets</b>		<u>128,003</u>	<u>14,479</u>
<b>Net Assets</b>		<u>153,061</u>	<u>39,537</u>
<b>Accumulated Funds</b>			
Restricted		0	0
Unrestricted		<u>153,061</u>	<u>39,537</u>
		<u>153,061</u>	<u>39,537</u>

In approving these financial statements as directors of the company we hereby confirm:

- a. that for the year stated above the company was entitled to the exemption conferred by Section 477 of the Companies Act 2006 ;
- b. that no notice has been deposited at the registered office of the company pursuant to Section 476 requesting that an audit be conducted for the year ended 30 September 2021; and
- c. that we acknowledge our responsibilities for:
  1. ensuring that the company keeps accounting records which comply with Section 386 ; and
  2. preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its surplus or loss for the year then ended in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the provisions of the Companies Act relating to financial statements, so far as applicable to the company.

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

Approved by the board and signed on behalf of them all.



Trustee - Mr N Gruner

Date: 29/06/2023

The notes on page 9 and 11 form part of the balance sheet.

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**BEMOSH LIMITED**  
**COMPANY LIMITED BY GUARANTEE**  
**COMPANY NUMBER 08686189 CHARITY NUMBER 1155372**  
**FINANCIAL STATEMENTS FOR YEAR ENDED 30 SEPTEMBER 2022**

**Notes To The Accounts**

**1) General information**

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is 158 Cromwell Road, Salford, M6 6DE.

**Statement of compliance**

Bemosh Ltd is a company limited by guarantee incorporated on 11 September 2013 and is governed by its memorandum and articles of association. The Directors/Trustees are responsible for the governance of the organisation and are active in all operational aspects of strategic management. Major policy decisions are decided at full directors/trustees meetings.

**Accounting policies**

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is

**BEMOSH LIMITED**  
**COMPANY LIMITED BY GUARANTEE**  
**COMPANY NUMBER 08686189 CHARITY NUMBER 1155372**  
**FINANCIAL STATEMENTS FOR YEAR ENDED 30 SEPTEMBER 2022**

Page 10

**Notes To The Accounts (continued)**

impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.

- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

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

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

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Fixtures and fittings - 20% reducing balance.

**BEMOSH LIMITED**  
**COMPANY LIMITED BY GUARANTEE**  
**COMPANY NUMBER 08686189 CHARITY NUMBER 1155372**  
**FINANCIAL STATEMENTS FOR YEAR ENDED 30 SEPTEMBER 2022**

**Notes To The Accounts (continued)**

**Limited by guarantee**

The organisation is a charitable company limited by guarantee, in the event of the company being wound up members are required to contribute an amount not exceeding £1.

**2) Taxation**

The Charitable Company is exempt from taxation on its charitable activities.

**3) Turnover**

The total turnover of the company for the year has been derived from its principal activity wholly undertaken in the UK.

**4) Operating Surplus**

	<u>2022</u>	<u>2021</u>
	<u>£</u>	<u>£</u>
This is stated after charging:		
Depreciation of owned fixed assets	<u>0</u>	<u>6,265</u>

**5) Fixed assets**

Furniture, fixtures and fittings	<u>£</u>	
<u>Cost</u>		
At 1 October 2020	70,381	
Additions	<u>0</u>	
At 30 September 2022	<u>70,381</u>	
<u>Depreciation</u>		
At 1 October 2020	45,323	
Charge for the year	<u>0</u>	
At 30 September 2022	<u>45,323</u>	
<u>Net Book Value</u>		
At 1 October 2020	<u>25,058</u>	
At 30 September 2022	<u>25,058</u>	
	<u>2022</u>	<u>2021</u>
	<u>£</u>	<u>£</u>

**6) Debtors**

Membership Dues	0	50,094
Other debtors	<u>72,770</u>	<u>0</u>
	<u>72,770</u>	<u>50,094</u>

**7) Creditors**

Accounts payable	25,423	25,423
Accruals	600	600
Other creditors	<u>(1,571)</u>	<u>9,883</u>
	<u>24,452</u>	<u>35,906</u>

**BEMOSH LIMITED**  
**COMPANY LIMITED BY GUARANTEE**  
**COMPANY NUMBER 08686189 CHARITY NUMBER 1155372**  
**FINANCIAL STATEMENTS FOR YEAR ENDED 30 SEPTEMBER 2022**

**Detailed profit and loss account and Statement of financial activities**  
Does not form part of the statutory accounts

	<i>Notes</i>	<i>Unrestricted Funds</i>	<u><b>2022</b></u>	<u><b>2021</b></u>
		<u>£</u>	<u>£</u>	<u>£</u>
<b>Incoming Resources</b>	<b>3</b>			
Donations received		325,223	325,223	110,148
Grants received		10,000	10,000	0
Rental income		0	0	2,145
Less:				
Fundraising costs		0	0	0
		<u>335,223</u>	<u>335,223</u>	<u>112,293</u>
<b>Resources Expended</b>				
<b>Cost of Charitable Activities</b>				
Religious / Activity Expenses		5,962	5,962	0
Charitable donations		0	0	258
		<u>5,962</u>	<u>5,962</u>	<u>258</u>
<b>Premises costs:</b>				
Insurance		0	0	0
Cleaning and waste		0	0	0
Utilities		0	0	0
Maintenance and repairs		0	0	0
		<u>0</u>	<u>0</u>	<u>0</u>
<b>General administrative expenses:</b>				
Advertising		1,128	1,128	29
Bank charges		3,308	3,308	1,470
Cleaning and waste		45,606	45,606	1,119
Consultancy		750	750	0
Depreciation		0	0	6,265
Insurance		3,104	3,104	2,410
Interest expense		(2)	(2)	2,000
Light and heat		38,862	38,862	20,683
PPS and Office Expenses		244	244	2,183
Rates		1,050	1,050	0
Rental expense		102	102	0
Repairs and maintenance		16,766	16,766	23,183
Service charges		450	450	5,290
Subscriptions		176	176	0
Supplies		75,390	75,390	15,462
Telephone		271	271	0
Utilities		5,122	5,122	0
Wages and Salaries		23,306	23,306	44,575
		<u>215,633</u>	<u>215,633</u>	<u>124,669</u>

**BEMOSH LIMITED**  
**COMPANY LIMITED BY GUARANTEE**  
**COMPANY NUMBER 08686189 CHARITY NUMBER 1155372**  
**FINANCIAL STATEMENTS FOR YEAR ENDED 30 SEPTEMBER 2022**

**Detailed profit and loss account and Statement of financial activities (continued)**  
Does not form part of the statutory accounts

	<i>Unrestricted Funds</i>	<b><u>2022</u> <u>Total</u></b>	<i><u>2021</u> <u>Total</u></i>
<b>Legal and professional</b>			
Independent Examiner fees	0	<b>0</b>	1,670
Other legal and professional	104	<b>104</b>	0
	<u>104</u>	<b><u>104</u></b>	<u>1,670</u>
<b>Total Funds Expended</b>	<u>221,699</u>	<b><u>221,699</u></b>	<u>126,597</u>
<b>Accumulated Funds</b>			
Net Surplus / (Deficit) for the year	113,524	<b>113,524</b>	(14,304)
Balance brought forward	39,537	<b>39,537</b>	53,841
Balance carried forward	<u>153,061</u>	<b><u>153,061</u></b>	<u>39,537</u>

**BEMOSH LTD**

England & Wales - Charity number 1155372

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# Accounts

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# **Bemosh Ltd**

Company limited by guarantee

## **Annual Report and Financial Statements**

**For year ended  
30 September 2021**

Company Number 08686189  
Charity Number 1155372



**Accounts and Business Solutions Ltd**  
158 Cromwell Road  
Salford M6 6DE

**BEMOSH LIMITED**  
**COMPANY LIMITED BY GUARANTEE**  
**COMPANY NUMBER 08686189 CHARITY NUMBER 1155372**  
**FINANCIAL STATEMENTS FOR YEAR ENDED 30 SEPTEMBER 2021**

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Notes forming part of the financial statements	9 - 11
Detailed profit and loss account and Statement of financial activities	12 - 13

**BEMOSH LIMITED**  
**COMPANY LIMITED BY GUARANTEE**  
**COMPANY NUMBER 08686189 CHARITY NUMBER 1155372**  
**FINANCIAL STATEMENTS FOR YEAR ENDED 30 SEPTEMBER 2021**

Page 3

**Charity Information**

**Trustees**

Mr Avigdor Grossberger  
Mr Nachman Gruner  
Mr Isaac Goldberg

**Board of Directors**

Mr Nachman Gruner  
Mr Isaac Goldberg

**Administration Address**

1 Norman Road  
Salford  
M7 4DJ

**Company Registration Number**

8686189

**Charity Number**

1155372

**Registered Office Address**

158 Cromwell Road  
Salford  
M6 6DE

**Bankers**

RBS  
18 Bury Old Road  
Manchester  
M8 9JN

**Accountants**

Accounts and Business Solutions Ltd  
158 Cromwell Road  
Salford  
M6 6DE

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**BEMOSH LIMITED**  
**COMPANY LIMITED BY GUARANTEE**  
**COMPANY NUMBER 08686189 CHARITY NUMBER 1155372**  
**FINANCIAL STATEMENTS FOR YEAR ENDED 30 SEPTEMBER 2021**

**Report of the Directors/Trustees**

The Directors/Trustees have pleasure in presenting their Report and Financial Statements of the Company/Charity for the period ended 30 September 2021.

The Directors/Trustees have adopted the provisions of the Statement Of Recommended Practice (SORP) "Accounting and Reporting by Charities" issued in March 2005 in preparing the annual report and financial statements of the charity.

The Trustees in office throughout the year were Mr Avigdor Grossberger, Mr Nachman Gruner and Mr Isaac Goldberg. All trustees are members of the congregation, they all give of their time freely and no trustee remuneration was paid in the year.

Mr N Gruner is also the director for the purposes of company law.

**Public benefit**

The Trustees confirm their compliance, with the duty to have due regard to the public benefit guidance published by the Charity Commission when reviewing the Charity's aims and objectives and in planning future activities.

**Reference and Administration**

Reference and Administration details are shown in the schedule of members of the board and professional advisers on page 2 of the financial statements.

**Structure, governance and management**

Bemosh Ltd is a company limited by guarantee incorporated on 11 September 2013 and is governed by its memorandum and articles of association.

The Directors/Trustees are responsible for the governance of the organisation and are active in all operational aspects of strategic management. Major policy decisions are decided at full directors'/ trustees' meetings.

**Achievements and performance**

During the year the charity had incoming resources totalling £110,148 (2020: £116,796). With these funds the charity was able to maintain its building and facilitate multiple daily prayers. The charity had a deficit of £14,304 (2020: Deficit of £4,813).

**Remuneration and benefits**

The trustees received no remuneration and benefits during the year.

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**BEMOSH LIMITED**  
**COMPANY LIMITED BY GUARANTEE**  
**COMPANY NUMBER 08686189 CHARITY NUMBER 1155372**  
**FINANCIAL STATEMENTS FOR YEAR ENDED 30 SEPTEMBER 2021**

**Report of the Directors / Trustees (continued)**

**Charitable Objects**

The Advancement of the orthodox Jewish religion by providing premises and supplied for prayer and study.

**Investment policy and returns**

Under the memorandum and articles of association, the charity has the power to make any investment which the trustees see fit.

**Reserves Policy**

The trustees retain reserves as necessary and where appropriate, consolidate funds in order to enable the charity to meet future needs or to make more substantial grants which they feel to be appropriate.

**Responsibilities of the Directors/Trustees**

Company Law requires the directors to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity as at the Balance Sheet Date, and of its incoming resources, including income and expenditure for the financial year.

In preparing those financial statements, the Directors/Trustees should follow best practice and

- a. Select suitable accounting policies and apply them consistently.
- b. Make judgments and estimates that are reasonable and prudent.
- c. Follow applicable accounting standards and the Charities SORP, disclosing and explaining any departures in the financial statements.
- d. Prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in operation.

The Directors/Trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them as Directors/Trustees to ensure that the financial statements comply with the Company Law.

The Directors/Trustees are also responsible for safeguarding the charity's assets and hence for taking reasonable steps for the prevention and detection of fraud and other regularities.

Approved by The Directors/Trustees on 16/06/2022.

---

Trustee - Mr N Gruner

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**BEMOSH LIMITED  
COMPANY LIMITED BY GUARANTEE  
COMPANY NUMBER 08686189 CHARITY NUMBER 1155372  
FINANCIAL STATEMENTS FOR YEAR ENDED 30 SEPTEMBER 2021**

**Independent Examiner's Report to the Trustees**

I report on the financial statements of Bemosh Limited for the year ended 30 September 2021.

**Respective Responsibilities of Governors and Examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and  
to state whether particular matters have come to my attention.

**Basis of Independent Examiner's Report**

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

In connection with my examination, no matter has come to my attention;

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
  - to keep accounting records in accordance with section 130 of the Charities Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Acthave not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Accounts and Business Solutions Ltd  
158 Cromwell Road  
Salford M6 6DE

Date: 16/06/2022

**BEMOSH LIMITED**  
**COMPANY LIMITED BY GUARANTEE**  
**COMPANY NUMBER 08686189 CHARITY NUMBER 1155372**  
**FINANCIAL STATEMENTS FOR YEAR ENDED 30 SEPTEMBER 2021**

**Statement of Financial Activities**

Income and expenditure account

	<u>Notes</u>	<u>2021</u> <u>£</u>	<u>2020</u> <u>£</u>
<b>Turnover</b>	3	112,293	136,746
<b>Expenditure</b>		<u>(126,597)</u>	<u>(141,559)</u>
<b>Operating Surplus / (Deficit)</b>		<u>(14,304)</u>	<u>(4,813)</u>
<b>Net expenditure and net movement in funds</b>		<u><u>(14,304)</u></u>	<u><u>(4,813)</u></u>
<b>Reconciliation of funds</b>			
Total funds brought forward		<u>53,841</u>	<u>58,654</u>
<b>Total funds carried forward</b>		<u><b>39,537</b></u>	<u><b>53,841</b></u>

**BEMOSH LIMITED**  
**COMPANY LIMITED BY GUARANTEE**  
**COMPANY NUMBER 08686189 CHARITY NUMBER 1155372**  
**FINANCIAL STATEMENTS FOR YEAR ENDED 30 SEPTEMBER 2021**

Page 8

**Balance Sheet**  
**At 30 September 2021**

	<u>Notes</u>	<u>£</u>	<u>2021</u> <u>£</u>	<u>£</u>	<u>2020</u> <u>£</u>
<b>Fixed assets</b>	5		<b>25,058</b>		31,323
<b>Current Assets</b>					
Cash at Bank		291		6,717	
Debtors	6	<u>50,094</u>		<u>50,094</u>	
		<b>50,385</b>		<b>56,811</b>	
<b>Liabilities</b>					
Amounts due within one year	7	<u>(35,906)</u>		<u>34,293</u>	
<b>Net current assets</b>			<u><b>14,479</b></u>		<u>22,518</u>
<b>Net Assets</b>			<u><b>39,537</b></u>		<u>53,841</u>
<b>Accumulated Funds</b>					
Restricted			<b>0</b>		0
Unrestricted			<u><b>39,537</b></u>		<u>53,841</u>
			<u><b>39,537</b></u>		<u>53,841</u>

In approving these financial statements as directors of the company we hereby confirm:

- a. that for the year stated above the company was entitled to the exemption conferred by Section 477 of the Companies Act 2006 ;
- b. that no notice has been deposited at the registered office of the company pursuant to Section 476 requesting that an audit be conducted for the year ended 30 September 2021; and
- c. that we acknowledge our responsibilities for:
  1. ensuring that the company keeps accounting records which comply with Section 386 ; and
  2. preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its surplus or loss for the year then ended in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the provisions of the Companies Act relating to financial statements, so far as applicable to the company.

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

Approved by the board and signed on behalf of them all.

\_\_\_\_\_  
Trustee - Mr N Gruner

Date: 16/06/2022

The notes on page 9 and 11 form part of the balance sheet.

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**BEMOSH LIMITED**  
**COMPANY LIMITED BY GUARANTEE**  
**COMPANY NUMBER 08686189 CHARITY NUMBER 1155372**  
**FINANCIAL STATEMENTS FOR YEAR ENDED 30 SEPTEMBER 2021**

**Notes To The Accounts**

**1) General information**

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is 158 Cromwell Road, Salford, M6 6DE.

**Statement of compliance**

Bemosh Ltd is a company limited by guarantee incorporated on 11 September 2013 and is governed by its memorandum and articles of association. The Directors/Trustees are responsible for the governance of the organisation and are active in all operational aspects of strategic management. Major policy decisions are decided at full directors/trustees meetings.

**Accounting policies**

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is

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**BEMOSH LIMITED**  
**COMPANY LIMITED BY GUARANTEE**  
**COMPANY NUMBER 08686189 CHARITY NUMBER 1155372**  
**FINANCIAL STATEMENTS FOR YEAR ENDED 30 SEPTEMBER 2021**

**Notes To The Accounts (continued)**

impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.

- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

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

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

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Fixtures and fittings - 20% reducing balance.

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**BEMOSH LIMITED**  
**COMPANY LIMITED BY GUARANTEE**  
**COMPANY NUMBER 08686189 CHARITY NUMBER 1155372**  
**FINANCIAL STATEMENTS FOR YEAR ENDED 30 SEPTEMBER 2021**

**Notes To The Accounts (continued)**

**Limited by guarantee**

The organisation is a charitable company limited by guarantee, in the event of the company being wound up members are required to contribute an amount not exceeding £1.

**2) Taxation**

The Charitable Company is exempt from taxation on its charitable activities.

**3) Turnover**

The total turnover of the company for the year has been derived from its principal activity wholly undertaken in the UK.

**4) Operating Surplus**

	<u>2021</u>	<u>2020</u>
This is stated after charging:	<u>£</u>	<u>£</u>
Depreciation of owned fixed assets	<u>6,265</u>	<u>7,831</u>

**5) Fixed assets**

Furniture, fixtures and fittings	<u>£</u>
<u>Cost</u>	
At 1 October 2020	70,381
Additions	<u>0</u>
At 30 September 2021	<u>70,381</u>
<u>Depreciation</u>	
At 1 October 2020	39,058
Charge for the year	<u>6,265</u>
At 30 September 2021	<u>45,323</u>
<u>Net Book Value</u>	
At 1 October 2020	<u>31,323</u>
At 30 September 2021	<u>25,058</u>

	<u>2021</u>	<u>2020</u>
	<u>£</u>	<u>£</u>
<b>6) Debtors</b>		
Membership Dues	50,094	50,094
Other debtors	<u>0</u>	<u>0</u>
	<u>50,094</u>	<u>50,094</u>

**7) Creditors**

Accruals	600	600
Accounts payable	25,423	25,423
Other creditors	<u>9,883</u>	<u>8,270</u>
	<u>35,906</u>	<u>34,293</u>

**BEMOSH LIMITED**  
**COMPANY LIMITED BY GUARANTEE**  
**COMPANY NUMBER 08686189 CHARITY NUMBER 1155372**  
**FINANCIAL STATEMENTS FOR YEAR ENDED 30 SEPTEMBER 2021**

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**Detailed profit and loss account and Statement of financial activities**

Does not form part of the statutory accounts

	<u>Notes</u>	<u>Unrestricted</u> <u>Funds</u> £	<u>2021</u> <u>Total</u> £	<u>2020</u> <u>Total</u> £
<b>Incoming Resources</b>	3			
Donations received		110,148	<b>110,148</b>	116,796
Grants received			<b>0</b>	19,950
Rental income		2,145	<b>2,145</b>	0
Less:				
Fundraising costs		0	<b>0</b>	0
		<u>112,293</u>	<u><b>112,293</b></u>	<u>136,746</u>
<b>Resources Expended</b>				
<b>Cost of Charitable Activities</b>				
Religious / Activity Expenses		0	<b>0</b>	0
Charitable donations		258	<b>258</b>	0
		<u>258</u>	<u><b>258</b></u>	<u>0</u>
<b>Premises costs:</b>				
Insurance		0	<b>0</b>	3,241
Cleaning and waste		0	<b>0</b>	16,184
Utilities		0	<b>0</b>	4,538
Maintenance and repairs		0	<b>0</b>	9,363
		<u>0</u>	<u><b>0</b></u>	<u>33,326</u>
<b>General administrative expenses:</b>				
Advertising		29	<b>29</b>	0
Bank charges		1,470	<b>1,470</b>	325
Cleaning and waste		1,119	<b>1,119</b>	16,184
Computer expenses		0	<b>0</b>	366
Depreciation		6,265	<b>6,265</b>	7,831
Insurance		2,410	<b>2,410</b>	3,241
Interest expense		2,000	<b>2,000</b>	0
Light and heat		20,683	<b>20,683</b>	4,538
PPS and Office Expenses		2,183	<b>2,183</b>	120
Rates		0	<b>0</b>	1,152
Repairs and maintenance		23,183	<b>23,183</b>	9,363
Security		0	<b>0</b>	531
Service charges		5,290	<b>5,290</b>	2,163
Subscriptions		0	<b>0</b>	86
Supplies		15,462	<b>15,462</b>	75,378
Telephone		0	<b>0</b>	607
Wages and Salaries		44,575	<b>44,575</b>	8,574
		<u>124,669</u>	<u><b>124,669</b></u>	<u>97,133</u>

**BEMOSH LIMITED**  
**COMPANY LIMITED BY GUARANTEE**  
**COMPANY NUMBER 08686189 CHARITY NUMBER 1155372**  
**FINANCIAL STATEMENTS FOR YEAR ENDED 30 SEPTEMBER 2021**

**Detailed profit and loss account and Statement of financial activities (continued)**

Does not form part of the statutory accounts

	<i>Unrestricted Funds</i>	<b><u>2021</u></b> <b><u>Total</u></b>	<i>2020</i> <i>Total</i>
<b>Legal and professional</b>			
Independent Examiner fees	1,670	<b>1,670</b>	100
Other legal and professional	0	<b>0</b>	11,000
	1,670	<b>1,670</b>	11,100
<b>Total Funds Expended</b>	126,597	<b>126,597</b>	141,559
<b>Accumulated Funds</b>			
Net Surplus / (Deficit) for the year	(14,304)	<b>(14,304)</b>	(4,813)
Balance brought forward	53,841	<b>53,841</b>	58,654
Balance carried forward	39,537	<b>39,537</b>	53,841

**BEMOSH LTD**

England & Wales - Charity number 1155372

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# Accounts

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# **Bemosh Ltd**

Company limited by guarantee

## **Annual Report and Financial Statements**

**For year ended  
30 September 2020**

Company Number 08686189

Charity Number 1155372



**Accounts and Business Solutions Ltd**

158 Cromwell Road  
Salford M6 6DE

**BEMOSH LIMITED**  
**COMPANY LIMITED BY GUARANTEE**  
**COMPANY NUMBER 08686189 CHARITY NUMBER 1155372**  
**FINANCIAL STATEMENTS FOR YEAR ENDED 30 SEPTEMBER 2020**

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**BEMOSH LIMITED**  
**COMPANY LIMITED BY GUARANTEE**  
**COMPANY NUMBER 08686189 CHARITY NUMBER 1155372**  
**FINANCIAL STATEMENTS FOR YEAR ENDED 30 SEPTEMBER 2020**

Page 3

**Charity Information**

**Trustees**

Mr Avigdor Grossberger  
Mr Nachman Gruner  
Mr Isaac Goldberg

**Board of Directors**

Mr Nachman Gruner

**Administration Address**

1 Norman Road  
Salford  
M7 4DJ

**Company Registration Number**

8686189

**Charity Number**

1155372

**Registered Office Address**

158 Cromwell Road  
Salford  
M6 6DE

**Bankers**

RBS  
18 Bury Old Road  
Manchester  
M8 9JN

**Accountants**

Accounts and Business Solutions Ltd  
158 Cromwell Road  
Salford  
M6 6DE

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**BEMOSH LIMITED**  
**COMPANY LIMITED BY GUARANTEE**  
**COMPANY NUMBER 08686189 CHARITY NUMBER 1155372**  
**FINANCIAL STATEMENTS FOR YEAR ENDED 30 SEPTEMBER 2020**

**Report of the Directors/Trustees**

The Directors/Trustees have pleasure in presenting their Report and Financial Statements of the Company/Charity for the period ended 30 September 2020.

The Directors/Trustees have adopted the provisions of the Statement Of Recommended Practice (SORP) "Accounting and Reporting by Charities" issued in March 2005 in preparing the annual report and financial statements of the charity.

The Trustees in office throughout the year were Mr Avigdor Grossberger, Mr Nachman Gruner and Mr Isaac Goldberg. All trustees are members of the congregation, they all give of their time freely and no trustee remuneration was paid in the year.

Mr N Gruner is also the director for the purposes of company law.

**Public benefit**

The Trustees confirm their compliance, with the duty to have due regard to the public benefit guidance published by the Charity Commission when reviewing the Charity's aims and objectives and in planning future activities.

**Reference and Administration**

Reference and Administration details are shown in the schedule of members of the board and professional advisers on page 2 of the financial statements.

**Structure, governance and management**

Bemosh Ltd is a company limited by guarantee incorporated on 11 September 2013 and is governed by its memorandum and articles of association.

The Directors/Trustees are responsible for the governance of the organisation and are active in all operational aspects of strategic management. Major policy decisions are decided at full directors'/ trustees' meetings.

**Achievements and performance**

During the year the charity had incoming resources totalling £116,796 (2019: £108,957). With these funds the charity was able to maintain its building and facilitate multiple daily prayers. The charity had a deficit of £4,813 (2019: Deficit of £17,094).

**Remuneration and benefits**

The trustees received no remuneration and benefits during the year.

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**BEMOSH LIMITED**  
**COMPANY LIMITED BY GUARANTEE**  
**COMPANY NUMBER 08686189 CHARITY NUMBER 1155372**  
**FINANCIAL STATEMENTS FOR YEAR ENDED 30 SEPTEMBER 2020**

**Report of the Directors / Trustees (continued)**

**Charitable Objects**

The Advancement of the orthodox Jewish religion by providing premises and supplied for prayer and study.

**Investment policy and returns**

Under the memorandum and articles of association, the charity has the power to make any investment which the trustees see fit.

**Reserves Policy**

The trustees retain reserves as necessary and where appropriate, consolidate funds in order to enable the charity to meet future needs or to make more substantial grants which they feel to be appropriate.

**Responsibilities of the Directors/Trustees**

Company Law requires the directors to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity as at the Balance Sheet Date, and of its incoming resources, including income and expenditure for the financial year.

In preparing those financial statements, the Directors/Trustees should follow best practice and

- a. Select suitable accounting policies and apply them consistently.
- b. Make judgments and estimates that are reasonable and prudent.
- c. Follow applicable accounting standards and the Charities SORP, disclosing and explaining any departures in the financial statements.
- d. Prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in operation.

The Directors/Trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them as Directors/Trustees to ensure that the financial statements comply with the Company Law.

The Directors/Trustees are also responsible for safeguarding the charity's assets and hence for taking reasonable steps for the prevention and detection of fraud and other regularities.

Approved by The Directors/Trustees on 19/09/2021.

Verified by PDFFiller



09/19/2021

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Trustee - Mr N Gruner

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**BEMOSH LIMITED**  
**COMPANY LIMITED BY GUARANTEE**  
**COMPANY NUMBER 08686189 CHARITY NUMBER 1155372**  
**FINANCIAL STATEMENTS FOR YEAR ENDED 30 SEPTEMBER 2020**

**Independent Examiner's Report to the Trustees**

I report on the financial statements of Bemosh Limited for the year ended 30 September 2020.

**Respective Responsibilities of Governors and Examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and  
to state whether particular matters have come to my attention.

**Basis of Independent Examiner's Report**

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

In connection with my examination, no matter has come to my attention;

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
  - to keep accounting records in accordance with section 130 of the Charities Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Acthave not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Accounts and Business Solutions Ltd  
158 Cromwell Road  
Salford M6 6DE

Date: 19/09/2021

**BEMOSH LIMITED**  
**COMPANY LIMITED BY GUARANTEE**  
**COMPANY NUMBER 08686189 CHARITY NUMBER 1155372**  
**FINANCIAL STATEMENTS FOR YEAR ENDED 30 SEPTEMBER 2020**

**Statement of Financial Activities**

Income and expenditure account

	<u>Notes</u>	<u>2020</u> <u>£</u>	<u>2019</u> <u>£</u>
<b>Turnover</b>	3	136,746	108,957
<b>Expenditure</b>		<u>(141,559)</u>	<u>(126,051)</u>
<b>Operating Surplus / (Deficit)</b>		<u>(4,813)</u>	<u>(17,094)</u>
<b>Net expenditure and net movement in funds</b>		<u><u>(4,813)</u></u>	<u><u>(17,094)</u></u>
<b>Reconciliation of funds</b>			
Total funds brought forward		<u>58,654</u>	<u>75,748</u>
<b>Total funds carried forward</b>		<u><u>53,841</u></u>	<u><u>58,654</u></u>

**BEMOSH LIMITED**  
**COMPANY LIMITED BY GUARANTEE**  
**COMPANY NUMBER 08686189 CHARITY NUMBER 1155372**  
**FINANCIAL STATEMENTS FOR YEAR ENDED 30 SEPTEMBER 2020**

**Balance Sheet**  
**At 30 September 2020**

	<u>Notes</u>	<u>£</u>	<u>2020</u> <u>£</u>	<u>£</u>	<u>2019</u> <u>£</u>
<b>Fixed assets</b>	5		<b>31,323</b>		39,154
<b>Current Assets</b>					
Cash at Bank		6,717		578	
Debtors	6	<u>50,094</u>		<u>53,815</u>	
		<b>56,811</b>		<b>54,393</b>	
<b>Liabilities</b>					
Amounts due within one year	7	<u>(34,293)</u>		<u>(34,893)</u>	
<b>Net current assets</b>			<u><b>22,518</b></u>		<u>19,500</u>
<b>Net Assets</b>			<u><b>53,841</b></u>		<u><b>58,654</b></u>
<b>Accumulated Funds</b>					
Restricted			<b>0</b>		0
Unrestricted			<u><b>53,841</b></u>		<u>58,654</u>
			<u><b>53,841</b></u>		<u><b>58,654</b></u>

In approving these financial statements as directors of the company we hereby confirm:

- a. that for the year stated above the company was entitled to the exemption conferred by Section 477 of the Companies Act 2006 ;
- b. that no notice has been deposited at the registered office of the company pursuant to Section 476 requesting that an audit be conducted for the year ended 30 September 2020; and
- c. that we acknowledge our responsibilities for:
  1. ensuring that the company keeps accounting records which comply with Section 386 ; and
  2. preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its surplus or loss for the year then ended in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the provisions of the Companies Act relating to financial statements, so far as applicable to the company.

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

Approved by the board and signed on behalf of them all.

Verified by PDFFiller



09/19/2021

Trustee - Mr N Gruner

Date: 19/09/2021

The notes on page 9 and 11 form part of the balance sheet.

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**BEMOSH LIMITED**  
**COMPANY LIMITED BY GUARANTEE**  
**COMPANY NUMBER 08686189 CHARITY NUMBER 1155372**  
**FINANCIAL STATEMENTS FOR YEAR ENDED 30 SEPTEMBER 2020**

**Notes To The Accounts**

**1) General information**

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is 158 Cromwell Road, Salford, M6 6DE.

**Statement of compliance**

Bemosh Ltd is a company limited by guarantee incorporated on 11 September 2013 and is governed by its memorandum and articles of association. The Directors/Trustees are responsible for the governance of the organisation and are active in all operational aspects of strategic management. Major policy decisions are decided at full directors/trustees meetings.

**Accounting policies**

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is

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**BEMOSH LIMITED**  
**COMPANY LIMITED BY GUARANTEE**  
**COMPANY NUMBER 08686189 CHARITY NUMBER 1155372**  
**FINANCIAL STATEMENTS FOR YEAR ENDED 30 SEPTEMBER 2020**

**Notes To The Accounts (continued)**

impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.

- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

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

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

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Fixtures and fittings - 20% reducing balance.

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**BEMOSH LIMITED**  
**COMPANY LIMITED BY GUARANTEE**  
**COMPANY NUMBER 08686189 CHARITY NUMBER 1155372**  
**FINANCIAL STATEMENTS FOR YEAR ENDED 30 SEPTEMBER 2020**

**Notes To The Accounts (continued)**

**Limited by guarantee**

The organisation is a charitable company limited by guarantee, in the event of the company being wound up members are required to contribute an amount not exceeding £1.

**2) Taxation**

The Charitable Company is exempt from taxation on its charitable activities.

**3) Turnover**

The total turnover of the company for the year has been derived from its principal activity wholly undertaken in the UK.

**4) Operating Surplus**

	<u>2020</u>	<u>2019</u>
This is stated after charging:	<u>£</u>	<u>£</u>
Depreciation of owned fixed assets	<u>7,831</u>	<u>9,789</u>

**5) Fixed assets**

Furniture, fixtures and fittings	<u>£</u>	
<u>Cost</u>		
At 1 October 2019	70,381	
Additions	<u>0</u>	
At 30 September 2020	<u>70,381</u>	
<u>Depreciation</u>		
At 1 October 2019	31,227	
Charge for the year	<u>7,831</u>	
At 30 September 2020	<u>39,058</u>	
<u>Net Book Value</u>		
At 1 October 2019	<u>39,154</u>	
At 30 September 2020	<u>31,323</u>	
	<u>£</u>	<u>£</u>

**6) Debtors**

Membership Dues	50,094	52,094
Other debtors	<u>0</u>	<u>1,721</u>
	<u>50,094</u>	<u>53,815</u>

**7) Creditors**

Accruals	600	1,200
Accounts payable	25,423	25,423
Other creditors	<u>8,270</u>	<u>8,270</u>
	<u>34,293</u>	<u>34,893</u>

**BEMOSH LIMITED**  
**COMPANY LIMITED BY GUARANTEE**  
**COMPANY NUMBER 08686189 CHARITY NUMBER 1155372**  
**FINANCIAL STATEMENTS FOR YEAR ENDED 30 SEPTEMBER 2020**

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**Detailed profit and loss account and Statement of financial activities**

Does not form part of the statutory accounts

	<u>Notes</u>	<u>Unrestricted</u> <u>Funds</u> £	<u>2020</u> <u>Total</u> £	<u>2019</u> <u>Total</u> £
<b>Incoming Resources</b>	3			
Donations received		116,796	<b>116,796</b>	108,957
Grants received		19,950	<b>19,950</b>	
<i>Less:</i>				
Fundraising costs		0	<b>0</b>	0
		<u>136,746</u>	<u><b>136,746</b></u>	<u>108,957</u>
<b>Resources Expended</b>				
<b>Cost of Charitable Activities</b>				
Religious / Activity Expenses		0	<b>0</b>	0
		<u>0</u>	<u><b>0</b></u>	<u>4,052</u>
<b>Premises costs:</b>				
Insurance		3,241	<b>3,241</b>	3,260
Cleaning and waste		16,184	<b>16,184</b>	19,038
Utilities		4,538	<b>4,538</b>	78,207
Maintenance and repairs		9,363	<b>9,363</b>	7,785
		<u>33,326</u>	<u><b>33,326</b></u>	<u>108,290</u>
<b>General administrative expenses:</b>				
Bank charges		325	<b>325</b>	371
Computer expenses		366	<b>366</b>	0
Depreciation		7,831	<b>7,831</b>	9,789
PPS and Office Expenses		120	<b>120</b>	0
Rates		1,152	<b>1,152</b>	0
Security		531	<b>531</b>	0
Service charges		2,163	<b>2,163</b>	0
Subscriptions		86	<b>86</b>	479
Supplies		75,378	<b>75,378</b>	
Telephone		607	<b>607</b>	662
Wages and Salaries		8,574	<b>8,574</b>	1,808
		<u>97,133</u>	<u><b>97,133</b></u>	<u>13,109</u>
<b>Legal and professional</b>				
Independent Examiner fees		100	<b>100</b>	600
Other legal and professional		11,000	<b>11,000</b>	0
		<u>11,100</u>	<u><b>11,100</b></u>	<u>600</u>
<b>Total Funds Expended</b>		<u>141,559</u>	<u><b>141,559</b></u>	<u>126,051</u>
<b>Accumulated Funds</b>				
Net Surplus / (Deficit) for the year		(4,813)	<b>(4,813)</b>	(17,094)
Balance brought forward		58,654	<b>58,654</b>	75,748
Balance carried forward		<u>53,841</u>	<u><b>53,841</b></u>	<u>58,654</u>