

**Orah**  
**Charity number 1170558**

Unaudited Financial Statements

For The Year Ended

30 September 2022

## Orah

Contents	Page
Legal and administrative information	1
Trustees' annual report	2 - 4
Independent examiner's report	5
Statement of financial activities	6
Statement of financial position	7
Notes to the accounts	8 - 10

## **Orah**

### **Legal and Administrative Information**

#### **Trustees**

OC Levene  
E Chody  
N Leblanc

#### **Charity's Correspondent Address**

37 Bridge Lane  
London  
NW11 0ED

#### **Details of Formation**

The charity is a charitable incorporated organisation governed by a trust deed and registered with the Charity Commission on 5 December 2016 under charity number 1170558

#### **Bankers**

Barclays Bank Plc  
Leicester  
Business Direct Leicestershire  
LE87 2BB

#### **Independent Examiner**

Justin Cowan, FCA  
Albeck Limited  
Chartered Accountants  
49 Mowbray Road  
Edgware  
Middlesex  
HA8 8JL

## **Orah**

### **Trustees' Annual Report**

The trustees present their annual report and the annual accounts of the charity for the year ended 30 September 2022. The accounts have been prepared in accordance with the accounting policies set out on pages 8 and 9 and comply with the charity's trust deed and applicable law.

Legal and administrative information set out on page 1 forms part of this report.

### **Constitution and Objects of the Charity**

The charity is constituted by trust deed and registered with the charity commission on 5 December 2016 under charity number 1170558.

The principal objective of the Charity is the advancement of the Orthodox Jewish faith in particular but not exclusively amongst women and girls.

The trustees are aware of the Charity Commission guidance on public benefit reporting as set out in Section 4 of the Charities Act 2011. The trustees believe that the charity achieves a public benefit through these objectives.

### **Trustees and Governance**

The trustees in office in the year were as follows:

OC Levene  
E Chody  
N Leblanc

The power of appointing a new trustee or trustees hereof shall be vested in a majority in number of the trustees or if there is only one trustee for the time being the provisions of section 36 Trustees Act 1925 shall have affect.

### **Charity's Activities and Achievements**

Orah has provided bi-weekly education classes which have reflected the core of Orah's vision; a desire to inspire and propel women to think more, do more and be more. Orah partners with TorahAnytime (an online portal) to make all of its lectures available online. As a result, anyone (including Jewish men and non-Jewish people) are able to access all their classes and lectures.

Orah has inspired and encouraged and Jewish girls and women to continue growing in their practice of their faith by providing regular and consistent Torah classes. The trustees have endeavored to cater for a wide audience and provide lectures appealing to Jewish girls and women of all levels and backgrounds.

The charity's trustees have continued to comply with their duty to have due regard to the guidance on public benefit as published by the Charity Commission when exercising their powers or duties.

## Orah

### Trustees' Annual Report (Continued)

#### **Investments Policy**

The charity has a bank current account. This is the only investment to which the charity has title.

#### **Financial Review and Reserves Policy**

At the year end, the charity had a stable bank balance which was more than sufficient to fund the charity's short term needs.

The trustees are working hard and investing a lot of time in ensuring that the charity is able to fund its short term financial obligations. Ideally, the trustees would aim to retain funds equivalent to six months expenditure to take account of any potential short fall in donations in future.

#### **Grant and Donation Making Policy**

The charity does not have a policy of making grants.

#### **Risk Management**

The trustees regularly undertake a review of the major risks to which the charity is exposed, and systems designed to mitigate those risks are considered on an ongoing basis.

There are two major risks that the trustees have identified, as follows:

(a) Fall in the level of donations

The level of donations is fundamental to the operation of the charity. Given that the charity has considerable operating costs, the consistency of donations is of major importance. The trustees have tried to mitigate against a fall in the level of donations by having as many donors as possible providing their donation by monthly standing order. The trustees are making every effort to increase the number of donors by seeking support from the local community in an attempt to reduce their current reliance on a few key donors. The trustees also make every effort to keep in regular contact with their donors so that they are able to see the difference that their contributions are making.

(b) Misappropriation of funds

The control of funds is key to any charity. As mentioned previously, the trustees meet monthly and discuss progress. At these meetings, the financial position and expenditure of the charity are reviewed and discussed. The trustees decided that since they are having an independent examination, any misappropriation of funds should also come to light at that time.

Since the banking arrangements ensure that only the trustees have access to the bank account, this also reduces risk of misappropriation.

**Orah**

## Trustees' Annual Report (Continued)

**Related Party Transactions**

There have been no related party transactions in the period that require disclosure.

**Trustees' Responsibilities in Relation to the Accounts**

Law applicable to charities in England and Wales requires the trustees to prepare accounts for each financial year, which give a true and fair view of the state of the charity's financial activities during the year and of its financial position at the end of the year.

In preparing those accounts, the trustees are required to:

- a. select suitable accounting policies and then apply them consistently;
- b. make judgements and estimates that are reasonable and prudent;
- c. follow applicable UK accounting standards and the Statement of Recommended Practice, subject to any departures disclosed and explained in the accounts;
- d. prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the accounts comply with the Charities Act 2011. 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 the trustees and signed by their order.

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**OC Levene**  
Trustee

*27 September 2024*

Independent Examiner's Report

to the Trustees of

**Orah**

for the Year Ended 30 September 2022

I report on the accounts of the trust for the year ended 30 September 2022, which are set out on pages 6 to 10.

**Respective Responsibilities of Trustees and Independent Examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

**Basis of independent examiner's report**

My examination was carried out in accordance with the 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 you as 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.

**Independent examiner's statement**

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 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have 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.

**Justin Cowan, FCA**

**Albeck Limited**

Chartered Accountants  
49 Mowbray Road  
Edgware  
Middlesex  
HA8 8JL

27 September 2024

**Orah**

## Statement of Financial Activities

for the Year 30 September 2022

	Note	2022 Unrestricted and Total funds £	2021 Unrestricted and Total funds £
<b><i>Incoming resources</i></b>			
<b>Incoming resources from generated funds</b>			
Voluntary income	(2)	-	714
Activities for generating funds		-	-
Investment income		<u>-</u>	<u>-</u>
<b>Total incoming resources</b>	(6)	<u>-</u>	<u>714</u>
<b><i>Resources expended</i></b>			
<b>Costs of generating funds</b>			
Fundraising		-	-
<b>Charitable expenditure</b>			
Lecture and educational costs	(3)	862	508
<b>Governance costs</b>	(4)	<u>-</u>	<u>-</u>
<b>Total resources expended</b>	(6)	<u>(862)</u>	<u>(508)</u>
<b>Net movement in funds</b>		(862)	206
<b>Total funds brought forward</b>		<u>4,756</u>	<u>4,540</u>
<b>Total funds carried forward</b>	(6, 7)	<u><u>£3,884</u></u>	<u><u>£4,756</u></u>

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

The notes on pages 8 to 10 form part of these accounts.



**Orah**

## Statement of Financial Position

as at 30 September 2022

	Note	2022 £	2021 £
<b>Current Assets</b>			
Debtors		-	-
Cash at bank and in hand		<u>3,884</u>	<u>4,746</u>
		3,884	4,746
<b>Creditors:</b> Amounts falling due within 1 year		<u>-</u>	<u>-</u>
<b>Net assets</b>	(6, 7)	<u>£ 3,884</u>	<u>£ 4,746</u>
		=====	=====
<b>Income Funds</b>			
Unrestricted Funds	(6, 7)	<u>£ 3,884</u>	<u>£ 4,540</u>
		=====	=====

These accounts were approved on 27 September 2024 and signed on behalf of the trustees.

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OC Levene

Trustee

The notes on pages 8 to 10 form part of these accounts.

**Orah**

## Notes to the Accounts - 30 September 2022

**1. Accounting Policies****a. Basis of Accounting**

These accounts have been prepared in compliance with FRS102, 'The Financial Reporting Standard in the UK and the Republic of Ireland', the Statement of Recognised Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (Charities SORP (FRS102)) and the Charities Act 2011.

**b. Basis of preparation**

The accounts have been prepared on the historical cost basis.

**c. Going concern**

There are no material uncertainties regarding the charity's ability to continue and, as such, the accounts have been prepared on the going concern basis.

**d. Judgements and key sources of uncertainty from estimation**

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.

**e. Fund accounting**

General unrestricted funds comprise the accumulated surplus or deficit on the income and expenditure account. They are available for the use at the discretion of the trustees in furtherance of the general objects of the charity.

Restricted funds are subject to specific restricted conditions as imposed by the donors. There are no restricted funds at the year end.

Designated funds are funds which have been set aside at the discretion of the trustees for specific purposes. There are no designated funds at the year end.

**f. Donations and voluntary income**

Donations are accounted for when the charity becomes entitled to the donation and any conditions for receipt are met.

## Orah

### Notes to the Accounts - 30 September 2022 (continued)

**g. Grants and donations payable**

Grants and donations payable are charged in the year in which the payment of funds is conveyed to the recipient.

The charity has a small fund set aside to provide emergency grants for the relief of poverty. These grants are to be made only to residents of Edgware and the immediately surrounding areas. All grants and donations made must be approved by the majority of the trustees, however, in almost all occasions, the trustees will not make a grant or donation if there is an objection by any of the trustees.

**h. Support costs**

Support costs are those costs which are common to all areas of the organisation. These are allocated across all areas of activity based on the number of service users for each activity.

**i. Governance costs**

Governance costs are associated with the governance arrangements of the charity and relate to the general running of the charity.

**j. Cash Flow**

The accounts do not include a cash flow statement because the Charity, as a small reporting entity, is exempt from the requirement to prepare such a statement.

**2. Donations Received**

	2022 £	2021 £
Donations received	714	714
Grants received	—	—
Total voluntary income	£ 714	£ 714

**3. Costs in furtherance of charitable objects**

*Lecture and Educational costs*

Advertising and promotion	597	283
Computer expenses	265	225
Insurance	0	0
Office expenses	0	0
Postage	0	0
Professional fees	0	0
Program expenses	0	0
Rent and hall hire	0	0
	£ 862	£ 508

**Orah**

## Notes to the Accounts - 30 September 2022 (continued)

**4. Governance costs**

	2022 £	2021 £
Governance costs	£ - =====	£ - =====

**5. Analysis of staff costs**

Wages and salaries	-	-
Social security	-	-
Other staff costs	- =====	- =====
	£ - =====	£ - =====

There were no employees during the year. No trustee received any remuneration, benefit in kind or expense reimbursement in the year.

**6. Statement of funds**

	1 October 2021 £	Income £	Expenditure £	30 September 2022 £
<b>Unrestricted Funds</b>				
General Reserve	£4,746 =====	£ - =====	£(862) =====	 =====

**7. Analysis of net assets between funds**

	Unrestricted and total funds 2022	Unrestricted and total funds 2021
Current assets	3,884	4,746
Creditors due in less than once year	- =====	- =====
	£ 3,884 =====	£ 4,746 =====

**8. Related party transactions**

There have been no related party transactions in the period that require disclosure.