THE YONAH AND REISEL REINER MEMORIAL TRUST

England & Wales · Charity number 1158769

Details

Status	Registered
Legal form	Trust
Registered	2014-10-03
Register	View on the Charity Commission register

Contact

Address	24 St. Andrew's Grove London N16 5NE
Phone	02088022045

Activities

Objects: THE ADVANCEMENT OF THE ORTHODOX JEWISH FAITH

Activities: Making grants in accordance with the charities objects.

Classification

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

Geography

- Hackney
- Haringey

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£73,292	£68,054	-	-
2023-12-31	£64,558	£50,567	-	-
2022-12-31	£65,400	£63,252	-	-
2021-12-31	£63,101	£58,732	-	-
2020-12-31	£45,008	£46,373	-	-

Trustees

Name	Role	Appointed
ALEXANDER MATYAS	Chair	2014-01-19
ARON GOMBO		2014-01-19

Accounts

REGISTERED CHARITY NUMBER: 1158769

THE YONAH AND REISEL REINER MEMORIAL TRUST

REPORT OF THE TRUSTEES AND

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2024

Sugarwhite Meyer Accountants Ltd
First Floor
94 Stamford Hill
London
N16 6XS

THE YONAH AND REISEL REINER MEMORIAL TRUST

CONTENTS OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

THE YONAH AND REISEL REINER MEMORIAL TRUST

REFERENCE AND ADMINISTRATIVE DETAILS FOR THE YEAR ENDED 31 DECEMBER 2024

TRUSTEES	A Matyas A Gombo
PRINCIPAL ADDRESS	24 St Andrew's Grove London N16 6NE
REGISTERED CHARITY NUMBER	1158769
INDEPENDENT EXAMINER	Sugarwhite Meyer Accountants Ltd First Floor 94 Stamford Hill London N16 6XS
BANKERS	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ

THE YONAH AND REISEL REINER MEMORIAL TRUST

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2024

The trustees present their report with the financial statements of the charity for the year ended 31 December 2024. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

REFERENCE AND ADMINISTRATIVE INFORMATION
The information is shown on page 1 of the financial statements and forms part of this report.

OBJECTIVES AND ACTIVITIES
Objects for public benefit
The object of the charity is the advancement of the Orthodox Jewish Faith.

The trustees confirm that they have given due regard to the Charity Commission's guidance on public benefit.

ACHIEVEMENT AND PERFORMANCE
Charitable activities
The trustees are pleased with the results of the year. Investment income rose by about 13%, there was a substantial increase in portfolio management cost due to refurbishments and with a slight increase in gantmaking the charity was still left with a small surplus.

FINANCIAL REVIEW
Reserves policy
The trustees do not seek to maintain reserves, other than to ensure that they can continue the activities of the charity. Reserves at the year end stood at £1,348,611 (2023:£1,043,373), with free reserves of £48,611(2023:£43,373).

STRUCTURE, GOVERNANCE AND MANAGEMENT
Constitution
The trust was established by Deed of Trust dated 19 January 2014 as amended by deed dated 18 December 2014.

Organisational structure
The power to appoint new trustees is vested in the board. It is not the intention of the trustees of the charity to appoint any new trustees. Should the situation change in the future, the trustees will apply suitable recruitment induction and training procedures.

Risk management
The trustees have confirmed that there are no major risks to which the charity is exposed.

STATEMENT OF TRUSTEES' RESPONSIBILITIES
The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the board of trustees on 27 October 2025 and signed on its behalf by:

A Matyas - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE YONAH AND REISEL REINER MEMORIAL TRUST

Independent examiner's report to the trustees of The Yonah and Reisel Reiner Memorial Trust
I report to the charity trustees on my examination of the accounts of The Yonah and Reisel Reiner Memorial Trust (the Trust) for the year ended 31 December 2024.

Responsibilities and basis of report
As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

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

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

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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

E Meyer FCA BSc

Sugarwhite Meyer Accountants Ltd
First Floor
94 Stamford Hill
London
N16 6XS

27 October 2025

THE YONAH AND REISEL REINER MEMORIAL TRUST

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	2024 Unrestricted fund £	2023 Total funds £
INCOME AND ENDOWMENTS FROM			
Investment income	2	73,292	64,558
EXPENDITURE ON			
Raising funds	3	22,280	8,473
Charitable activities	4		
Grantmaking		43,500	40,060
Support costs		2,274	2,034
Total		68,054	50,567
Net gains on investments		300,000	-
NET INCOME		305,238	13,991
RECONCILIATION OF FUNDS			
Total funds brought forward		1,043,373	1,029,382
TOTAL FUNDS CARRIED FORWARD		1,348,611	1,043,373

The notes form part of these financial statements

THE YONAH AND REISEL REINER MEMORIAL TRUST

BALANCE SHEET
31 DECEMBER 2024

	Notes	2024 Total funds £	2023 Total funds £
FIXED ASSETS			
Investment property	9	1,300,000	1,000,000
CURRENT ASSETS			
Debtors	10	13,980	4,698
Cash at bank		36,491	42,035
		50,471	46,733
CREDITORS			
Amounts falling due within one year	11	(1,860)	(3,360)
NET CURRENT ASSETS		48,611	43,373
TOTAL ASSETS LESS CURRENT LIABILITIES		1,348,611	1,043,373
NET ASSETS		1,348,611	1,043,373
FUNDS			
Unrestricted funds		1,348,611	1,043,373
TOTAL FUNDS		1,348,611	1,043,373

The financial statements were approved by the Board of Trustees and authorised for issue on 27 October 2025 and were signed on its behalf by:

A Matyas - Trustee

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, as modified by the revaluation of certain assets.

Judgements and key sources of estimation uncertainty
In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amounts of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. The estimates and underlying assumptions are reviewed on an ongoing basis.

The valuation of investment properties is inherently subjective, depending on many factors, including the individual nature of each property, its location and expected future net rental values, market yields and comparable market transactions. Therefore, the valuations are subject to a degree of uncertainty and are made on the basis of assumptions which may not prove to be accurate, particularly in periods of difficult market or economic conditions.

Income
Donations are recognised in the Statement of Financial Activities of the charity when received. All other income is recognised on a receivable basis.

Expenditure
Liabilities are recognised in the year in which they are incurred and includes irrecoverable VAT which is reported as part of the expenditure to which it relates.

Support costs are those incurred to assist the work of the charity but are not direct charitable activities.

Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

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

Financial instruments
The Charity only has financial assets and liabilities of a kind that qualify as basic financial instruments.
Basic financial instruments are initially recognized at the amount receivable or payable including any related transactions costs.
Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Investment property
Investment property is initially recorded at cost, which includes purchase price and any directly attributable expenditure. It is revalued to its fair value at each reporting date any changes are transferred to the Statement of Financial Activities.

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

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

2. INVESTMENT INCOME

	2024 £	2023 £
Rents received	73,213	64,480
Deposit account interest	79	78
	73,292	64,558

3. RAISING FUNDS

Investment management costs

	2024 £	2023 £
Portfolio management	22,280	8,473

4. CHARITABLE ACTIVITIES COSTS

	Grant funding of activities (see note 5) £	Support costs (see note 6) £	Totals £
Grantmaking	43,500	-	43,500
Support costs	-	2,274	2,274
	43,500	2,274	45,774

5. GRANTS PAYABLE

	2024 £	2023 £
Grantmaking	43,500	40,000

The total grants paid to institutions during the year was as follows:

	2024 £	2023 £
Advancement of religion	15,000	10,000
Religious education	-	5,000
Relief of poverty	7,000	5,000
Social welfare	21,500	20,000
	43,500	40,000

United Talmudical Associates Ltd	10,000
Chasdei Shalom	7,000
Beis Aharon TT Activity Centre	6,500
Others under £6,000	20,000
	43,500

6. SUPPORT COSTS

	Finance £	Governance costs £	Totals £
Support costs	60	2,214	2,274

Support costs, included in the above, are as follows:

Finance

	2024 Support costs £	2023 Total activities £
Bank charges	60	60

Governance costs

	2024 Support costs £	2023 Total activities £
Independent examiner's fee	420	360
Independent examiner's other fees	1,440	1,320
General expenses	354	354
	2,214	2,034

7. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2024 nor for the year ended 31 December 2023.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2024 nor for the year ended 31 December 2023.

8. AVERAGE STAFF NUMBERS

The average number of staff in the year was NIL (2022: NIL).

9. INVESTMENT PROPERTY

	£
FAIR VALUE	
At 1 January 2024	1,000,000
Revaluation	300,000
At 31 December 2024	1,300,000
NET BOOK VALUE	
At 31 December 2024	1,300,000
At 31 December 2023	1,000,000

9. INVESTMENT PROPERTY - continued

The fair value of the investment properties has been arrived at on the basis of a valuation carried out by the trustees who are considered to have the experience and expertise required to undertake such an exercise. The valuation was made on an open market value basis by reference to market evidence of transaction prices for similar properties in the same or similar locations.

10. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024	2023
	£	£
Agents account	13,980	4,698

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024	2023
	£	£
Other creditors	1,860	3,360

12. RELATED PARTY DISCLOSURES

The charity's investment properties are managed by a company in which a Trustee is a Director.

Accounts

REGISTERED CHARITY NUMBER: 1158769

THE YONAH AND REISEL REINER MEMORIAL TRUST

REPORT OF THE TRUSTEES AND

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2023

Sugarwhite Meyer Accountants Ltd
First Floor
94 Stamford Hill
London
N16 6XS

THE YONAH AND REISEL REINER MEMORIAL TRUST

CONTENTS OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

THE YONAH AND REISEL REINER MEMORIAL TRUST

REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2023

TRUSTEES	A Matyas A Gombo
PRINCIPAL ADDRESS	24 St Andrew's Grove London N16 6NE
REGISTERED CHARITY NUMBER	1158769
INDEPENDENT EXAMINER	Sugarwhite Meyer Accountants Ltd First Floor 94 Stamford Hill London N16 6XS
BANKERS	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2023

The trustees present their report with the financial statements of the charity for the year ended 31 December 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

REFERENCE AND ADMINISTRATIVE INFORMATION
The information is shown on page 1 of the financial statements and forms part of this report.

OBJECTIVES AND ACTIVITIES
Objects for public benefit
The object of the charity is the advancement of the Orthodox Jewish Faith.

The trustees confirm that they have given due regard to the Charity Commission's guidance on public benefit.

ACHIEVEMENT AND PERFORMANCE
Charitable activities
The trustees are pleased with the results of the year. Investment income was materially in line with the previous year with an 18% decrease in portfolio management costs. Grantmaking reduced by 23% when compared with the previous year.

FINANCIAL REVIEW
Reserves policy
The trustees do not seek to maintain reserves, other than to ensure that they can continue the activities of the charity. Reserves at the year end stood at £1,043,373 (2022: £1,029,382), with free reserves of £43,373 (2022: £29,382) being net current assets.

STRUCTURE, GOVERNANCE AND MANAGEMENT
Constitution
The trust was established by Deed of Trust dated 19 January 2014 as amended by deed dated 18 December 2014.

Organisational structure
The power to appoint new trustees is vested in the board. It is not the intention of the trustees of the charity to appoint any new trustees. Should the situation change in the future, the trustees will apply suitable recruitment induction and training procedures.

Risk management
The trustees have confirmed that there are no major risks to which the charity is exposed.

STATEMENT OF TRUSTEES' RESPONSIBILITIES
The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the board of trustees on 15 October 2024 and signed on its behalf by:

A Matyas - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE YONAH AND REISEL REINER MEMORIAL TRUST

Independent examiner's report to the trustees of The Yonah and Reisel Reiner Memorial Trust
I report to the charity trustees on my examination of the accounts of The Yonah and Reisel Reiner Memorial Trust (the Trust) for the year ended 31 December 2023.

Responsibilities and basis of report
As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

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

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

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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

E Meyer FCA BSc

Sugarwhite Meyer Accountants Ltd
First Floor
94 Stamford Hill
London
N16 6XS

14 October 2024

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2023

	Notes	2023 Unrestricted fund £	2022 Total funds £
INCOME AND ENDOWMENTS FROM			
Investment income	2	64,558	65,400
EXPENDITURE ON			
Raising funds	3	8,473	10,347
Charitable activities	4		
Grantmaking		40,060	51,225
Support costs		2,034	1,680
Total		50,567	63,252
NET INCOME		13,991	2,148
RECONCILIATION OF FUNDS			
Total funds brought forward		1,029,382	1,027,234
TOTAL FUNDS CARRIED FORWARD		1,043,373	1,029,382

The notes form part of these financial statements

THE YONAH AND REISEL REINER MEMORIAL TRUST

BALANCE SHEET
31 DECEMBER 2023

	Notes	2023 Total funds £	2022 Total funds £
FIXED ASSETS			
Investment property	9	1,000,000	1,000,000
CURRENT ASSETS			
Debtors	10	4,698	4,288
Cash at bank		42,035	26,774
		46,733	31,062
CREDITORS			
Amounts falling due within one year	11	(3,360)	(1,680)
NET CURRENT ASSETS		43,373	29,382
TOTAL ASSETS LESS CURRENT LIABILITIES		1,043,373	1,029,382
NET ASSETS		1,043,373	1,029,382
FUNDS			
Unrestricted funds		1,043,373	1,029,382
TOTAL FUNDS		1,043,373	1,029,382

The financial statements were approved by the Board of Trustees and authorised for issue on 15 October 2024 and were signed on its behalf by:

A Matyas - Trustee

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

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Judgements and key sources of estimation uncertainty

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amounts of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. The estimates and underlying assumptions are reviewed on an ongoing basis.

The valuation of investment properties is inherently subjective, depending on many factors, including the individual nature of each property, its location and expected future net rental values, market yields and comparable market transactions. Therefore, the valuations are subject to a degree of uncertainty and are made on the basis of assumptions which may not prove to be accurate, particularly in periods of difficult market or economic conditions.

Income

Donations are recognised in the Statement of Financial Activities of the charity when received. All other income is recognised on a receivable basis.

Expenditure

Liabilities are recognised in the year in which they are incurred and includes irrecoverable VAT which is reported as part of the expenditure to which it relates.

Support costs are those incurred to assist the work of the charity but are not direct charitable activities.

Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

Going concern

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

Financial instruments

The Charity only has financial assets and liabilities of a kind that qualify as basic financial instruments.
Basic financial instruments are initially recognized at the amount receivable or payable including any related transactions costs.
Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Investment property

Investment property is initially recorded at cost, which includes purchase price and any directly attributable expenditure. It is revalued to its fair value at each reporting date any changes are transferred to the Statement of Financial Activities.

Taxation

The charity is exempt from tax on its charitable activities.

Going concern

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

2. INVESTMENT INCOME

	2023 £	2022 £
Rents received	64,480	65,400
Deposit account interest	78	-
	64,558	65,400

3. RAISING FUNDS

Investment management costs

	2023 £	2022 £
Portfolio management	8,473	10,347

4. CHARITABLE ACTIVITIES COSTS

	Grant funding of activities (see note 5) £	Support costs (see note 6) £	Totals £
Grantmaking	40,000	60	40,060
Support costs	-	2,034	2,034
	40,000	2,094	42,094

5. GRANTS PAYABLE

	2023 £	2022 £
Grantmaking	40,000	50,809

The total grants paid to institutions during the year was as follows:

	2023 £	2022 £
Advancement of religion	10,000	10,000
Religious education	5,000	15,000
Relief of poverty	5,000	10,000
Medical	-	5,360
Social welfare	20,000	10,449
	40,000	50,809

Bayis Lepleitos	10,000
Beis Aharon TT Activity Centre	5,000
Friends of Yeshiva Daas Sholem Shotz	5,000
Inspirations	5,000
PPC Trust	5,000
Toldos Aharon Trust Ltd	5,000
United Talmudical Associates Ltd	5,000
	40,000

6. SUPPORT COSTS

	Finance £	Governance costs £	Totals £
Grantmaking	60	-	60
Support costs	-	2,034	2,034
	60	2,034	2,094

Support costs, included in the above, are as follows:

Finance

	2023 Grantmaking £	2022 Total activities £
Bank charges	60	62

Governance costs

	2023 Support costs £	2022 Total activities £
Independent examiner's fee	360	360
Independent examiner's other fees	1,320	1,320
General expenses	354	354
	2,034	2,034

7. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2023 nor for the year ended 31 December 2022.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2023 nor for the year ended 31 December 2022.

8. AVERAGE STAFF NUMBERS

The average number of staff in the year was NIL (2022: NIL).

9. INVESTMENT PROPERTY

	£
FAIR VALUE	
At 1 January 2023 and 31 December 2023	1,000,000
NET BOOK VALUE	
At 31 December 2023	1,000,000
At 31 December 2022	1,000,000

The investment property was valued by the trustees based on their understanding of property market conditions and the specific property concerned.

10. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023 £	2022 £
Agents account	4,698	4,288

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023 £	2022 £
Other creditors	3,360	1,680

12. RELATED PARTY DISCLOSURES

The charity's investment properties are managed by a company in which a Trustee is a Director.

Accounts

REGISTERED CHARITY NUMBER: 1158769

THE YONAH AND REISEL REINER MEMORIAL TRUST

REPORT OF THE TRUSTEES AND

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2022

Sugarwhite Meyer Accountants Ltd
First Floor
94 Stamford Hill
London
N16 6XS

THE YONAH AND REISEL REINER MEMORIAL TRUST

CONTENTS OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022

THE YONAH AND REISEL REINER MEMORIAL TRUST

REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2022

TRUSTEES	A Matyas A Gombo S F Reiner
PRINCIPAL ADDRESS	24 St Andrew's Grove London N16 6NE
REGISTERED CHARITY NUMBER	1158769
INDEPENDENT EXAMINER	Sugarwhite Meyer Accountants Ltd First Floor 94 Stamford Hill London N16 6XS
BANKERS	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2022

The trustees present their report with the financial statements of the charity for the year ended 31 December 2022. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

REFERENCE AND ADMINISTRATIVE INFORMATION
The information is shown on page 1 of the financial statements and forms part of this report.

OBJECTIVES AND ACTIVITIES
Objects for public benefit
The object of the charity is the advancement of the Orthodox Jewish Faith.

The trustees confirm that they have given due regard TO the Charity Commission's guidance on public benefit.

ACHIEVEMENT AND PERFORMANCE
Charitable activities
The trustees are pleased with the results of the year. Net investment income was materially in line with the previous year as was grantmaking; the charity was left with a small surplus for the year.

FINANCIAL REVIEW
Reserves policy
The trustees do not seek to maintain reserves, other than to ensure that they can continue the activities of the charity. Reserves at the year end stood at £1,029,382 (2021 - £1,027,234), with free reserves of £29,382 (2021 - £27,234) being net current assets.

STRUCTURE, GOVERNANCE AND MANAGEMENT
Constitution
The trust was established by Deed of Trust dated 19 January 2014 as amended by deed dated 18 December 2014.

Organisational structure
The power to appoint new trustees is vested in the board. It is not the intention of the trustees of the charity to appoint any new trustees. Should the situation change in the future, the trustees will apply suitable recruitment induction and training procedures.

Risk management
The trustees have confirmed that there are no major risks to which the charity is exposed.

STATEMENT OF TRUSTEES' RESPONSIBILITIES
The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the board of trustees on 16 April 2024 and signed on its behalf by:

A Matyas - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE YONAH AND REISEL REINER MEMORIAL TRUST

Independent examiner's report to the trustees of The Yonah and Reisel Reiner Memorial Trust
I report to the charity trustees on my examination of the accounts of The Yonah and Reisel Reiner Memorial Trust (the Trust) for the year ended 31 December 2022.

Responsibilities and basis of report
As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

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

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

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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

E Meyer FCA BSc

Sugarwhite Meyer Accountants Ltd
First Floor
94 Stamford Hill
London
N16 6XS

16 April 2024

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2022

	Notes	2022 Unrestricted fund £	2021 Total funds £
INCOME AND ENDOWMENTS FROM			
Investment income	2	65,400	63,101
EXPENDITURE ON			
Raising funds	3	10,347	7,602
Charitable activities	4		
Charitable activities		52,905	51,130
Total		63,252	58,732
NET INCOME		2,148	4,369
RECONCILIATION OF FUNDS			
Total funds brought forward		1,027,234	1,022,865
TOTAL FUNDS CARRIED FORWARD		1,029,382	1,027,234

The notes form part of these financial statements

THE YONAH AND REISEL REINER MEMORIAL TRUST

BALANCE SHEET
31 DECEMBER 2022

	Notes	2022 Total funds £	2021 Total funds £
FIXED ASSETS			
Investment property	9	1,000,000	1,000,000
CURRENT ASSETS			
Debtors	10	4,288	5,525
Cash at bank		26,774	23,389
		31,062	28,914
CREDITORS			
Amounts falling due within one year	11	(1,680)	(1,680)
NET CURRENT ASSETS		29,382	27,234
TOTAL ASSETS LESS CURRENT LIABILITIES		1,029,382	1,027,234
NET ASSETS		1,029,382	1,027,234
FUNDS			
Unrestricted funds		1,029,382	1,027,234
TOTAL FUNDS		1,029,382	1,027,234

The financial statements were approved by the Board of Trustees and authorised for issue on 16 April 2024 and were signed on its behalf by:

A Matyas - Trustee

The notes form part of these financial statements

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

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Judgements and key sources of estimation uncertainty
In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amounts of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. The estimates and underlying assumptions are reviewed on an ongoing basis.

The valuation of investment properties is inherently subjective, depending on many factors, including the individual nature of each property, its location and expected future net rental values, market yields and comparable market transactions. Therefore, the valuations are subject to a degree of uncertainty and are made on the basis of assumptions which may not prove to be accurate, particularly in periods of difficult market or economic conditions.

Income
Donations are recognised in the Statement of Financial Activities of the charity when received. All other income is recognised on a receivable basis.

Expenditure
Liabilities are recognised in the year in which they are incurred and includes irrecoverable VAT which is reported as part of the expenditure to which it relates.

Support costs are those incurred to assist the work of the charity but are not direct charitable activities.

Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

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

Financial instruments
The Charity only has financial assets and liabilities of a kind that qualify as basic financial instruments.
Basic financial instruments are initially recognized at the amount receivable or payable including any related transactions costs.
Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Investment property
Investment property is initially recorded at cost, which includes purchase price and any directly attributable expenditure. It is revalued to its fair value at each reporting date any changes are transferred to the Statement of Financial Activities.

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

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

2. INVESTMENT INCOME

	2022 £	2021 £
Rents received	65,400	63,101

3. RAISING FUNDS

Investment management costs

	2022 £	2021 £
Portfolio management	10,347	7,602

4. CHARITABLE ACTIVITIES COSTS

	Grant funding of activities (see note 5) £	Support costs (see note 6) £	Totals £
Charitable activities	50,809	2,096	52,905

5. GRANTS PAYABLE

	2022 £	2021 £
Charitable activities	50,809	49,000

The total grants paid to institutions during the year was as follows:

	2022 £	2021 £
Advancement of religion	10,000	19,000
Religious education	15,000	-
Relief of poverty	10,000	30,000
Medical	5,360	-
Social welfare	10,449	-
	50,809	49,000

Toldos Aharon Trust Limited	15,000
Amud Hatzdokoh Trust	10,000
United Talmudical Associates Ltd	8,000
Other under £8,000	17,809
	50,809

6. SUPPORT COSTS

	Finance £	Governance costs £	Totals £
Charitable activities	62	2,034	2,096

Support costs, included in the above, are as follows:

Finance

	2022 Charitable activities £	2021 Total activities £
Bank charges	62	96

Governance costs

	2022 Charitable activities £	2021 Total activities £
Independent examiner's fee	360	360
Independent examiner's other fees	1,320	1,320
General expenses	354	354
	2,034	2,034

7. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2022 nor for the year ended 31 December 2021.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2022 nor for the year ended 31 December 2021.

8. AVERAGE STAFF NUMBERS

The average number of staff in the year was NIL (2021 - NIL).

9. INVESTMENT PROPERTY

	£
FAIR VALUE	
At 1 January 2022 and 31 December 2022	1,000,000
NET BOOK VALUE	
At 31 December 2022	1,000,000
At 31 December 2021	1,000,000

The investment property was valued by the trustees based on their understanding of property market conditions and the specific property concerned.

10. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Agents account	4,288	5,525

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Other creditors	1,680	1,680

12. RELATED PARTY DISCLOSURES

The charity's investment properties are managed by a company in which a Trustee is a Director.

THE YONAH AND REISEL REINER MEMORIAL TRUST

England & Wales - Charity number 1158769

Accounts

REGISTERED CHARITY NUMBER: 1158769

THE YONAH AND REISEL REINER MEMORIAL TRUST

REPORT OF THE TRUSTEES AND

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2021

Sugarwhite Meyer Accountants Ltd
First Floor
94 Stamford Hill
London
N16 6XS

THE YONAH AND REISEL REINER MEMORIAL TRUST

CONTENTS OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

THE YONAH AND REISEL REINER MEMORIAL TRUST

REFERENCE AND ADMINISTRATIVE DETAILS FOR THE YEAR ENDED 31 DECEMBER 2021

TRUSTEES	A Matyas A Gombo S F Reiner
PRINCIPAL ADDRESS	24 St Andrew's Grove London N16 6NE
REGISTERED CHARITY NUMBER	1158769
INDEPENDENT EXAMINER	Sugarwhite Meyer Accountants Ltd First Floor 94 Stamford Hill London N16 6XS
BANKERS	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2021

The trustees present their report with the financial statements of the charity for the year ended 31 December 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

REFERENCE AND ADMINISTRATIVE INFORMATION

The information is shown on page 1 of the financial statements and forms part of this report.

OBJECTIVES AND ACTIVITIES

Objects for public benefit

The object of the charity is the advancement of the Orthodox Jewish Faith.
The trustees confirm that they have given due regard the Charity Commission's guidance on public benefit.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The trustees are pleased with the results of the year. Investment income was about 40% more the previous year with portfolio management much reduced, allowing the trustees to increase grantmaking. There was a surplus for the year.

FINANCIAL REVIEW

Reserves policy

The trustees do not seek to maintain reserves, other than to ensure that they can continue the activities of the charity. Reserves at the year end were £1,027,234 (2020 - £1,022,865), with free reserves being £27,234 (2020 - £22,865).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Constitution

The trust was established by Deed of Trust dated 19 January 2014 as amended by deed dated 18 December 2014.

Organisational structure

The power to appoint new trustees is vested in the board. It is not the intention of the trustees of the charity to appoint any new trustees. Should the situation change in the future, the trustees will apply suitable recruitment induction and training procedures.

Risk management

The trustees have confirmed that there are no major risks to which the charity is exposed.

Approved by order of the board of trustees on 30 October 2022 and signed on its behalf by:

A Matyas - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE YONAH AND REISEL REINER MEMORIAL TRUST

Independent examiner's report to the trustees of The Yonah and Reisel Reiner Memorial Trust
I report to the charity trustees on my examination of the accounts of The Yonah and Reisel Reiner Memorial Trust (the Trust) for the year ended 31 December 2021.

Responsibilities and basis of report
As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

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

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

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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

E Meyer FCA BSc
Sugarwhite Meyer Accountants Ltd
First Floor
94 Stamford Hill
London
N16 6XS

30 October 2022

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2021

	Notes	2021 Unrestricted fund £	2020 Total funds £
INCOME AND ENDOWMENTS FROM			
Investment income	2	63,101	45,008
EXPENDITURE ON			
Raising funds	3	7,602	39,339
Charitable activities	4		
Charitable activities		51,130	7,034
Total		58,732	46,373
NET INCOME/(EXPENDITURE)		4,369	(1,365)
RECONCILIATION OF FUNDS			
Total funds brought forward		1,022,865	1,024,230
TOTAL FUNDS CARRIED FORWARD		1,027,234	1,022,865

The notes form part of these financial statements

THE YONAH AND REISEL REINER MEMORIAL TRUST

BALANCE SHEET
31 DECEMBER 2021

	Notes	2021 Total funds £	2020 Total funds £
FIXED ASSETS			
Investment property	8	1,000,000	1,000,000
CURRENT ASSETS			
Debtors	9	5,525	4,921
Cash at bank		23,389	21,597
		28,914	26,518
CREDITORS			
Amounts falling due within one year	10	(1,680)	(3,653)
NET CURRENT ASSETS		27,234	22,865
TOTAL ASSETS LESS CURRENT LIABILITIES		1,027,234	1,022,865
NET ASSETS		1,027,234	1,022,865
FUNDS			
Unrestricted funds		1,027,234	1,022,865
TOTAL FUNDS		1,027,234	1,022,865

The financial statements were approved by the Board of Trustees and authorised for issue on 30 October 2022 and were signed on its behalf by:

Trustee

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Judgements and key sources of estimation uncertainty
In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amounts of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. The estimates and underlying assumptions are reviewed on an ongoing basis.

The valuation of investment properties is inherently subjective, depending on many factors, including the individual nature of each property, its location and expected future net rental values, market yields and comparable market transactions. Therefore, the valuations are subject to a degree of uncertainty and are made on the basis of assumptions which may not prove to be accurate, particularly in periods of difficult market or economic conditions.

Income
Donations are recognised in the Statement of Financial Activities of the charity when received. All other income is recognised on a receivable basis.

Expenditure
Liabilities are recognised in the year in which they are incurred and includes irrecoverable VAT which is reported as part of the expenditure to which it relates.

Support costs are those incurred to assist the work of the charity but are not direct charitable activities.

Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

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

Financial instruments
The Charity only has financial assets and liabilities of a kind that qualify as basic financial instruments.
Basic financial instruments are initially recognized at the amount receivable or payable including any related transactions costs.
Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Investment property
Investment property is initially recorded at cost, which includes purchase price and any directly attributable expenditure. It is revalued to its fair value at each reporting date any changes are transferred to the Statement of Financial Activities.

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

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

2. INVESTMENT INCOME

	2021 £	2020 £
Rents received	63,101	45,008

3. RAISING FUNDS

Investment management costs

	2021 £	2020 £
Portfolio management	7,602	39,339

4. CHARITABLE ACTIVITIES COSTS

	Grant funding of activities (see note 5) £	Support costs (see note 6) £	Totals £
Charitable activities	49,000	2,130	51,130

5. GRANTS PAYABLE

	2021 £	2020 £
Charitable activities	49,000	5,000

The total grants paid to institutions during the year was as follows:

	2021 £	2020 £
Advancement of religion	19,000	5,000
Relief of poverty	30,000	-
	49,000	5,000

Chasdei Aharon Ltd	15,000
Chasdei Sholom	10,000
United Talmudical Associates Ltd	10,000
Other under £10,000	14,000
	49,000

6. SUPPORT COSTS

	Finance	Governance costs	Totals
	£	£	£
Charitable activities	96	2,034	2,130

Support costs, included in the above, are as follows:

Finance

	2021 Charitable activities	2020 Total activities
	£	£
Bank charges	96	60

Governance costs

	2021 Charitable activities	2020 Total activities
	£	£
Independent examiner's fee	360	360
Independent examiner's other fees	1,320	1,320
General expenses	354	294
	2,034	1,974

7. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2021 nor for the year ended 31 December 2020.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2021 nor for the year ended 31 December 2020.

8. INVESTMENT PROPERTY

	£
FAIR VALUE	
At 1 January 2021 and 31 December 2021	1,000,000
NET BOOK VALUE	
At 31 December 2021	1,000,000
At 31 December 2020	1,000,000

The investment property was valued by the trustees based on their understanding of property market conditions and the specific property concerned.

9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
	£	£
Agents account	5,525	4,921

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
	£	£
Other creditors	1,680	3,653

11. RELATED PARTY DISCLOSURES

One trustee is a director of the managing agents of the charity's investment property.

THE YONAH AND REISEL REINER MEMORIAL TRUST

England & Wales - Charity number 1158769

Accounts

REGISTERED CHARITY NUMBER: 1158769

THE YONAH AND REISEL REINER MEMORIAL TRUST

REPORT OF THE TRUSTEES AND

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2020

Sugarwhite Meyer Accountants Ltd
First Floor
94 Stamford Hill
London
N16 6XS

THE YONAH AND REISEL REINER MEMORIAL TRUST

CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020

THE YONAH AND REISEL REINER MEMORIAL TRUST

REFERENCE AND ADMINISTRATIVE DETAILS FOR THE YEAR ENDED 31 DECEMBER 2020

TRUSTEES	A Matyas A Gombo S F Reiner
PRINCIPAL ADDRESS	24 St Andrew's Grove London N16 6NE
REGISTERED CHARITY NUMBER	1158769
INDEPENDENT EXAMINER	Sugarwhite Meyer Accountants Ltd First Floor 94 Stamford Hill London N16 6XS
BANKERS	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ

THE YONAH AND REISEL REINER MEMORIAL TRUST

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2020

The trustees present their report with the financial statements of the charity for the year ended 31 December 2020. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

REFERENCE AND ADMINISTRATIVE INFORMATION
The information is shown on page 1 of the financial statements and forms part of this report.

OBJECTIVES AND ACTIVITIES
Objects for public benefit
The object of the charity is the advancement of the Orthodox Jewish Faith.
The trustees confirm that they have given due regard the Charity Commission's guidance on public benefit.

FINANCIAL REVIEW
Financial position
The trustees are satisfied with the results of the year. The charity did not receive any donations in the year and investment income was less than previous. The investment property was refurbished in the year and the trustees reduced grantmaking. There was a small deficit for the year.

Reserves policy
The trustees do not seek to maintain reserves, other than to ensure that they can continue the activities of the charity. Reserves at the year end were £1,022,865 (2019 - £1,024,230), with free reserves being £17,944 (2019 - £12,426).

STRUCTURE, GOVERNANCE AND MANAGEMENT
Constitution
The trust was established by Deed of Trust dated 19 January 2014 as amended by deed dated 18 December 2014.

Organisational structure
The power to appoint new trustees is vested in the board. It is not the intention of the trustees of the charity to appoint any new trustees. Should the situation change in the future, the trustees will apply suitable recruitment induction and training procedures.

Risk management
The trustees have confirmed that there are no major risks to which the charity is exposed.

STATEMENT OF TRUSTEES' RESPONSIBILITIES
The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the board of trustees on 30 November 2021 and signed on its behalf by:

A Matyas - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE YONAH AND REISEL REINER MEMORIAL TRUST

Independent examiner's report to the trustees of The Yonah and Reisel Reiner Memorial Trust
I report to the charity trustees on my examination of the accounts of The Yonah and Reisel Reiner Memorial Trust (the Trust) for the year ended 31 December 2020.

Responsibilities and basis of report
As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

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

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

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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

E Meyer FCA BSc
Sugarwhite Meyer Accountants Ltd
First Floor
94 Stamford Hill
London
N16 6XS

30 November 2021

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2020

	Notes	2020 Unrestricted fund £	2019 Total funds £
INCOME AND ENDOWMENTS FROM			
Investment income	2	45,008	50,728
EXPENDITURE ON			
Raising funds	3	39,339	8,027
Charitable activities	4		
Charitable activities		7,034	33,268
Total		46,373	41,295
NET INCOME/(EXPENDITURE)		(1,365)	9,433
RECONCILIATION OF FUNDS			
Total funds brought forward		1,024,230	1,014,797
TOTAL FUNDS CARRIED FORWARD		1,022,865	1,024,230

The notes form part of these financial statements

THE YONAH AND REISEL REINER MEMORIAL TRUST

BALANCE SHEET
31 DECEMBER 2020

	Notes	2020 Total funds £	2019 Total funds £
FIXED ASSETS			
Investment property	8	1,000,000	1,000,000
CURRENT ASSETS			
Debtors	9	4,921	11,804
Cash at bank		21,597	16,014
		26,518	27,818
CREDITORS			
Amounts falling due within one year	10	(3,653)	(3,588)
NET CURRENT ASSETS		22,865	24,230
TOTAL ASSETS LESS CURRENT LIABILITIES		1,022,865	1,024,230
NET ASSETS		1,022,865	1,024,230
FUNDS			
Unrestricted funds		1,022,865	1,024,230
TOTAL FUNDS		1,022,865	1,024,230

The financial statements were approved by the Board of Trustees and authorised for issue on 30 November 2021 and were signed on its behalf by:

Trustee

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Judgements and key sources of estimation uncertainty
In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amounts of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. The estimates and underlying assumptions are reviewed on an ongoing basis.

The valuation of investment properties is inherently subjective, depending on many factors, including the individual nature of each property, its location and expected future net rental values, market yields and comparable market transactions. Therefore, the valuations are subject to a degree of uncertainty and are made on the basis of assumptions which may not prove to be accurate, particularly in periods of difficult market or economic conditions.

Income
Donations are recognised in the Statement of Financial Activities of the charity when received. All other income is recognised on a receivable basis.

Expenditure
Liabilities are recognised in the year in which they are incurred and includes irrecoverable VAT which is reported as part of the expenditure to which it relates.

Support costs are those incurred to assist the work of the charity but are not direct charitable activities.

Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

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

Financial instruments
The Charity only has financial assets and liabilities of a kind that qualify as basic financial instruments.
Basic financial instruments are initially recognized at the amount receivable or payable including any related transactions costs.
Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Investment property
Investment property is initially recorded at cost, which includes purchase price and any directly attributable expenditure. It is revalued to its fair value at each reporting date any changes are transferred to the Statement of Financial Activities.

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

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

2. INVESTMENT INCOME

	2020	2019
	£	£
Rents received	45,008	50,728

3. RAISING FUNDS

Investment management costs

	2020	2019
	£	£
Portfolio management	39,339	8,027

4. CHARITABLE ACTIVITIES COSTS

	Grant funding of activities (see note 5)	Support costs (see note 6)	Totals
	£	£	£
Charitable activities	5,000	2,034	7,034

5. GRANTS PAYABLE

	2020	2019
	£	£
Charitable activities	5,000	31,300

The total grants paid to institutions during the year was as follows:

	2020	2019
	£	£
Advancement of religion	5,000	18,000
Religious eduction	-	13,300
	5,000	31,300

United Talmudical Associates Ltd	5,000

6. SUPPORT COSTS

	Finance	Governance costs	Totals
	£	£	£
Charitable activities	60	1,974	2,034

Support costs, included in the above, are as follows:

Finance

	2020 Charitable activities	2019 Total activities
	£	£
Bank charges	60	60

Governance costs

	2020 Charitable activities	2019 Total activities
	£	£
Independent examiner's fee	360	360
Independent examiner's other fees	1,320	1,320
General expenses	294	228
	1,974	1,908

7. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2020 nor for the year ended 31 December 2019.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2020 nor for the year ended 31 December 2019.

8. INVESTMENT PROPERTY

	£
FAIR VALUE	
At 1 January 2020	
and 31 December 2020	1,000,000
NET BOOK VALUE	
At 31 December 2020	1,000,000
At 31 December 2019	1,000,000

The investment property was valued by the trustees based on their understanding of property market conditions and the specific property concerned.

9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020	2019
	£	£
Agents account	4,921	11,804

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020	2019
	£	£
Other creditors	3,653	3,588

11. RELATED PARTY DISCLOSURES

One trustee is a director of the managing agents of the charity's investment property.