

SHTIBEL GUR LTD

England & Wales · Charity number 1187977

Details

Other names	SHTIBEL GUR AVREICHIM
Status	Registered
Legal form	Charitable company
Company number	12286534
Registered	2020-02-14
Register	View on the Charity Commission register

Contact

Address	2-4 Amhurst Park London London N16 5AE
Phone	0330 3414213
Email	admin@shtibelgur.co.uk

Activities

Objects: 1. TO ADVANCE THE ORTHODOX JEWISH RELIGION FOR THE BENEFIT OF THE PUBLIC, IN PARTICULAR BUT NOT EXCLUSIVELY, BY THE HOLDING OF PRAYER MEETINGS, LECTURES, PUBLIC CELEBRATION OF RELIGIOUS FESTIVALS. 2. FOR THE PUBLIC BENEFIT, THE PREVENTION AND RELIEF OF POVERTY AND FINANCIAL HARDSHIP.

Activities: Activities to help the community. Helping poor people, and support for the community in all the areas. Helping Children with Education, Health, Food and Clothing And all other help.

Classification

- **How:** Makes Grants To Individuals, Provides Buildings/facilities/open Space, Provides Services, Other Charitable Activities
- **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, The General Public/mankind

Geography

- Hackney

Finances

Period end	Income	Expenditure	Assets	Employees
2024-11-05	£69,503	£53,057	-	-
2023-11-16	£48,293	£43,953	-	-
2022-10-31	£190,772	£172,040	-	-
2021-10-31	£18,842	£40,597	-	-
2020-10-31	£14,782	£403	-	-

Trustees

Name	Role	Appointed
Pinchas Menachem Kohn		2024-09-02
Simche Wahrhaftig		2019-10-29
moshe Yedidya Lieberman		2020-08-24

SHTIBEL GUR LTD

England & Wales - Charity number 1187977

Accounts

REGISTERED COMPANY NUMBER: 12286534 (England and Wales)
REGISTERED CHARITY NUMBER: 1187977

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 OCTOBER 2024
FOR
SHTIBEL GUR LTD**

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

SHTIBEL GUR LTD

**CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 OCTOBER 2024**

	Page
Report of the Trustees	1 to 2
Independent Examiner's Report	3
Statement of Financial Activities	4
Statement of Financial Position	5 to 6
Notes to the Financial Statements	7 to 11

SHTIBEL GUR LTD

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 OCTOBER 2024

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 October 2024. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The charity's objects are:

- i) to advance the Orthodox Jewish religion for the benefit of the public, in particular but not exclusively, by the holding of prayer meetings, lectures, public celebration of religious festivals, and
- ii) the prevention and relief of poverty and financial hardship.

Public benefit

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)', and its obligations under the Equalities Act 2010. The Trustees are satisfied that they have met their obligations.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

During the year under review the charity raised funds from donations and grants, and has spent almost all of the funds raised in the furtherance of its objectives.

During the year under review the charity received generous donations and grants that amounted to £69,503 (2023: £48,293) and spent £46,189 (2023: £43,017) on charitable activities.

FINANCIAL REVIEW

Reserves policy

It is the policy of the charity to maintain unrestricted funds, which are the free reserves of the charity, at a level which the trustees think appropriate after considering the future commitments of the charity and the likely administrative costs of the charity for the next year.

Going concern

The trustees have a reasonable expectation that the charity has adequate resources to continue operational existence for the foreseeable future. For this reason, the charity has adopted the going concern basis of accounting in preparing the annual financial statements.

FUTURE PLANS

The charity plans to continue its activities subject to satisfactory incoming resources.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

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

Recruitment and appointment of new trustees

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

Risk management

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

SHTIBEL GUR LTD

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 OCTOBER 2024**

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

12286534 (England and Wales)

Registered Charity number

1187977

Registered office

115 Craven Park Road

London

N15 6BL

Trustees

M Y Lieberman Head Teacher

S Wahrhaftig Secretary

Y D Woloch Student (resigned 15.8.24)

P M Kohn (appointed 2.9.24)

Independent Examiner

M A Venitt, A.C.A

Venitt and Greaves

Chartered Accountants

115 Craven Park Road

South Tottenham

London

N15 6BL

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

S Wahrhaftig - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
SHTIBEL GUR LTD**

Independent examiner's report to the trustees of SHTIBEL GUR LTD ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 October 2024.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

M A Venitt, A.C.A

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

25 July 2025

SHTIBEL GUR LTD

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 OCTOBER 2024**

	Notes	Unrestricted fund £	Restricted fund £	31.10.24 Total funds £	31.10.23 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		69,503	-	69,503	38,293
Charitable activities					
Charitable activities		-	-	-	10,000
Total		<u>69,503</u>	<u>-</u>	<u>69,503</u>	<u>48,293</u>
 EXPENDITURE ON					
Charitable activities					
Charitable activities		46,189	-	46,189	43,017
Other		6,868	-	6,868	936
Total		<u>53,057</u>	<u>-</u>	<u>53,057</u>	<u>43,953</u>
 NET INCOME		 16,446	 -	 16,446	 4,340
 RECONCILIATION OF FUNDS					
Total funds brought forward		15,697	-	15,697	11,357
 TOTAL FUNDS CARRIED FORWARD		 <u><u>32,143</u></u>	 <u><u>-</u></u>	 <u><u>32,143</u></u>	 <u><u>15,697</u></u>

The notes form part of these financial statements

SHTIBEL GUR LTD

**STATEMENT OF FINANCIAL POSITION
31 OCTOBER 2024**

	Notes	Unrestricted fund £	Restricted fund £	31.10.24 Total funds £	31.10.23 Total funds £
FIXED ASSETS					
Tangible assets	5	53,020	-	53,020	51,212
CURRENT ASSETS					
Debtors	6	-	-	-	6,000
Cash at bank		19,641	-	19,641	3,437
		<u>19,641</u>	<u>-</u>	<u>19,641</u>	<u>9,437</u>
CREDITORS					
Amounts falling due within one year	7	(5,262)	-	(5,262)	(4,063)
NET CURRENT ASSETS		<u>14,379</u>	<u>-</u>	<u>14,379</u>	<u>5,374</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		67,399	-	67,399	56,586
CREDITORS					
Amounts falling due after more than one year	8	(35,256)	-	(35,256)	(40,889)
NET ASSETS		<u>32,143</u>	<u>-</u>	<u>32,143</u>	<u>15,697</u>
FUNDS					
Unrestricted funds	10			32,143	15,697
TOTAL FUNDS				<u>32,143</u>	<u>15,697</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 October 2024.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 October 2024 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

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

SHTIBEL GUR LTD

STATEMENT OF FINANCIAL POSITION - continued
31 OCTOBER 2024

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

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

M Y Lieberman - Trustee

S Wahrhaftig - Trustee

P M Kohn - Trustee

SHTIBEL GUR LTD

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 OCTOBER 2024

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

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

Income

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

Expenditure

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

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

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Improvements to property	- 5% on reducing balance
Fixtures and fittings	- 15% on reducing balance

Taxation

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

Fund accounting

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

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. NET INCOME/(EXPENDITURE)

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

	31.10.24	31.10.23
	£	£
Depreciation - owned assets	2,992	2,931
	<u> </u>	<u> </u>

SHTIBEL GUR LTD

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 OCTOBER 2024**

3. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' expenses

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

4. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	38,293	-	38,293
Charitable activities			
Charitable activities	-	10,000	10,000
Total	38,293	10,000	48,293
EXPENDITURE ON			
Charitable activities			
Charitable activities	33,017	10,000	43,017
Other	936	-	936
Total	33,953	10,000	43,953
NET INCOME	4,340	-	4,340
RECONCILIATION OF FUNDS			
Total funds brought forward	11,357	-	11,357
TOTAL FUNDS CARRIED FORWARD	15,697	-	15,697

SHTIBEL GUR LTD

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 OCTOBER 2024**

5. TANGIBLE FIXED ASSETS

	Improvements to property £	Fixtures and fittings £	Totals £
COST			
At 1 November 2023	51,902	2,241	54,143
Additions	4,800	-	4,800
	56,702	2,241	58,943
DEPRECIATION			
At 1 November 2023	2,595	336	2,931
Charge for year	2,706	286	2,992
	5,301	622	5,923
NET BOOK VALUE			
At 31 October 2024	51,401	1,619	53,020
At 31 October 2023	49,307	1,905	51,212

6. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.10.24 £	31.10.23 £
Other debtors	-	6,000
	-	6,000

7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.10.24 £	31.10.23 £
Other creditors	3,162	3,163
Accrued expenses	2,100	900
	5,262	4,063
	5,262	4,063

8. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	31.10.24 £	31.10.23 £
Bank loans (see note 9)	35,256	40,889
	35,256	40,889

9. LOANS

An analysis of the maturity of loans is given below:

	31.10.24 £	31.10.23 £
Amounts falling due between two and five years:		
Bank loans - 2-5 years	35,256	40,889
	35,256	40,889

SHTIBEL GUR LTD

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 OCTOBER 2024**

10. MOVEMENT IN FUNDS

	At 1.11.23 £	Net movement in funds £	At 31.10.24 £
Unrestricted funds			
General fund	15,697	16,446	32,143
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>15,697</u>	<u>16,446</u>	<u>32,143</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	69,503	(53,057)	16,446
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>69,503</u>	<u>(53,057)</u>	<u>16,446</u>

Comparatives for movement in funds

	At 1.11.22 £	Net movement in funds £	At 31.10.23 £
Unrestricted funds			
General fund	11,357	4,340	15,697
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>11,357</u>	<u>4,340</u>	<u>15,697</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	38,293	(33,953)	4,340
Restricted funds			
Restricted grants	10,000	(10,000)	-
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>48,293</u>	<u>(43,953)</u>	<u>4,340</u>

SHTIBEL GUR LTD

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 OCTOBER 2024**

10. MOVEMENT IN FUNDS - continued

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

	At 1.11.22 £	Net movement in funds £	At 31.10.24 £
Unrestricted funds			
General fund	11,357	20,786	32,143
TOTAL FUNDS	<u>11,357</u>	<u>20,786</u>	<u>32,143</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	107,796	(87,010)	20,786
Restricted funds			
Restricted grants	10,000	(10,000)	-
TOTAL FUNDS	<u>117,796</u>	<u>(97,010)</u>	<u>20,786</u>

11. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 October 2024.

SHTIBEL GUR LTD

England & Wales - Charity number 1187977

Accounts

REGISTERED COMPANY NUMBER: 12286534 (England and Wales)
REGISTERED CHARITY NUMBER: 1187977

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 OCTOBER 2023
FOR
SHTIBEL GUR LTD**

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

SHTIBEL GUR LTD

**CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 OCTOBER 2023**

	Page
Report of the Trustees	1 to 2
Independent Examiner's Report	3
Statement of Financial Activities	4
Balance Sheet	5 to 6
Notes to the Financial Statements	7 to 11

SHTIBEL GUR LTD

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 OCTOBER 2023

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 October 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The charity's objectives are to advance the Orthodox Jewish religion for the benefit of the public, in particular but not exclusively, by the holding of prayer meetings, lectures, public celebration of religious festivals; and for the public benefit, the prevention and relief of poverty and financial hardship.

Public benefit

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)', and its obligations under the Equalities Act 2010. The Trustees are satisfied that they have met their obligations.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

During the year under review the charity raised funds from donations and grants, and has spent almost all of the funds raised in the furtherance of its objectives.

During the year under review the charity received generous donations and grants that amounted to £48,293 (2022: £190,773) and spent £43,017 (2022: £171,040) on charitable activities.

FINANCIAL REVIEW

Reserves policy

It is the policy of the charity to maintain unrestricted funds, which are the free reserves of the charity, at a level which the trustees think appropriate after considering the future commitments of the charity and the likely administrative costs of the charity for the next year.

FUTURE PLANS

The charity plans to continue its activities subject to satisfactory incoming resources.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

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

Recruitment and appointment of new trustees

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

Risk management

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

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

12286534 (England and Wales)

Registered Charity number

1187977

SHTIBEL GUR LTD

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 OCTOBER 2023**

Registered office

Flat 6
31 Amhurst Park
London
N16 5DJ

Trustees

M Y Lieberman Head Teacher
S Wahrhaftig Secretary
Y D Woloch Student (resigned 15.8.24)
P M Kohn (appointed 2.9.24)

Independent Examiner

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

Approved by order of the board of trustees on 3 September 2024 and signed on its behalf by:

S Wahrhaftig - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
SHTIBEL GUR LTD**

Independent examiner's report to the trustees of SHTIBEL GUR LTD ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 October 2023.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

M A Venitt, A.C.A

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

3 September 2024

SHTIBEL GUR LTD

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 OCTOBER 2023**

	Notes	Unrestricted fund £	Restricted fund £	31.10.23 Total funds £	31.10.22 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		38,293	-	38,293	190,773
Charitable activities					
Charitable activities		-	10,000	10,000	-
Total		<u>38,293</u>	<u>10,000</u>	<u>48,293</u>	<u>190,773</u>
 EXPENDITURE ON					
Charitable activities					
Charitable activities		33,017	10,000	43,017	171,040
Other		936	-	936	1,000
Total		<u>33,953</u>	<u>10,000</u>	<u>43,953</u>	<u>172,040</u>
 NET INCOME		 4,340	 -	 4,340	 18,733
 RECONCILIATION OF FUNDS					
Total funds brought forward		11,357	-	11,357	(7,376)
 TOTAL FUNDS CARRIED FORWARD		 <u><u>15,697</u></u>	 <u><u>-</u></u>	 <u><u>15,697</u></u>	 <u><u>11,357</u></u>

The notes form part of these financial statements

SHTIBEL GUR LTD

**BALANCE SHEET
31 OCTOBER 2023**

	Notes	Unrestricted fund £	Restricted fund £	31.10.23 Total funds £	31.10.22 Total funds £
FIXED ASSETS					
Tangible assets	5	51,212	-	51,212	54,143
CURRENT ASSETS					
Debtors	6	6,000	-	6,000	-
Cash at bank		3,437	-	3,437	15,768
		9,437	-	9,437	15,768
CREDITORS					
Amounts falling due within one year	7	(4,063)	-	(4,063)	(12,164)
NET CURRENT ASSETS					
		5,374	-	5,374	3,604
TOTAL ASSETS LESS CURRENT LIABILITIES					
		56,586	-	56,586	57,747
CREDITORS					
Amounts falling due after more than one year	8	(40,889)	-	(40,889)	(46,390)
NET ASSETS					
		15,697	-	15,697	11,357
FUNDS					
Unrestricted funds	10			15,697	11,357
TOTAL FUNDS					
				15,697	11,357

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 October 2023.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 October 2023 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

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

SHTIBEL GUR LTD

BALANCE SHEET - continued
31 OCTOBER 2023

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

The financial statements were approved by the Board of Trustees and authorised for issue on 3 September 2024 and were signed on its behalf by:

M Y Lieberman - Trustee

S Wahrhaftig - Trustee

P M Kohn - Trustee

SHTIBEL GUR LTD

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

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

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

Income

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

Expenditure

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

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

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Improvements to property	- 5% on reducing balance
Fixtures and fittings	- 15% on reducing balance

Taxation

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

Fund accounting

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

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. NET INCOME/(EXPENDITURE)

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

	31.10.23	31.10.22
	£	£
Depreciation - owned assets	2,931	-
	<u> </u>	<u> </u>

SHTIBEL GUR LTD

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 OCTOBER 2023**

3. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' expenses

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

4. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	190,773	-	190,773
EXPENDITURE ON			
Charitable activities			
Charitable activities	171,040	-	171,040
Other	1,000	-	1,000
Total	<u>172,040</u>	<u>-</u>	<u>172,040</u>
NET INCOME	18,733	-	18,733
RECONCILIATION OF FUNDS			
Total funds brought forward	(7,376)	-	(7,376)
TOTAL FUNDS CARRIED FORWARD	<u><u>11,357</u></u>	<u><u>-</u></u>	<u><u>11,357</u></u>

5. TANGIBLE FIXED ASSETS

	Improvements to property £	Fixtures and fittings £	Totals £
COST			
At 1 November 2022 and 31 October 2023	51,902	2,241	54,143
DEPRECIATION			
Charge for year	2,595	336	2,931
NET BOOK VALUE			
At 31 October 2023	<u>49,307</u>	<u>1,905</u>	<u>51,212</u>
At 31 October 2022	<u>51,902</u>	<u>2,241</u>	<u>54,143</u>

SHTIBEL GUR LTD

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 OCTOBER 2023**

6.	DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	31.10.23	31.10.22
		£	£
	Other debtors	6,000	-
		<u>6,000</u>	<u>-</u>

7.	CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	31.10.23	31.10.22
		£	£
	Other creditors	3,163	11,002
	Accrued expenses	900	1,162
		<u>4,063</u>	<u>12,164</u>

8.	CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR	31.10.23	31.10.22
		£	£
	Bank loans (see note 9)	40,889	46,390
		<u>40,889</u>	<u>46,390</u>

9. LOANS

An analysis of the maturity of loans is given below:

	31.10.23	31.10.22
	£	£
Amounts falling due between two and five years:		
Bank loans - 2-5 years	<u>40,889</u>	<u>46,390</u>

10. MOVEMENT IN FUNDS

	At 1.11.22 £	Net movement in funds £	At 31.10.23 £
Unrestricted funds			
General fund	11,357	4,340	15,697
	<u>11,357</u>	<u>4,340</u>	<u>15,697</u>
TOTAL FUNDS			
	<u>11,357</u>	<u>4,340</u>	<u>15,697</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	38,293	(33,953)	4,340
Restricted funds			
Restricted grants	10,000	(10,000)	-
	<u>48,293</u>	<u>(43,953)</u>	<u>4,340</u>
TOTAL FUNDS			
	<u>48,293</u>	<u>(43,953)</u>	<u>4,340</u>

SHTIBEL GUR LTD

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 OCTOBER 2023**

10. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.11.21 £	Net movement in funds £	At 31.10.22 £
Unrestricted funds			
General fund	(7,376)	18,733	11,357
TOTAL FUNDS	<u>(7,376)</u>	<u>18,733</u>	<u>11,357</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	190,773	(172,040)	18,733
TOTAL FUNDS	<u>190,773</u>	<u>(172,040)</u>	<u>18,733</u>

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

	At 1.11.21 £	Net movement in funds £	At 31.10.23 £
Unrestricted funds			
General fund	(7,376)	23,073	15,697
TOTAL FUNDS	<u>(7,376)</u>	<u>23,073</u>	<u>15,697</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	229,066	(205,993)	23,073
Restricted funds			
Restricted grants	10,000	(10,000)	-
TOTAL FUNDS	<u>239,066</u>	<u>(215,993)</u>	<u>23,073</u>

SHTIBEL GUR LTD

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 OCTOBER 2023**

11. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 October 2023.

SHTIBEL GUR LTD

England & Wales - Charity number 1187977

Accounts

COMPANY REGISTRATION NUMBER: 12286534
CHARITY REGISTRATION NUMBER: 1187977

Shtibel Gur Ltd
Company Limited by Guarantee
Unaudited Financial Statements
31 October 2022

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

Shtibel Gur Ltd

Company Limited by Guarantee

Financial Statements

Year ended 31 October 2022

	Page
Trustees' annual report (incorporating the director's report)	1
Independent examiner's report to the trustees	3
Statement of financial activities (including income and expenditure account)	4
Statement of financial position	5
Notes to the financial statements	6

Shtibel Gur Ltd

Company Limited by Guarantee

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

Year ended 31 October 2022

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 October 2022.

Reference and administrative details

Registered charity name	Shtibel Gur Ltd
Charity registration number	1187977
Company registration number	12286534
Principal office and registered office	Flat 6 31 Amhurst Park London N16 5DJ

The trustees

S Wahrhaftig
Y Woloch
MY Lieberman

Independent examiner David Pollak

Structure, governance and management

Shtibel Gur Ltd is a company limited by guarantee incorporated on 29 October 2019 and registered as a charity on 14 February 2020 and is governed by its memorandum and articles of association.

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 charity's objectives are to advance the orthodox Jewish religion for the benefit of the public, in particular but not exclusively, by the holding of prayer meetings, lectures, public celebration of religious festivals; and for the public benefit, the prevention and relief of poverty and financial hardship.

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

Strategic report

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

Shtibel Gur Ltd

Company Limited by Guarantee

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

Year ended 31 October 2022

Achievements and performance

During the year, the trustees have used donations received, reserves and a loan to support their charitable activities. The trustees expect to increase donation income in the future.

The trustees' annual report and the strategic report were approved on 23 October 2023 and signed on behalf of the board of trustees by:

Y Woloch
Trustee

Shtibel Gur Ltd

Company Limited by Guarantee

Independent Examiner's Report to the Trustees of Shtibel Gur Ltd

Year ended 31 October 2022

I report to the trustees on my examination of the financial statements of Shtibel Gur Ltd ('the charity') for the year ended 31 October 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.

David Pollak
Independent Examiner

158 Cromwell Road
Salford
M6 6DE

Shtibel Gur Ltd

Company Limited by Guarantee

Statement of Financial Activities (including income and expenditure account)

Year ended 31 October 2022

		2022		2021
	Note	Unrestricted funds £	Total funds £	Total funds £
Income and endowments				
Donations and legacies	5	190,772	190,772	18,842
Total income		<u>190,772</u>	<u>190,772</u>	<u>18,842</u>
Expenditure				
Expenditure on raising funds:				
Costs of raising donations and legacies	6	(3,602)	(3,602)	–
Expenditure on charitable activities	7,8	(168,438)	(168,438)	(40,596)
Total expenditure		<u>(172,040)</u>	<u>(172,040)</u>	<u>(40,596)</u>
Net income/(expenditure) and net movement in funds		<u>18,732</u>	<u>18,732</u>	<u>(21,754)</u>
Reconciliation of funds				
Total funds brought forward		(7,375)	(7,375)	14,379
Total funds carried forward		<u>11,357</u>	<u>11,357</u>	<u>(7,375)</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 12 form part of these financial statements.

Shtibel Gur Ltd

Company Limited by Guarantee

Statement of Financial Position

31 October 2022

	Note	2022 £	2021 £
Fixed assets			
Tangible fixed assets	14	54,143	–
Current assets			
Cash at bank and in hand		15,766	41,446
Creditors: amounts falling due within one year	15	(12,162)	(510)
Net current assets		<u>3,604</u>	<u>40,936</u>
Total assets less current liabilities		57,747	40,936
Creditors: amounts falling due after more than one year	16	(46,390)	(48,311)
Net assets		<u>11,357</u>	<u>(7,375)</u>
Funds of the charity			
Unrestricted funds		11,357	(7,375)
Total charity funds	17	<u>11,357</u>	<u>(7,375)</u>

For the year ending 31 October 2022 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

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

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

These financial statements were approved by the board of trustees and authorised for issue on 23 October 2023, and are signed on behalf of the board by:

Y Woloch
Trustee

The notes on pages 6 to 12 form part of these financial statements.

Shtibel Gur Ltd

Company Limited by Guarantee

Notes to the Financial Statements

Year ended 31 October 2022

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is Flat 6 31 Amhurst Park, London, N16 5DJ.

2. Statement of compliance

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

3. Accounting policies

Basis of preparation

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

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

Going concern

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

Judgements and key sources of estimation uncertainty

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

Fund accounting

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

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

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

Shtibel Gur Ltd

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 October 2022

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.

Tangible assets

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

Shtibel Gur Ltd

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 October 2022

3. Accounting policies *(continued)*

Tangible assets *(continued)*

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

Impairment of fixed assets

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

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

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

Financial instruments

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

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

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

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.

Shtibel Gur Ltd

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 October 2022

3. Accounting policies *(continued)*

Financial instruments *(continued)*

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

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

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

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

4. Limited by guarantee

The company is limited by guarantee and has no share capital. The members guarantee amount is up to £1 per member.

5. Donations and legacies

	Unrestricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Total Funds 2021 £
Donations				
Donations	190,772	190,772	18,842	18,842

6. Costs of raising donations and legacies

	Unrestricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Total Funds 2021 £
Costs of raising donations and legacies - Donations	3,602	3,602	—	—

Shtibel Gur Ltd

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 October 2022

7. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Total Funds 2021 £
Social and religious activities	159,146	159,146	39,728	39,728
Support costs	9,292	9,292	868	868
	<u>168,438</u>	<u>168,438</u>	<u>40,596</u>	<u>40,596</u>

8. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Grant funding of activities £	Support costs £	Total funds 2022 £	Total fund 2021 £
Social and religious activities	80,146	79,000	8,292	167,438	39,966
Governance costs	–	–	1,000	1,000	630
	<u>80,146</u>	<u>79,000</u>	<u>9,292</u>	<u>168,438</u>	<u>40,596</u>

9. Analysis of support costs

	Analysis of support costs £	Total 2022 £	Total 2021 £
Premises	3,018	3,018	–
General office	1,155	1,155	227
Finance costs	1,166	1,166	227
Governance costs	1,000	1,000	630
	<u>6,339</u>	<u>6,339</u>	<u>1,084</u>

10. Analysis of grants

	2022 £	2021 £
Grants to institutions		
Shir Chesed Beis Yisroel	79,000	10,000
Talmud Torah D'Chasidei Gur Ltd	–	1,300
	<u>79,000</u>	<u>11,300</u>
Grants to individuals		
Grants to individuals	–	805
Total grants	<u>79,000</u>	<u>12,105</u>

Shtibel Gur Ltd

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 October 2022

11. Independent examination fees

	2022	2021
	£	£
Fees payable to the independent examiner for: Independent examination of the financial statements	1,000	510

12. Staff costs

The average head count of employees during the year was Nil (2021: Nil).

No employee received employee benefits of more than £60,000 during the year (2021: Nil).

13. Trustee remuneration and expenses

No remuneration, directly or indirectly out of the funds of the charity, was paid or payable, during the period, to any trustee or to any persons known to be connected with any of them other than as stated below.

14. Tangible fixed assets

	Fixtures and fittings
	£
Cost	
At 1 November 2021	–
Additions	54,143
At 31 October 2022	<u>54,143</u>
Depreciation	
At 1 November 2021 and 31 October 2022	–
Carrying amount	
At 31 October 2022	<u>54,143</u>
At 31 October 2021	<u>–</u>

15. Creditors: amounts falling due within one year

	2022	2021
	£	£
Accruals and deferred income	2,162	510
Other creditors	10,000	–
	<u>12,162</u>	<u>510</u>

Shtibel Gur Ltd

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 October 2022

16. Creditors: amounts falling due after more than one year

	2022	2021
	£	£
Bank loans and overdrafts	<u>46,390</u>	<u>48,311</u>

17. Analysis of charitable funds

Unrestricted funds

	At 1 November 2021 £	Income £	Expenditure £	At 31 Oct 2022 £
General funds	<u>(7,375)</u>	<u>190,772</u>	<u>(172,040)</u>	<u>11,357</u>

	At 1 November 2020 £	Income £	Expenditure £	At 31 Oct 2021 £
General funds	<u>14,379</u>	<u>18,842</u>	<u>(40,596)</u>	<u>(7,375)</u>

18. Analysis of net assets between funds

	Unrestricted Funds £	Total Funds 2022 £
Tangible fixed assets	54,143	54,143
Current assets	15,766	15,766
Creditors less than 1 year	(12,162)	(12,162)
Creditors greater than 1 year	(46,390)	(46,390)
Net assets	<u>11,357</u>	<u>11,357</u>

	Unrestricted Funds £	Total Funds 2021 £
Tangible fixed assets	–	–
Current assets	41,446	41,446
Creditors less than 1 year	(510)	(510)
Creditors greater than 1 year	(48,311)	(48,311)
Net assets	<u>(7,375)</u>	<u>(7,375)</u>
