

YOSHOR TRUST

England & Wales · Charity number 1168607

Details

Status Registered

Legal form CIO

Registered 2016-08-04

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

Contact

Address 24 St. Albans Terrace
Gateshead
NE8 4HA

Phone 01617951212

Activities

Objects: THE CIO IS ESTABLISHED TO FURTHER THE FOLLOWING OBJECTS FOR THE PUBLIC BENEFIT:-1)TO RELIEVE POVERTY;2)TO ADVANCE EDUCATION;3)TO ADVANCE THE JEWISH ORTHODOX RELIGION; AND4)TO FURTHER SUCH GENERAL CHARITABLE PURPOSES AS THE TRUSTEES MAY IN THEIR ABSOLUTE DISCRETION DETERMINE.

Activities: Relief of poverty and advancement of education activities.

Classification

- **How:** Makes Grants To Individuals, Provides Human Resources
- **What:** General Charitable Purposes, Education/training, Disability, The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities

Geography

- Gateshead
- Manchester City
- Throughout London

Finances

Period end	Income	Expenditure	Assets	Employees
2025-09-30	£23,100	£27,223	-	-
2024-09-30	£24,432	£51,676	-	-
2023-09-30	£35,020	£31,269	-	-
2022-09-30	£45,250	£30,577	-	-
2021-09-30	£31,750	£29,542	-	-

Trustees

Name	Role	Appointed
JOSEPH SCHLEIDER	Chair	2016-09-01
ELI SCHLEIDER		2016-04-19
MOSHE SCHLEIDER		2016-04-24
SAUL SCHLEIDER		2016-04-19
SHOLEM SCHLEIDER		2016-04-19
YEHUDA SCHLEIDER		2016-04-19

YOSHOR TRUST

England & Wales - Charity number 1168607

Accounts

YOSHOR TRUST
Unaudited Financial Statements
30 September 2025

YOSHOR TRUST

Financial Statements

Year ended 30 September 2025

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YOSHOR TRUST

Trustees' Annual Report *(continued)*

Year ended 30 September 2025

The trustees present their report and the unaudited financial statements of the charity for the year ended 30 September 2025.

Reference and administrative details

Registered charity name	YOSHOR TRUST
Charity registration number	1168607
Principal office	24 ST. ALBANS TERRACE GATESHEAD NE8 4HA

The trustees

Mr E Schleider
Mr J Schleider
Mr M Schleider
Mr Sholem Schleider
Mr Y Schleider
Mr Saul Schleider

Independent examiner	Ian Graff FCCA 158 Cromwell Road Salford M6 6DE
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Structure, governance and management

Yoshor Trust was constituted by CIO - Foundation Registered 4 August 2016 and is a Registered Charity. The trustees who served the charity during the period were as follows: Mr Joseph Schleider, Mr Yehuda Schleider, Mr Eli Schleider, Mr Moshe Schleider, Mr Saul Schleider & Mr Sholem Schleider. There is no executive officer nor any other staff employed in the charity. The day-to-day affairs are undertaken by Mr Jeremy Bernstein on behalf of the trustees. All major decisions are taken collectively by the trustees and all the trustees give their time freely.

Recruitment and appointment of new trustees is in line with the memorandum and articles of association and with the consent of the trustees. The criteria set for the suitable candidate would be someone who is sensitive to the needs and demands of the organisation.

Objectives and activities

The objects of the charity are:

1. The relief of poverty amongst persons in need and hardship in the Jewish community.
2. The advancement of education according to the beliefs and values of the orthodox Jewish faith.
3. The advancement of the Jewish Orthodox religion.

To further such general charitable purposes as the trustees may in their absolute discretion determine. The charity has established its grant making policy to achieve its objects for the public benefit. The charity provides funding to relieve poverty of individuals and families who are unable to sustain themselves. The charity provides the funding either directly to those in need or to organisations who provide the support. The trustees consider they have met the public benefit test and outline these achievements below.

YOSHOR TRUST

Trustees' Annual Report *(continued)*

Year ended 30 September 2025

Public benefit

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance

The charity received £23,100 (2024 - £24,432) in donations during the year and paid out £27,223 by way of support to charitable institutions (2024 - £51,676). The charity has low support and governance costs comprising bank charges, sundry administrative and office costs. Support was awarded to institutions in the year in accordance with the charity's objectives and as detailed in the notes to the financial statements. There was no material fundraising costs during the year.

Financial review

There was an overall net deficit of resources during the year amounting to £4,123 (2024 - deficit of £27,244). Unrestricted funds carried forward to next year is £3,408 (2024 - £7,531). The trustees feel that the activity reflects the profile and standing within the local community and its continued level of activities is dependent on the ability of the trustees to attract the required funding.

The trustees would like to record their appreciation for all the financial support received from benefactors during the course of the year.

Reserves policy

The Unrestricted Fund represents the unrestricted funds arising from past operating results. It is the policy of the charity to maintain its unrestricted funds at a level to cover six months overheads and to have sufficient funds to generally distribute funds in accordance with the wishes of the donors. The Trustees are satisfied that the balance of the fund is an acceptable level of reserves given the nature of revenue receipts against grants payable.

Plans for future periods

The trustees plan to continue raising funds for projects in line with the trust deed and peruse those objectives and projects with all the resources available to the charity.

The trustees' annual report was approved on 25 March 2026 and signed on behalf of the board of trustees by:

Mr J Schleider
Trustee

YOSHOR TRUST

Independent Examiner's Report to the Trustees of YOSHOR TRUST

Year ended 30 September 2025

I report to the trustees on my examination of the financial statements of YOSHOR TRUST ('the charity') for the year ended 30 September 2025.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

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

Independent examiner's statement

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 charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements 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.

Ian Graff FCCA
Independent Examiner

158 Cromwell Road
Salford
M6 6DE

YOSHOR TRUST

Statement of Financial Activities

Year ended 30 September 2025

		2025		2024
	Note	Unrestricted funds £	Total funds £	Total funds £
Income and endowments				
Donations and legacies	4	<u>23,100</u>	<u>23,100</u>	<u>24,432</u>
Total income		<u>23,100</u>	<u>23,100</u>	<u>24,432</u>
Expenditure				
Expenditure on charitable activities	5,6	<u>27,223</u>	<u>27,223</u>	<u>51,676</u>
Total expenditure		<u>27,223</u>	<u>27,223</u>	<u>51,676</u>
Net expenditure and net movement in funds		<u>(4,123)</u>	<u>(4,123)</u>	<u>(27,244)</u>
Reconciliation of funds				
Total funds brought forward		<u>7,531</u>	<u>7,531</u>	<u>34,775</u>
Total funds carried forward		<u>3,408</u>	<u>3,408</u>	<u>7,531</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 10 form part of these financial statements.

YOSHOR TRUST

Statement of Financial Position

30 September 2025

	Note	2025 £	2024 £
Current assets			
Debtors	12	3,000	5,000
Cash at bank and in hand		<u>2,558</u>	<u>4,931</u>
		5,558	9,931
Creditors: amounts falling due within one year	13	<u>2,150</u>	<u>2,400</u>
Net current assets		<u>3,408</u>	<u>7,531</u>
Total assets less current liabilities		<u>3,408</u>	<u>7,531</u>
Net assets		<u><u>3,408</u></u>	<u><u>7,531</u></u>
Funds of the charity			
Unrestricted funds		<u>3,408</u>	<u>7,531</u>
Total charity funds	14	<u><u>3,408</u></u>	<u><u>7,531</u></u>

These financial statements were approved by the board of trustees and authorised for issue on 25 March 2026, and are signed on behalf of the board by:

Mr J Schleider
Trustee

The notes on pages 6 to 10 form part of these financial statements.

YOSHOR TRUST

Notes to the Financial Statements

Year ended 30 September 2025

1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is 24 ST. ALBANS TERRACE, GATESHEAD, NE8 4HA.

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 Charities Act 2011.

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.

YOSHOR TRUST

Notes to the Financial Statements *(continued)*

Year ended 30 September 2025

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.

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.

YOSHOR TRUST

Notes to the Financial Statements *(continued)*

Year ended 30 September 2025

3. Accounting policies *(continued)*

Financial instruments *(continued)*

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

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. Donations and legacies

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Donations				
Donations	23,100	23,100	24,432	24,432

5. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Charitable activity	26,551	26,551	51,071	51,071
Support costs	672	672	605	605
	<u>27,223</u>	<u>27,223</u>	<u>51,676</u>	<u>51,676</u>

YOSHOR TRUST

Notes to the Financial Statements *(continued)*

Year ended 30 September 2025

6. Expenditure on charitable activities by activity type

	Grant funding of activities £	Support costs £	Total funds 2025 £	Total fund 2024 £
Charitable activity	26,551	3	26,554	51,076
Governance costs	–	669	669	600
	<u>26,551</u>	<u>672</u>	<u>27,223</u>	<u>51,676</u>

7. Analysis of support costs

	Analysis of support costs £	Total 2025 £	Total 2024 £
Finance costs	3	3	5
Governance costs	669	669	600
	<u>672</u>	<u>672</u>	<u>605</u>

8. Analysis of grants

	2025 £	2024 £
Grants to institutions		
Beis Soro Schneirer	–	8,000
Brongate Ltd	–	3,750
Zayis Ranon	5,100	–
Grants less than £2,000	4,601	8,085
Beth Medrash Lemoroth	9,400	3,300
Gateshead Kehilla Ltd	–	4,900
Hatzolo Gateshead	2,000	2,000
Kanfei Yona	–	5,000
Maalos Hatorah	–	2,000
YAMF	5,450	14,036
	<u>26,551</u>	<u>51,071</u>
Total grants	<u>26,551</u>	<u>51,071</u>

9. Independent examination fees

	2025 £	2024 £
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>669</u>	<u>600</u>

10. Staff costs

The average head count of employees during the year was Nil (2024: Nil).

No employee received employee benefits of more than £60,000 during the year (2024: Nil).

YOSHOR TRUST

Notes to the Financial Statements *(continued)*

Year ended 30 September 2025

11. Trustee remuneration and expenses

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

12. Debtors

	2025	2024
	£	£
Other debtors	3,000	5,000

13. Creditors: amounts falling due within one year

	2025	2024
	£	£
Accruals and deferred income	2,150	2,400

14. Analysis of charitable funds

Unrestricted funds

	At 1 October 2024	Income £	Expenditure £	At 30 September 2025 £
General funds	7,531	23,100	(27,223)	3,408

	At 1 October 2023	Income £	Expenditure £	At 30 September 2024 £
General funds	34,775	24,432	(51,676)	7,531

15. Analysis of net assets between funds

	Unrestricted Funds £	Total Funds 2025 £
Current assets	5,558	5,558
Creditors less than 1 year	(2,150)	(2,150)
Net assets	<u>3,408</u>	<u>3,408</u>

	Unrestricted Funds £	Total Funds 2024 £
Current assets	9,931	9,931
Creditors less than 1 year	(2,400)	(2,400)
Net assets	<u>7,531</u>	<u>7,531</u>

YOSHOR TRUST

England & Wales - Charity number 1168607

Accounts

YOSHOR TRUST

Unaudited Financial Statements

30 September 2024

WHITESIDE AND DAVIES LTD

Chartered Certified Accountants

158 Cromwell Road

Salford

M6 6DE

YOSHOR TRUST

Financial Statements

Year ended 30 September 2024

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YOSHOR TRUST

Trustees' Annual Report *(continued)*

Year ended 30 September 2024

The trustees present their report and the unaudited financial statements of the charity for the year ended 30 September 2024.

Reference and administrative details

Registered charity name	YOSHOR TRUST
Charity registration number	1168607
Principal office	24 ST. ALBANS TERRACE GATESHEAD NE8 4HA

The trustees

Mr E Schleider
Mr J Schleider
Mr M Schleider
Mr Sholem Schleider
Mr Y Schleider
Mr Saul Schleider

Independent examiner	Ian Graff FCCA 158 Cromwell Road Salford M6 6DE
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Structure, governance and management

Yoshor Trust was constituted by CIO - Foundation Registered 4 August 2016 and is a Registered Charity. The trustees who served the charity during the period were as follows: Mr Joseph Schleider, Mr Yehuda Schleider, Mr Eli Schleider, Mr Moshe Schleider, Mr Saul Schleider & Mr Sholem Schleider. There is no executive officer nor any other staff employed in the charity. The day-to-day affairs are undertaken by Mr Jeremy Bernstein on behalf of the trustees. All major decisions are taken collectively by the trustees and all the trustees give their time freely.

Recruitment and appointment of new trustees is in line with the memorandum and articles of association and with the consent of the trustees. The criteria set for the suitable candidate would be someone who is sensitive to the needs and demands of the organisation.

Objectives and activities

The objects of the charity are:

1. The relief of poverty amongst persons in need and hardship in the Jewish community.
2. The advancement of education according to the beliefs and values of the orthodox Jewish faith.
3. The advancement of the Jewish Orthodox religion.

To further such general charitable purposes as the trustees may in their absolute discretion determine. The charity has established its grant making policy to achieve its objects for the public benefit. The charity provides funding to relieve poverty of individuals and families who are unable to sustain themselves. The charity provides the funding either directly to those in need or to organisations who provide the support. The trustees consider they have met the public benefit test and outline these achievements below.

YOSHOR TRUST

Trustees' Annual Report *(continued)*

Year ended 30 September 2024

Public benefit

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance

The charity received £24,432 (2023 - £35,020) in donations during the year and paid out £51,676 by way of support to charitable institutions (2023 - £30,545). The charity has low support and governance costs comprising bank charges, sundry administrative and office costs. Support was awarded to institutions in the year in accordance with the charity's objectives and as detailed in the notes to the financial statements. There were no material fundraising costs during the year.

Financial review

There was an overall net deficit of resources during the year amounting to £27,244 (2023 - surplus of £3,751). Unrestricted funds carried forward to next year is £7,531 (2023 - £34,775). The trustees feel that the activity reflects the profile and standing within the local community and its continued level of activities is dependent on the ability of the trustees to attract the required funding.

The trustees would like to record their appreciation for all the financial support received from benefactors during the course of the year.

Reserves policy

The Unrestricted Fund represents the unrestricted funds arising from past operating results. It is the policy of the charity to maintain its unrestricted funds at a level to cover six months overheads and to have sufficient funds to generally distribute funds in accordance with the wishes of the donors. The Trustees are satisfied that the balance of the fund is an acceptable level of reserves given the nature of revenue receipts against grants payable.

Plans for future periods

The trustees plan to continue raising funds for projects in line with the trust deed and peruse those objectives and projects with all the resources available to the charity.

The trustees' annual report was approved on 27 December 2024 and signed on behalf of the board of trustees by:

Mr J Schleider
Trustee

YOSHOR TRUST

Independent Examiner's Report to the Trustees of YOSHOR TRUST

Year ended 30 September 2024

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

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

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

Independent examiner's statement

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 charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements 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.

Ian Graff FCCA
Independent Examiner

158 Cromwell Road
Salford
M6 6DE

YOSHOR TRUST

Statement of Financial Activities

Year ended 30 September 2024

		2024		2023
	Note	Unrestricted funds £	Total funds £	Total funds £
Income and endowments				
Donations and legacies	4	<u>24,432</u>	<u>24,432</u>	<u>35,020</u>
Total income		<u>24,432</u>	<u>24,432</u>	<u>35,020</u>
Expenditure				
Expenditure on charitable activities	5,6	<u>51,676</u>	<u>51,676</u>	<u>31,269</u>
Total expenditure		<u>51,676</u>	<u>51,676</u>	<u>31,269</u>
Net (expenditure)/income and net movement in funds		<u>(27,244)</u>	<u>(27,244)</u>	<u>3,751</u>
Reconciliation of funds				
Total funds brought forward		<u>34,775</u>	<u>34,775</u>	<u>31,024</u>
Total funds carried forward		<u>7,531</u>	<u>7,531</u>	<u>34,775</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 11 form part of these financial statements.

YOSHOR TRUST

Statement of Financial Position

30 September 2024

	Note	2024 £	2023 £
Current assets			
Debtors	12	5,000	35,000
Cash at bank and in hand		4,931	2,175
		<u>9,931</u>	<u>37,175</u>
Creditors: amounts falling due within one year	13	2,400	2,400
Net current assets		<u>7,531</u>	<u>34,775</u>
Total assets less current liabilities		<u>7,531</u>	<u>34,775</u>
Net assets		<u>7,531</u>	<u>34,775</u>
Funds of the charity			
Unrestricted funds		7,531	34,775
Total charity funds	14	<u>7,531</u>	<u>34,775</u>

These financial statements were approved by the board of trustees and authorised for issue on 27 December 2024, and are signed on behalf of the board by:

Mr J Schleider
Trustee

The notes on pages 6 to 11 form part of these financial statements.

YOSHOR TRUST

Notes to the Financial Statements

Year ended 30 September 2024

1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is 24 ST. ALBANS TERRACE, GATESHEAD, NE8 4HA.

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 Charities Act 2011.

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.

YOSHOR TRUST

Notes to the Financial Statements *(continued)*

Year ended 30 September 2024

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.

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.

YOSHOR TRUST

Notes to the Financial Statements *(continued)*

Year ended 30 September 2024

3. Accounting policies *(continued)*

Financial instruments *(continued)*

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

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. Donations and legacies

	Unrestricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Total Funds 2023 £
Donations				
Donations	24,432	24,432	35,020	35,020

5. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Total Funds 2023 £
Charitable activity	51,071	51,071	30,545	30,545
Support costs	605	605	724	724
	<u>51,676</u>	<u>51,676</u>	<u>31,269</u>	<u>31,269</u>

YOSHOR TRUST

Notes to the Financial Statements *(continued)*

Year ended 30 September 2024

6. Expenditure on charitable activities by activity type

	Grant funding of activities £	Support costs £	Total funds 2024 £	Total fund 2023 £
Charitable activity	51,071	5	51,076	30,669
Governance costs	–	600	600	600
	<u>51,071</u>	<u>605</u>	<u>51,676</u>	<u>31,269</u>

7. Analysis of support costs

	Analysis of support costs £	Total 2024 £	Total 2023 £
Finance costs	5	5	124
Governance costs	600	600	600
	<u>605</u>	<u>605</u>	<u>724</u>

8. Analysis of grants

	2024 £	2023 £
Grants to institutions		
Ateres	–	2,800
Beis Soro Schneirer	8,000	3,250
Brongate Ltd	3,750	4,100
I Kaufman Charitable Trust	–	5,000
Yeshiva Gedola Nezer Hatorah	–	5,000
Sunderland Kolel	–	2,600
Grants less than £2,000	8,085	7,795
Beth Medrash Lemoroth	3,300	–
Gateshead Kehilla Ltd	4,900	–
Hatzolo Gateshead	2,000	–
Kanfei Yona	5,000	–
Maalos Hatorah	2,000	–
YAMF	14,036	–
	<u>51,071</u>	<u>30,545</u>
Total grants	<u>51,071</u>	<u>30,545</u>

9. Independent examination fees

	2024 £	2023 £
Fees payable to the independent examiner for:		
Independent examination of the financial statements	<u>600</u>	<u>600</u>

YOSHOR TRUST

Notes to the Financial Statements *(continued)*

Year ended 30 September 2024

10. Staff costs

The average head count of employees during the year was Nil (2023: Nil).

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

11. Trustee remuneration and expenses

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

12. Debtors

	2024	2023
	£	£
Other debtors	<u>5,000</u>	<u>35,000</u>

13. Creditors: amounts falling due within one year

	2024	2023
	£	£
Accruals and deferred income	<u>2,400</u>	<u>2,400</u>

14. Analysis of charitable funds

Unrestricted funds

	At 1 October 23	Income	Expenditure	At 30 September 2024
	£	£	£	£
General funds	<u>34,775</u>	<u>24,432</u>	<u>(51,676)</u>	<u>7,531</u>

	At 1 October 22	Income	Expenditure	At 30 September 2023
	£	£	£	£
General funds	<u>31,024</u>	<u>35,020</u>	<u>(31,269)</u>	<u>34,775</u>

YOSHOR TRUST

Notes to the Financial Statements *(continued)*

Year ended 30 September 2024

15. Analysis of net assets between funds

	Unrestricted Funds £	Total Funds 2024 £
Current assets	9,931	9,931
Creditors less than 1 year	(2,400)	(2,400)
Net assets	<u>7,531</u>	<u>7,531</u>

	Unrestricted Funds £	Total Funds 2023 £
Current assets	37,175	37,175
Creditors less than 1 year	(2,400)	(2,400)
Net assets	<u>34,775</u>	<u>34,775</u>

YOSHOR TRUST

England & Wales - Charity number 1168607

Accounts

Charity number
1168607

Yoshor Trust
Charitable Incorporated Organisation (CIO)

Report and Accounts

30 September 2023



Whiteside and Davies Ltd
Chartered Certified Accountants
158 Cromwell Road
Salford M6 6DE

Yoshor Trust
Company Information

Board of trustees

Mr Joseph Schleider
Mr Yehuda Schleider
Mr Eli Schleider
Mr Moshe Schleider
Mr Saul Schleider
Mr Sholem Schleider

Reporting Accountants

Ian Graff FCCA
Whiteside and Davies Ltd
Chartered Certified Accountants
158 Cromwell Road
Salford M6 6DE

Correspondence address

24 St Albans Terrace
Gateshead
Tyne & Wear
N8 4HA

Charity number

1168607

Yoshor Trust
Report of the Trustees for the period ended 30 September 2023

Status and Administration

The Charity, constituted by CIO - Foundation Registered 4 August 2016 and is a Registered Charity.

Reference and administrative details

References and administrative details are shown in the schedule of trustees and professional advisers on page 1 of the accounts.

The trustees

The trustees who served the charity during the period were as follows:

Mr Joseph Schleider
Mr Yehuda Schleider
Mr Eli Schleider
Mr Moshe Schleider
Mr Saul Schleider
Mr Sholem Schleider

There is no executive officer nor any other staff employed in the charity. The day to day affairs are undertaken by Mr Jeremy Bernstein on behalf of the trustees.
All major decisions are taken collectively by the trustees and all the trustees give their time freely.

Structure, governance and management

Recruitment and appointment of new trustees is in line with the memorandum and articles of association and with the consent of the trustees. The criteria set for the suitable candidate would be someone who is sensitive to the needs and demands of the organisation.

Risk review

The trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and the finances of the Trust, and are satisfied that systems are in place to manage its exposure to the major risks.

Objectives and activities for the public benefit

The objects of the charity are:

The relief of poverty amongst persons in need and hardship in the Jewish community.

The advancement of education according to the beliefs and values of the orthodox Jewish faith.

The advancement of the Jewish Orthodox religion.

To further such general charitable purposes as the trustees may in their absolute discretion determine.

The charity has established its grant making policy to achieve its objects for the public benefit.

The charity provides funding to relieve poverty of individuals and families who are unable to sustain themselves.

The charity provides the funding either directly to those in need or to organisations who provide the support.

The trustees consider they have met the public benefit test and outline these achievements below.

Yoshor Trust
Report of the Trustees for the period ended 30 September 2023

Status and Administration

Public benefit

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and Performance

The charity received £35,020 (2022 - £45,250) in donations during the year and paid out £30,545 by way of support to charitable institutions.

The charity has low support and governance costs comprising bank charges, sundry administrative and office costs.

Support was awarded to institutions in the year in accordance with the charity's objectives and as detailed in the notes to the financial statements.

There were no material fundraising costs during the year.

Financial review

There was an overall net surplus of resources during the year amounting to £3,751 (2022 - surplus of £14,673).

The trustees feel that the activity reflects the profile and standing within the local community and its continued level of activities is dependent on the ability of the trustees to attract the required funding.

The trustees would like to record their appreciation for all the financial support received from benefactors during the course of the year.

Going concern

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

Reserves policy

The Unrestricted Fund represents the unrestricted funds arising from past operating results.

It is the policy of the charity to maintain its unrestricted funds at a level to cover six months overheads and to have sufficient funds to generally distribute funds in accordance with the wishes of the donors.

The Trustees are satisfied that the balance of the fund is an acceptable level of reserves given the nature of revenue receipts against grants payable.

Plans for future periods

The trustees plan to continue raising funds for projects in line with the trust deed and peruse those objectives and projects with all the resources available to the charity.

Independent Examiner

A resolution to reappoint Whiteside and Davies Ltd as Independent Examiner will be put to the members at the Annual General Meeting.

Approval

This report was approved by the board of trustees on 16th July 2024 and signed on its behalf by.

Joseph Schleider
Trustee

Yoshor Trust

Independent examiner's report to the trustees of "Yoshor Trust"

I report to the trustees on my examination of the financial statements of Yoshor Trust ('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

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.

Ian Graff FCCA
Whiteside and Davies Ltd
158 Cromwell Road
Salford M6 6DE

16 July 2024

Yoshor Trust
Statement of Financial Activities
for the year ended 30 September 2023

	Notes	2023 £	2022 £
Incoming resources			
Donations	7	35,020	45,250
Resources Expended			
Direct charitable expenditure	9	(30,669)	(29,977)
Governance Costs	10	(600)	(600)
Total expenditure		(31,269)	(30,577)
Net income for the year	3	3,751	14,673
Total funds:			
Brought forward	3	31,024	16,351
Carried forward	3	34,775	31,024

There were no recognised gains and losses other than as stated in the SOFA.

The attached notes form an integral part of these financial statements

Yoshor Trust
Balance Sheet
as at 30 September 2023

	Notes	2023 £	2022 £
Current assets			
Debtors	1	35,000	20,000
Cash at bank and in hand		2,175	12,824
		<u>37,175</u>	<u>32,824</u>
Creditors: amounts falling due within one year			
	2	(2,400)	(1,800)
Net current assets		<u>34,775</u>	<u>31,024</u>
Net assets		<u>34,775</u>	<u>31,024</u>
Funds			
Unrestricted funds	3	34,775	31,024
Net assets		<u>34,775</u>	<u>31,024</u>

Mr Joseph Schleider
 Director
 Approved by the board on 16 July 2024

The attached notes form an integral part of these financial statements

Yoshor Trust
Notes to the Accounts
for the year ended 30 September 2023

Principal Accounting Policies

Accounting convention

The accounts have been prepared in accordance with the charity's [governing document], the Charities Act 2011 and "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 2015)". The charity is a Public Benefit Entity as defined by FRS 102.

Incoming resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received. All income is accounted for on the accruals basis and represents donations received and investment income.

Resources expended

Charitable expenditure relates to direct charitable activities.

Governance costs are general costs which have been incurred in order that the charity can operate effectively and to generate the information required for public accountability.

Recognised impairment losses are reversed if, and only if, the reasons for the impairment loss have ceased to apply. Where an impairment loss subsequently reverses, the carrying amount of the asset is increased to the revised estimate of its recoverable amount, but so that the increased carrying amount does not exceed the carrying amount that would have been determined had no impairment loss been recognised for the asset in prior years. A reversal of an impairment loss is recognised immediately, unless the relevant asset is carried at a revalued amount, in which case the reversal of the impairment loss is treated as a revaluation increase.

Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments. Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Yoshor Trust
Notes to the Accounts
for the year ended 30 September 2023

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised. Debt instruments are subsequently carried at amortised cost, using the effective interest rate method. Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount 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. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

Yoshor Trust
Notes to the Accounts
for the year ended 30 September 2023

1 Debtors	2023	2022
	£	£
Other debtors	<u>35,000</u>	<u>20,000</u>

2 Creditors: amounts falling due within one year	2023	2022
	£	£
Other creditors	<u>2,400</u>	<u>1,800</u>

3 Funds	2023	2022
Unrestricted funds:	£	£
At 1 October 2022	31,019	16,351
Surplus for the year	<u>3,751</u>	<u>14,673</u>
At 30 September 2023	<u><u>34,770</u></u>	<u><u>31,024</u></u>

The company has no restricted or endowment funds.

7 Voluntary income	2023	2014
	£	£
Donations received	35,020	45,250
	<u>35,020</u>	<u>45,250</u>

9 Direct charitable expenditure	2023	2022
	£	£
Donations made (note 13)	30,545	29,750
Support costs (note 11)	124	227
	<u>30,669</u>	<u>29,977</u>

10 Governance costs	2023	2022
	£	£
Independent examiner fee	600	600
	<u>600</u>	<u>600</u>

Yoshor Trust
Notes to the Accounts
for the year ended 30 September 2023

11 Support Costs

	Total	Total
	2023	2022
	£	£
Bank charges	124	227
	<u>124</u>	<u>227</u>

12 Trustees' Remuneration and expenses

No remuneration, directly or indirectly out of the funds of the charity, was paid or payable, to any trustee or to any persons known to be connected with any of them.

No reimbursement of expenses has been made, or is due to be made, to any of the trustees in respect of the period.

13 Grant Analysis

NAME	AMOUNT
Ateres	2,800.00
Avreichim	75.00
Beis Soro Schneirer	3,250.00
Beth Medrash Lemoroth	500.00
Brongate Ltd	4,100.00
Button Foundation	50.00
DASH	500.00
Gateshead Kehilla Ltd	300.00
GJBS	1,000.00
I Kaufman Charitable Trust	5,000.00
Kolel Beis HaTalmud	100.00
Kolel Zichron Shaul	1,000.00
Neetzotz	1,600.00
Nezer Hatorah	5,000.00
RZM	200.00
Sunderland Kolel	2,600.00
Sunderland Talmudical Collage	700.00
Sunderland Yeshiva	360.00
T&S Trust	100.00
Well Of Torah	500.00
YAMF	660.00
Zayis Ranon	150.00
Grand total	<u>30,545.00</u>

YOSHOR TRUST

England & Wales - Charity number 1168607

Accounts

Charity number
1168607

Yoshor Trust
Charitable Incorporated Organisation (CIO)

Report and Accounts

30 September 2022



Whiteside and Davies Ltd
158 Cromwell Road
Salford M6 6DE

Yoshor Trust
Company Information

Board of trustees

Mr Joseph Schleider
Mr Yehuda Schleider
Mr Eli Schleider
Mr Moshe Schleider
Mr Saul Schleider
Mr Sholem Schleider

Reporting Accountants

Ian Graff FCCA
Whiteside and Davies Ltd
Chartered Certified Accountants
158 Cromwell Road
Salford M6 6DE

Correspondence address

24 St Albans Terrace
Gateshead
Tyne & Wear
N8 4HA

Charity number

1168607

Yoshor Trust
Report of the Trustees for the period ended 30 September 2022

Status and Administration

The Charity, constituted by CIO - Foundation Registered 4 August 2016 and is a Registered Charity.

Reference and administrative details

References and administrative details are shown in the schedule of trustees and professional advisers on page 1 of the accounts.

The trustees

The trustees who served the charity during the period were as follows:

Mr Joseph Schleider
Mr Yehuda Schleider
Mr Eli Schleider
Mr Moshe Schleider
Mr Saul Schleider
Mr Sholem Schleider

There is no executive officer nor any other staff employed in the charity. The day to day affairs are undertaken by Mr Jeremy Bernstein on behalf of the trustees.
All major decisions are taken collectively by the trustees and all the trustees give their time freely.

Structure, governance and management

Recruitment and appointment of new trustees is in line with the memorandum and articles of association and with the consent of the trustees. The criteria set for the suitable candidate would be someone who is sensitive to the needs and demands of the organisation.

Risk review

The trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and the finances of the Trust, and are satisfied that systems are in place to manage its exposure to the major risks.

Objectives and activities for the public benefit

The objects of the charity are:

The relief of poverty amongst persons in need and hardship in the Jewish community.

The advancement of education according to the beliefs and values of the orthodox Jewish faith.

The advancement of the Jewish Orthodox religion.

To further such general charitable purposes as the trustees may in their absolute discretion determine.

The charity has established its grant making policy to achieve its objects for the public benefit.

The charity provides funding to relieve poverty of individuals and families who are unable to sustain themselves.

The charity provides the funding either directly to those in need or to organisations who provide the support.

The trustees consider they have met the public benefit test and outline these achievements below.

Yoshor Trust
Report of the Trustees for the period ended 30 September 2022

Status and Administration

Public benefit

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and Performance

The charity received £45,250 (2021 - £31,750) in donations during the year and paid out £49,750 by way of support to charitable institutions.

The charity has low support and governance costs comprising bank charges, sundry administrative and office costs.

Support was awarded to institutions in the year in accordance with the charity's objectives and as detailed in the notes to the financial statements.

There were no material fundraising costs during the year.

Financial review

There was an overall net deficit of resources during the year amounting to £4,727 (2021 - surplus of £2,208).

The trustees feel that the activity reflects the profile and standing within the local community and its continued level of activities is dependent on the ability of the trustees to attract the required funding.

The trustees would like to record their appreciation for all the financial support received from benefactors during the course of the year.

Going concern

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

Reserves policy

The Unrestricted Fund represents the unrestricted funds arising from past operating results.

It is the policy of the charity to maintain its unrestricted funds at a level to cover six months overheads and to have sufficient funds to generally distribute funds in accordance with the wishes of the donors.

The Trustees are satisfied that the balance of the fund is an acceptable level of reserves given the nature of revenue receipts against grants payable.

Plans for future periods

The trustees plan to continue raising funds for projects in line with the trust deed and peruse those objectives and projects with all the resources available to the charity.

Independent Examiner

A resolution to reappoint Whiteside and Davies Ltd as Independent Examiner will be put to the members at the Annual General Meeting.

Approval

This report was approved by the board of trustees on 20th July 2023 and signed on its behalf by.

Joseph Schleider
Trustee

Yoshor Trust

Independent examiner's report to the trustees of "Yoshor Trust"

I report to the trustees on my examination of the financial statements of Yoshor Trust ('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.

Ian Graff FCCA
Whiteside and Davies Ltd
158 Cromwell Road
Salford M6 6DE

24 July 2023

Yoshor Trust
Statement of Financial Activities
for the year ended 30 September 2022

	Notes	2022 £	2021 £
Incoming resources			
Donations	7	45,250	31,750
Resources Expended			
Direct charitable expenditure	9	(29,977)	(28,942)
Governance Costs	10	(600)	(600)
Total expenditure		(30,577)	(29,542)
Interest receivable		-	5
Net income for the year	3	14,673	2,208
Total funds:			
Brought forward	3	16,346	14,138
Carried forward	3	31,019	16,346

There were no recognised gains and losses other than as stated in the SOFA.

The attached notes form an integral part of these financial statements

Yoshor Trust
Balance Sheet
as at 30 September 2022

	Notes		2022 £	2021 £
Current assets				
Debtors	1	20,000	-	
Cash at bank and in hand		12,824	17,551	
		32,824	17,551	
Creditors: amounts falling due within one year				
	2	(1,800)	(1,200)	
Net current assets			31,024	16,351
Net assets			31,024	16,351
Funds				
Unrestricted funds	3		31,024	16,351
Net assets			31,024	16,351

Mr Joseph Schleider
 Director
 Approved by the board on 24 July 2023

The attached notes form an integral part of these financial statements

Yoshor Trust
Notes to the Accounts
for the year ended 30 September 2022

Principal Accounting Policies

Accounting convention

The accounts have been prepared in accordance with the charity's [governing document], the Charities Act 2011 and "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 2015)". The charity is a Public Benefit Entity as defined by FRS 102.

Incoming resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received. All income is accounted for on the accruals basis and represents donations received and investment income.

Resources expended

Charitable expenditure relates to direct charitable activities.

Governance costs are general costs which have been incurred in order that the charity can operate effectively and to generate the information required for public accountability.

Recognised impairment losses are reversed if, and only if, the reasons for the impairment loss have ceased to apply. Where an impairment loss subsequently reverses, the carrying amount of the asset is increased to the revised estimate of its recoverable amount, but so that the increased carrying amount does not exceed the carrying amount that would have been determined had no impairment loss been recognised for the asset in prior years. A reversal of an impairment loss is recognised immediately, unless the relevant asset is carried at a revalued amount, in which case the reversal of the impairment loss is treated as a revaluation increase.

Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments. Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument. Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Yoshor Trust
Notes to the Accounts
for the year ended 30 September 2022

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised. Debt instruments are subsequently carried at amortised cost, using the effective interest rate method. Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount 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. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

Yoshor Trust
Notes to the Accounts
for the year ended 30 September 2022

1 Debtors	2022	2021
	£	£
Other debtors	<u>20,000</u>	<u>-</u>

2 Creditors: amounts falling due within one year	2022	2021
	£	£
Other creditors	<u>1,800</u>	<u>1,200</u>

3 Funds	2022	2021
Unrestricted funds:	£	£
At 1 October 2021	16,346	14,138
Surplus for the year	<u>14,673</u>	<u>2,208</u>
At 30 September 2022	<u><u>31,019</u></u>	<u><u>16,346</u></u>

The company has no restricted or endowment funds.

7 Voluntary income	2022	2014
	£	£
Donations received	45,250	31,750
	<u>45,250</u>	<u>31,750</u>

9 Direct charitable expenditure	2022	2021
	£	£
Donations made (note 13)	29,750	28,760
Support costs (note 11)	227	182
	<u>29,977</u>	<u>28,942</u>

10 Governance costs	2022	2021
	£	£
Independent examiner fee	600	600
	<u>600</u>	<u>600</u>

Yoshor Trust
Notes to the Accounts
for the year ended 30 September 2022

11 Support Costs

	Total	Total
	2022	2021
	£	£
Bank charges	227	182
	<u>227</u>	<u>182</u>

12 Trustees' Remuneration and expenses

No remuneration, directly or indirectly out of the funds of the charity, was paid or payable, to any trustee or to any persons known to be connected with any of them.

No reimbursement of expenses has been made, or is due to be made, to any of the trustees in respect of the period.

13 Grant Analysis

NAME	AMOUNT
Areivim	£360.00
Avreichim	£200.00
Baer Hatorah	£200.00
Brongate Ltd	£2,250.00
Button Foundation	£100.00
FKHKS	£50.00
Gateshead Kehilla Ltd	£500.00
GJBS	£50.00
GJPS	£530.00
GJPS Trust Fund	£2,000.00
Haskel	£360.00
J & J Charitable Trust	£100.00
JTTC	£6,000.00
Kolel Zichron Shaul	£400.00
Neetzos	£2,000.00
NW Hachnosas Kallo	£250.00
Sunderland Kolel	£300.00
Sunderland Talmudical College	£800.00
YAMF	£11,500.00
Zayis Raanon	£1,800.00
Grand Total	<u>£29,750.00</u>

YOSHOR TRUST

England & Wales - Charity number 1168607

Accounts

Charity number
1168607

Yoshor Trust
Charitable Incorporated Organisation (CIO)

Report and Accounts

30 September 2021



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

Yoshor Trust
Company Information

Board of trustees

Mr Joseph Schleider

Mr Yehuda Schleider

Mr Eli Schleider

Mr Moshe Schleider

Mr Saul Schleider

Mr Sholem Schleider

Reporting Accountants

H Davies FCCA

Accounts & Business Solutions Ltd

Chartered Certified Accountants

158 Cromwell Road

Salford M6 6DE

Correspondence address

24 St Albans Terrace

Gateshead

Tyne & Wear

N8 4HA

Charity number

1168607

Yoshor Trust
Report of the Trustees for the period ended 30 September 2021

Status and Administration

The Charity, constituted by CIO - Foundation Registered 4 August 2016 and is a Registered Charity.

Reference and administrative details

References and administrative details are shown in the schedule of trustees and professional advisers on page 1 of the accounts.

The trustees

The trustees who served the charity during the period were as follows:

Mr Joseph Schleider
Mr Yehuda Schleider
Mr Eli Schleider
Mr Moshe Schleider
Mr Saul Schleider
Mr Sholem Schleider

There is no executive officer nor any other staff employed in the charity. The day to day affairs are undertaken by Mr Jeremy Bernstein on behalf of the trustees.
All major decisions are taken collectively by the trustees and all the trustees give their time freely.

Structure, governance and management

Recruitment and appointment of new trustees is in line with the memorandum and articles of association and with the consent of the trustees. The criteria set for the suitable candidate would be someone who is sensitive to the needs and demands of the organisation.

Risk review

The trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and the finances of the Trust, and are satisfied that systems are in place to manage its exposure to the major risks.

Objectives and activities for the public benefit

The objects of the charity are:

The relief of poverty amongst persons in need and hardship in the Jewish community.
The advancement of education according to the beliefs and values of the orthodox Jewish faith.
The advancement of the Jewish Orthodox religion.
To further such general charitable purposes as the trustees may in their absolute discretion determine.

The charity has established its grant making policy to achieve its objects for the public benefit.
The charity provides funding to relieve poverty of individuals and families who are unable to sustain themselves.
The charity provides the funding either directly to those in need or to organisations who provide the support.
The trustees consider they have met the public benefit test and outline these achievements below.

Yoshor Trust
Report of the Trustees for the period ended 30 September 2021

Status and Administration

Public benefit

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and Performance

The charity received £31,750 (2020 - £41,126) in donations during the year and paid out £28,760 by way of support to charitable institutions.

The charity has low support and governance costs comprising bank charges, sundry administrative and office costs.

Support was awarded to institutions in the year in accordance with the charity's objectives and as detailed in the notes to the financial statements.

There were no material fundraising costs during the year.

Financial review

There was an overall net surplus of resources during the year amounting to £2,813 (2020 - surplus of £4,424).

The trustees feel that the activity reflects the profile and standing within the local community and its continued level of activities is dependent on the ability of the trustees to attract the required funding and the time taken in processing the charity's services under the new stringent regulatory framework.

The trustees would like to record their appreciation for all the financial support received from benefactors during the course of the year.

Reserves policy

The Unrestricted Fund represents the unrestricted funds arising from past operating results.

It is the policy of the charity to maintain its unrestricted funds at a level to cover six months overheads and to have sufficient funds to generally distribute funds in accordance with the wishes of the donors.

The Trustees are satisfied that the balance of the fund is an acceptable level of reserves given the nature of revenue receipts against grants payable.

Plans for future periods

The trustees plan to continue raising funds for projects in line with the trust deed and peruse those objectives and projects with all the resources available to the charity.

Independent Examiner

A resolution to reappoint Accounts & Business Solutions Ltd as Independent Examiner will be put to the members at the Annual General Meeting.

Approval

This report was approved by the board of trustees on 9th March 2022 and signed on its behalf by.

Joseph Schleider
Trustee

Yoshor Trust

Report to the trustees on the preparation of the unaudited statutory accounts of Yoshor Trust 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 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.

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.

H Davies ACCA
Accounts & Business Solutions Ltd
158 Cromwell Road
Salford M6 6DE

09 March 2022

Yoshor Trust
Statement of Financial Activities
for the year ended 30 September 2021

	Notes	2021 £	2020 £
Incoming resources			
Donations	7	31,750	41,126
Resources Expended			
Direct charitable expenditure	9	(28,942)	(36,102)
Governance Costs	10	(600)	(600)
Total expenditure		(29,542)	(36,702)
Interest receivable		5	-
Net income for the year	2	2,213	4,424
Total funds:			
Brought forward	2	14,138	9,714
Carried forward	2	16,351	14,138

There were no recognised gains and losses other than as stated in the SOFA.

The attached notes form an integral part of these financial statements

Yoshor Trust
Balance Sheet
as at 30 September 2021

	Notes	2021 £	2020 £
Current assets			
Cash at bank and in hand		17,551	14,738
Creditors: amounts falling due within one year	1	(1,200)	(600)
Net current assets		16,351	14,138
Net assets		16,351	14,138
Funds			
Unrestricted funds	2	16,351	14,138
Net assets		16,351	14,138

Mr Joseph Schleider
 Director
 Approved by the board on 9 March 2022

The attached notes form an integral part of these financial statements

Yoshor Trust
Notes to the Accounts
for the year ended 30 September 2021

Principal Accounting Policies

Accounting convention

The accounts have been prepared in accordance with the charity's [governing document], the Charities Act 2011 and "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 2015)". The charity is a Public Benefit Entity as defined by FRS 102.

Incoming resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received. All income is accounted for on the accruals basis and represents donations received and investment income.

Resources expended

Charitable expenditure relates to direct charitable activities.

Governance costs are general costs which have been incurred in order that the charity can operate effectively and to generate the information required for public accountability.

Recognised impairment losses are reversed if, and only if, the reasons for the impairment loss have ceased to apply. Where an impairment loss subsequently reverses, the carrying amount of the asset is increased to the revised estimate of its recoverable amount, but so that the increased carrying amount does not exceed the carrying amount that would have been determined had no impairment loss been recognised for the asset in prior years. A reversal of an impairment loss is recognised immediately, unless the relevant asset is carried at a revalued amount, in which case the reversal of the impairment loss is treated as a revaluation increase.

Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Yoshor Trust
Notes to the Accounts
for the year ended 30 September 2021

Basic financial liabilities

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Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount 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. Actual results may differ from these estimates.

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Yoshor Trust
Notes to the Accounts
for the year ended 30 September 2021

1 Creditors: amounts falling due within one year	2021	2020
	£	£
Other creditors	<u>1,200</u>	<u>600</u>

2 Funds	2021	2020
Unrestricted funds:	£	£
At 1 October 2020	14,138	9,714
Surplus for the year	<u>2,213</u>	<u>4,424</u>
At 30 September 2021	<u>16,351</u>	<u>14,138</u>

The company has no restricted or endowment funds.

7 Voluntary income	2021	2014
	£	£
Donations received	31,750	41,126
	<u>31,750</u>	<u>41,126</u>

Yoshor Trust
Notes to the Accounts
for the year ended 30 September 2021

9 Direct charitable expenditure

	2021	2020
	£	£
Donations made	28,760	35,980
Support costs (note 11)	182	122
	<u>28,942</u>	<u>36,102</u>

Over 70% of donations made were made to local charities in accordance with the charities objectives.

10 Governance costs

	2021	2020
	£	£
Independent examiner fee	600	600
	<u>600</u>	<u>600</u>

11 Support Costs

	Total	Total
	2021	2020
	£	£
Bank charges	182	122
	<u>182</u>	<u>122</u>

12 Trustees' Remuneration and expenses

No remuneration, directly or indirectly out of the funds of the charity, was paid or payable, to any trustee or to any persons known to be connected with any of them.

No reimbursement of expenses has been made, or is due to be made, to any of the trustees in respect of the period.