KEREN KLEI KODESH

England & Wales · Charity number 1205213

Details

Status	Registered
Legal form	CIO
Registered	2023-10-16
Register	View on the Charity Commission register

Contact

Address	Suite 3 145 Stamford Hill London
Phone	02080580401
Email	info@kleikodeshfund.org

Activities

Objects: The relief of financial hardship primarily among Orthodox Jewish Faith Teachers who due to such hardship are unable to afford family related expenses by the provision of financial grants directed to relieving the burden of such expenses and the prevention or relief of poverty in the United Kingdom by providing grants to individuals in need and/or charities, or other organisations working to prevent or relieve poverty

Classification

- **How:** Makes Grants To Individuals
- **What:** The Prevention Or Relief Of Poverty

Geography

- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-10-31	£151,322	£166,723	-	-
2024-10-31	£151,931	£130,856	-	-

Trustees

Name	Role	Appointed
Jacob Benedikt		
Jakov Gratt		
Moses Schreiber		

KEREN KLEI KODESH

England & Wales - Charity number 1205213

Accounts

(Charity registration no 1205213)

KEREN KLEI KODESH

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 OCTOBER 2025

LEGAL AND ADMINISTRATIVE INFORMATION

ANNUAL ACCOUNTS 2025

TRUSTEES:
JACOB BENEDIKT
MOSES SCHREIBER
JAKOV GRATT

ADMINISTRATION ADDRESS:
SUITE 3
145 STAMFORD HILL
LONDON N16 5LG

CHARITY NO:
1205213

INDEPENDENT EXAMINER:
C Weberman
Weberman Ltd
44 Fairholt Road
London N16 5HW

CONTENTS

The trustees present their annual report and financial statements for the year ended 31 October 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply 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 2019).

Objectives and Activities:
The relief of financial hardship primarily among Orthodox Jewish Faith Teachers who due to such hardship are unable to afford family related expenses by the provision of financial grants directed to relieving the burden of such expenses and the prevention or relief of poverty in the United Kingdom by providing grants to individuals in need and/or charities, or other organisations working to prevent or relieve poverty.

Public Benefit:
The Trustees have taken due heed of their obligations relating to Public Benefit Duty affecting charities, as well as to their obligations under the Equalities Act 2010. The Trustees are satisfied that they meet their obligations.

Achievements and performance
The charity is dependent on income from voluntary donations and grants. Total incoming resources during the year were £151,322 (2024: £151,931.) Charitable expenditure amounted to £166,723 (2024: £130,856.)

Financial Review
Reserves policy
The charity's policy is to maintain reserves equivalent to at least 3 months of core running costs. This level of reserves is intended to provide financial stability, ensuring that the charity can continue its essential operations in the event of unexpected funding shortfalls or unforeseen expenses. This level of reserves has been maintained throughout the year. The Reserves Policy is reviewed annually to ensure it remains appropriate for the charity's needs and circumstances

Structure, governance and management
The charity is a Charitable Incorporated Organisation and is controlled by it's governing document; registered as a charity on 16th October 2023 and as amended on 3rd April 2024.

The trustees who served during the year and up to the date of signature of the financial statements were:
Jacob Benedikt
Moses Schreiber
Jakov Gratt

The day to day affairs of the Charity are administered by the Board of Trustees. It is not currently the intention of the Trustees of the Charity to appoint new trustees. Should the situation change in the future, the Trustees will apply suitable recruitment and training procedures. None of the trustees has any beneficial interest in the charity.

The trustee report was approved by the trustees on 1st June 2026 and is signed on its behalf by:

Moses Schreiber
Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF KEREN KLEI KODESH

I report to the trustees on my examination of the financial statements of Keren Klei Kodesh (the charity) for the year ended 31 October 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 2011 Act).

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

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 that in any material respect:

1) accounting records were not kept in respect of the charity as required by section 130 of the 2011 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 financial statements to be reached.

C.B. WEBERMAN

C Weberman
Weberman Ltd
44 Fairholt Road
London N16 5HW

Dated: 9th July 2026

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 OCTOBER 2025

	Notes:	2025 Unrestricted £	2025 Restricted £	2025 Total £	2024 Total £
Income and endowments from					
Donations and legacies	3	151,322	0	151,322	151,931
Expenditure on charitable activities	4	(154,248)	(12,475)	(166,723)	(130,856)
Net Income / (Expenditure)		(2,926)	(12,475)	(15,401)	21,075
Reconciliation of funds					
Total funds bought forward		8,600	12,475	21,075	0
Total funds carried forward		5,674	0	5,674	21,075

STATEMENT OF FINANCIAL POSITION
AS AT 3 OCTOBER 2025

	Notes	2025 Unrestricted £	2025 Restricted £	2025 Total £	2024 Total £
Current Assets					
Prepayments		0	0	0	2,015
Accrued income		5,062	0	5,062	22
Cash at bank		1,712	0	1,712	23,537
		6,774	0	6,774	25,575
Current Liabilites					
Accruals	5	(1,100)	0	(1,100)	(4,500)
Net Current Assets		5,674	0	5,674	21,075
Net Assets		5,674	0	5,674	21,075

	2025 Total £	2024 Total £
Fund Analysis:		
Restricted funds	5,674	8,600
Unrestricted funds		12,475
Total funds	5,674	21,075

The financial statements were approved by the trustees on 1st June 2026.

Moses Schreiber
Trustee

1 Accounting policies

Charity information

The charity is a Charitable Incorporated Organisation.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 “The Financial Reporting Standard applicable in the UK and Republic of Ireland” (“FRS 102”) and the Charities SORP "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). The charity is a Public Benefit Entity as defined by FRS 102. The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives. Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements. Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

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. Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation. Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses. Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Plant and equipment - 40% RBM
Fixtures and fittings - 20% RBM

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

Investment property

Investment property, which is property held to earn rentals and/or for capital appreciation, is initially recognised at cost, which includes the purchase cost and any directly attributable expenditure. Subsequently it is measured at fair value at the reporting end date. The surplus or deficit on revaluation is recognised in profit or loss.

Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

Cash and 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.

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.

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.

Financial liabilities are derecognised when the charity’s contractual obligations expire, are discharged or are cancelled.

Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee’s services are received. Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 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. Judgements made by the directors in the application of these accounting policies that have significant effect on the financial statements and estimates with a significant risk of material adjustment in the next year are as follows.

Property valuation

The valuation of the charity's investment property is subject to a degree of uncertainty, as the value depends on various factors including the nature of the property, its location and expected future net rental values, market yields and comparable market transactions, and is made on the basis of assumptions which may not prove to be accurate.

3 Donations and legacies

	2025 RF £	2025 UF £	2025 Total £	2024 RF £	2024 UF £	2024 Total £
Donation	0	151,322	151,322	0	131,971	131,971
Grant	0	0	0	19,960	0	19,960
Legacy	0	0	0	0	0	0
	0	151,322	151,322	19,960	131,971	151,931

RF- Restricted funds
UF- Unrestricted funds

4 Charitable activities

	2025 £	2024 £
Distributions to institutions	33,390	14,500
Distribution to individuals	102,000	96,000
Projects:		
Food and Meals	10,987	7,085
Baby Essentials	3,125	1,875
Other essentials		3,000
Distribution events	6,597	1,463
Collection and transportation	1,875	1,125
Sorting and Cleaning	1,563	937
Share of suport and governance costs	7,186	4,871
	166,723	130,856
Support and Governance		
Accountancy	1,150	1,500
Admin	4,533	2,173
Bank charges	548	198
Office costs	850	
Advertising and promotional	105	1,000
	7,186	4,871

5 Trustees

None of the trustees (or persons connected with them) received any remuneration or benefits during the year.

6 Employees

The average number of employees was nil (2024: nil).
There were no employees whose annual remuneration was more than £60,000.

7 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

8 Related party transactions

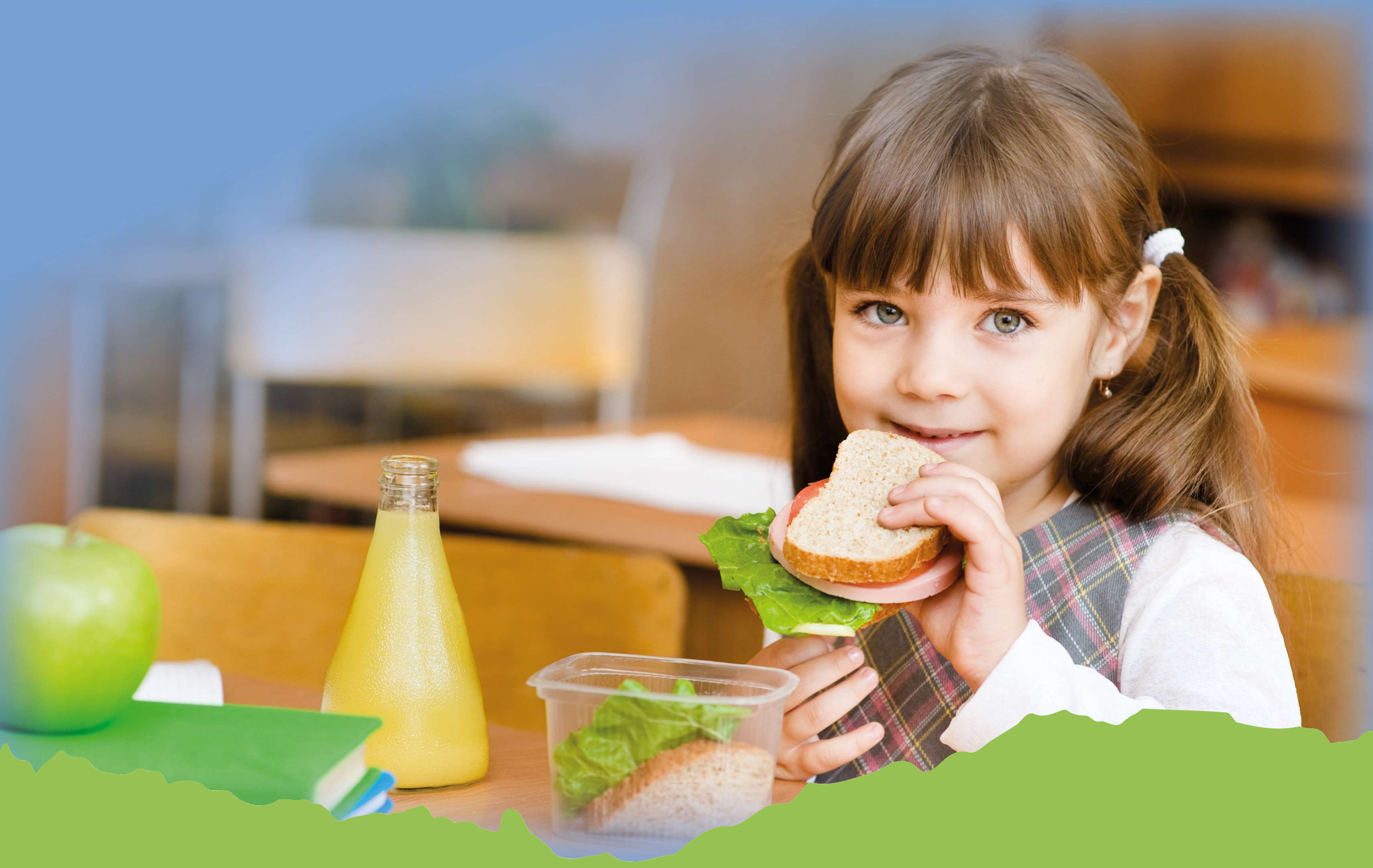
Donations from related parties totalled £22,165 during the year (2024: £1,345.)
There were no other disclosable related party transactions during the year. (2024: nil)

KEREN KLEI KODESH

England & Wales - Charity number 1205213

Accounts

Repaying the kindness: MUCH MORE THAN FOOD



REPORT OF THE TRUSTEES UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 OCTOBER 2024
FOR KEREN KLEI KOSDESH - 1205213

Keren Klei Kodesh Fund

Chair's Report

It is with immense gratitude that I present this first Chair's Report for Keren Klei Kodesh. In our inaugural year, we set out with a clear mission: to support our current and retired educators and leaders in their time of need. The response has been both humbling and inspiring.

Launching a new charity is no small task, and we are deeply thankful for the generosity, support and commitment of our donors, the dedication of our trustees, and the enthusiasm of our volunteers who have supported our vision. In just a short time, we have begun laying the foundations for meaningful impact: to ensure that those who dedicate their lives to strengthening our communities, have somewhere to turn to when they need it most. This brings our communities full circle.
With continued support, we will grow our reach and strengthen our services. We will make a lasting difference to those who have given us the most, yet now, need us most.

Thank you for being part of this journey to bring our communities full circle.

Moses Schreiber

Our Objectives

Keren Klei Kodesh was established to address the pressing needs of individuals and families within our community who are struggling to meet basic living essentials. Guided by the principles of compassion and dignity, we focus on alleviating financial hardships among Jewish faith teachers and vulnerable families. By providing targeted support, including grants and resources, we aim to empower those in need to overcome challenges and focus on building better futures for themselves and their loved ones.

The Impact of Our Benevolent Fund:

Leaving an indelible mark on the landscape of tomorrow.

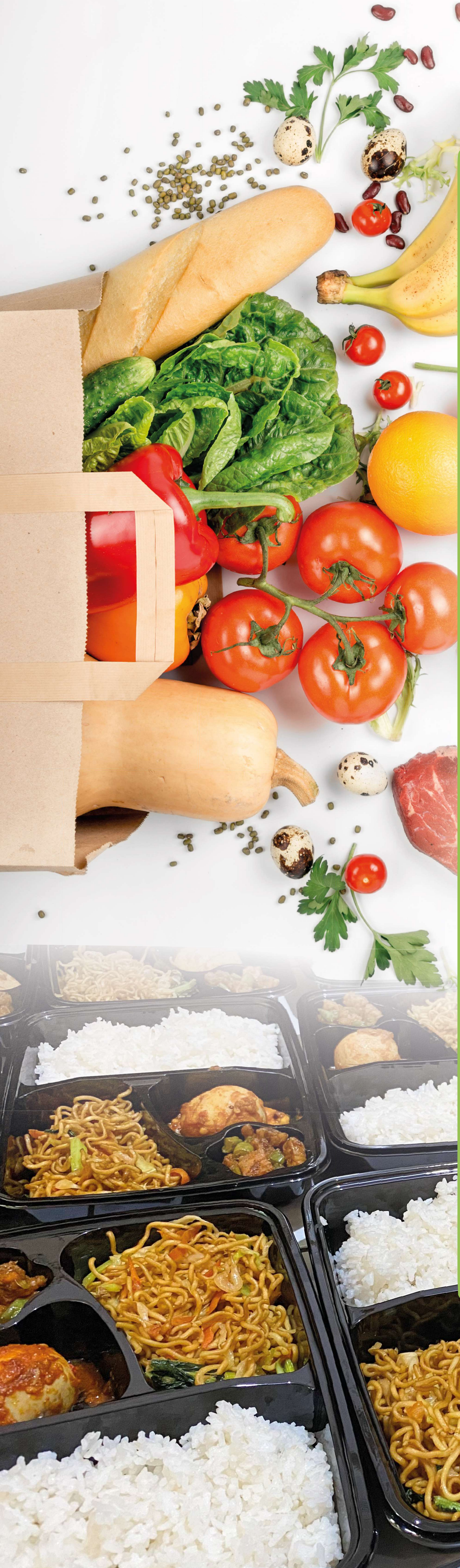
In our pursuit to empower Jewish faith teachers during life's pivotal moments, we extend more than financial assistance; we weave a fabric of support that enriches the entire community. Through each grant, we're not just easing financial burdens—we're nurturing the seeds of tradition and knowledge that these educators plant in the hearts of the next generation. Our efforts today are the foundation stones for a vibrant, enduring Jewish culture, ensuring that the legacy of wisdom, faith, and unity leaves an indelible mark on the landscape of tomorrow.

To date, we have helped over

60

families.

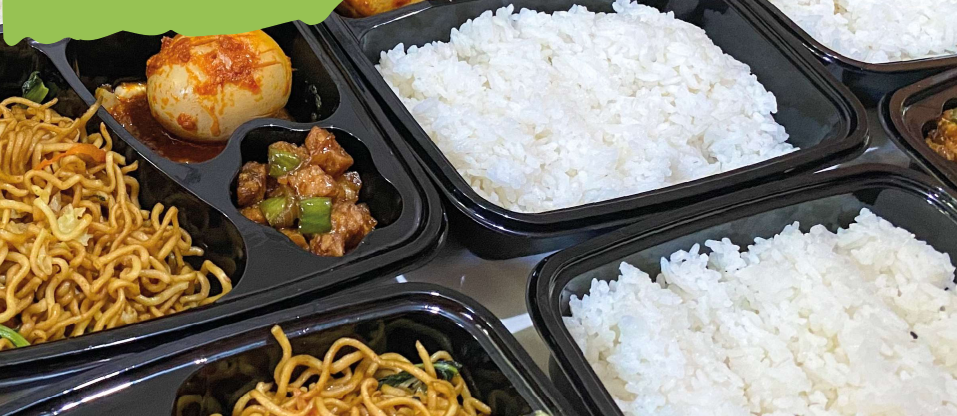
FOOD



Food is a magic word that transforms lives. For struggling families and children in our community, food packages and hot meals provide more than nourishment; they offer hope and stability. By delivering substantial amounts of freshly prepared meals, we ensure that children don't come home to empty cupboards or go to bed hungry.

In the UK, food poverty affects millions. This harsh reality underscores the importance of our work. Keren Klei Kodesh ensures that vulnerable families can focus on improving their circumstances without the constant worry of where their next meal will come from.

In addition to addressing immediate food insecurity, Keren Klei Kodesh broadens its impact by providing grants to individuals and organizations working to alleviate poverty. These grants aim to support those in dire need and empower organizations to implement sustainable solutions to reduce hardship in the community. By offering this financial assistance, we address a wider spectrum of challenges, ensuring that help reaches the most vulnerable and fostering resilience across communities.
Whether through providing grants, distributing food packages, or extending a helping hand, our work strives to uplift our community, ensuring no child or family is left behind.



AN OVERVIEW OF OUR PROJECTS:

FOOD PARCELS AND DISTRIBUTIONS

Nourishing Those Who Nurture

Teachers shape our children's futures, yet many struggle to put food on the table. Our charity stands by them, delivering weekly food parcels, regular meals, and special holiday distributions to ensure no educator, current or retired, goes hungry.

We provide weekly food parcels of purchased and donated food products to **20** FAMILIES

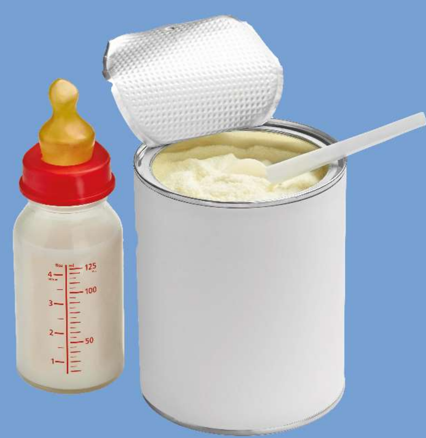
We provide holiday distributions of food and essentials, to enable **60** TEACHERS and their families can celebrate the Chagim and the culture they help to preserve.

Every weekend and on religious holidays, we provide a warm and nutritious Shabbat or Holiday meal to: **13** RETIRED TEACHERS

PROVIDING BABY ESSENTIALS TO SUPPORT NEW PARENTS AFTER BIRTH AND BEYOND.

In a joyous, yet overwhelming time, we have stepped in to support 30 postpartum educators- women who have dedicated their lives to nurturing, educating and inspiring others. Now, in their moment of vulnerability, we stand by them, ensuring that their newborns are nourished and cared for, just as they have nurtured countless others.

Every tin of milk formula, every tiny outfit, and every pack of nappies is more than just a donation—it's a commitment to repay kindness; it's a promise that no new mother should feel alone; and it's a guarantee that no baby should face neglect due to financial hardship.

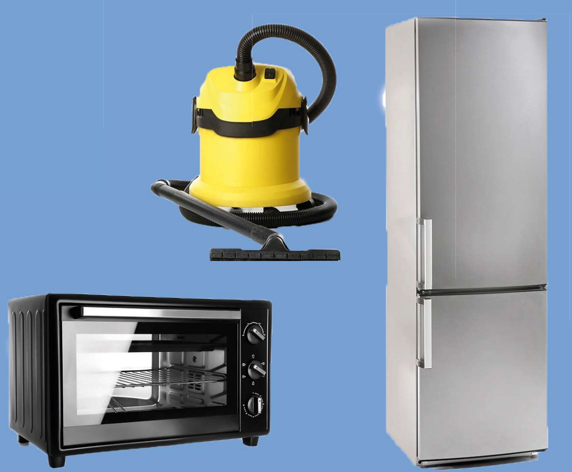


Financial distributions to needy families

In extraordinary circumstances, when no other solution sufficed, we stepped in with direct financial support. Our monetary grants provided a vital lifeline to eligible individuals, ensuring efficient and effective relief when it was needed most.

Provision of basic appliances

We are dedicated to supporting our teachers facing financial hardship by providing them with essential appliances.
We refurbish donated appliances to extend their usability and, where necessary, purchase new ones to ensure that our educators receive functional and reliable home and kitchen appliances. Through this work, we facilitate our teachers in preparing warm meals, fresh laundry and clean homes. Through this work, we give back to those who have given so much to their communities.



Contracted distributions to local grassroot charities

In our first year of activity, we were still laying the groundwork foundations for our charitable work. Our operations are still being refined to perform economically, efficiencly and effectively. Where we lacked the operational system and framework, we partnered with other grassroot charities to provide our educators with specific, contracted services, in line with our charitable objectives.

When my husband lost his job it was a most challenging time for myself and my family. I couldn't watch my children go to bed hungry. My husband was depressed and I felt so lost. Until KKK stepped in!
I'll never forget the delight in my children's eyes when they were once again served a hot nourishing meal. From one minute to the next my empty cupboards were filled with groceries. They helped my husband find a new job and establish our family once again.

Mrs F.

I was a teacher for many years and due to medical crises I had to quit my job.
It was so humbling when KKK appoached me offering the support I so much needed. Besides for the financial aids they delivered they also extended their hearts. I had given so much of myself to the community and it felt so good to be appreciated.
They are lifesavers!

Mr K.

Keren Klei Kodesh - 1205213
16th October 2023-31st October 2024
Trustee Report

The trustees present their report and financial statements for the year ended 31 October 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, 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 2019).

Objectives and Activities.

These have been detailed in the accompanying pages.

Financial Achievements and performance.

During the year the charity generated income of £151,931 and incurred expenses of £130,856, resulting in net incoming resources of £21,075.

Financial Review

The charity ended the year with surplus funds of £21,075, of which £8,600 is unrestricted and £12,475 is restricted. The trustees are extremely pleased that this was achieved as we expected it to be difficult to rely on grant makers and foundations due to intense demand- as a result of the ongoing cost of living crisis. The ability to raise over £150,000 is largely due to our generous funders and donors who have been eager to support the launch of our charitable mission. We are indebted to these funders.

Risk Assessments

The trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the charity. The trustees are satisfied that sufficient controls are in place to mitigate the exposure to these risks.

Public Benefit

Public Benefit In planning activities for the year, the trustees took due heed of the Charity Commission's guidance on the requirement to provide public benefit. The trustees have reviewed the access- to-services procedures with due regard to the Charity Commission's public benefit guidance and are satisfied that they meet the requirements.

Going Concern

The trustees believe that the charity is able to continue as a going concern.

Reserves and Investment Policy

The Trustees aim to hold free reserves at a level of between 3 and 6 months of general running costs. This is to protect the charity in the event that income is lower than anticipated, and to act as a buffer to protect services, in the event of a time- limited grant ending before having secured funding from a new source. At 31st October 2024, the free reserves were £8,600 covering running costs for approximately 5 months, based on the current year's financial activity.

Statement of Trustees' responsibilities:

Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the profit or loss of the charity for that period. In preparing those financial statements we:

Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in its activities.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2006.

Auditor

There is no audit requirement for the charity. An independent examiner's unqualified report will be prepared by Stamp It Ltd.

Signed on behalf of the board:

Moses Schreiber

Moses Schreiber
28th February 2025

Keren Klei Kodesh - 1205213
16th October 2023-31st October 2024

Independent Examiner's Report to the Trustees of Keren Klei Kodesh-1205213 .

I report on the accounts of the Charity for the year ended 31 October 2024, which are set out on pages 5 to 7.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under the Charities Act 2022 (the 2022 Act)) and that an independent examination is needed.

It is my responsibility to:
· examine the accounts (under the 2022 Act);
· to follow the procedures laid down in the General Directions given by the Charity Commissioners (under the 2022 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 Commissioners. 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 I do not express an audit opinion on the view given by the accounts.

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 the 2022 Act; and· to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2022 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.

C.B.WEBERMAN

C Weberman
Stamp It Ltd
44 Fairholt Road
London N16 5HW
28th February 2025

STATEMENT OF FINANCIAL ACTIVITY

	Notes	2024 Unrestricted funds £	2024 Restricted funds £	2024 Total £
Income				
Income from donations and legacies		**131,971**	**19,960**	**151,931**
		131,971	**19,960**	**151,931**
Expenditure				
Expenditure on charitable activites	**4**	**123,371**	**7,485**	**130,856**
Net movement in funds		**8,600**	**12,475**	**21,075**
Fund Balance at 31st October 2024		**8,600**	**12,475**	**21,075**

Keren Klei Kodesh - 1205213
At 31st October 2024

STATEMENT OF FINANCIAL POSITION

	Notes	2024 £	
Current Assets			
Prepayments		**2,015**	
Accrued income		**22**	
Cash at bank		**23,537**	
			25,575
Creditors: Amounts falling due within one year.			
Accruals		**4,500**	
			4,500
Net Assets			**21,075**
Income Funds			
Unrestricted			**8,600**
Restricted			**12,475**
			21,075

Signed on behalf of the board:

Moses Schreiber

Moses Schreiber
28th February 2025

Keren Klei Kodesh - 1205213
At 31st October 2024

1. ACCOUNTING POLICIES

Charity status

The charity is a Charitable Incorporated Organisation. The members of the charity are the trustees named on page 1.

Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

Going Concern

continue to operate for a period of at least twelve months from the date of the approval of these accounts.

Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general charitable objectives of the charity and which have not been designated for other purposes. Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

Keren Klei Kodesh - 1205213
16th October 2023-31st October 2024

1. 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.
Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.
Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

2. Resources expended

All expenditure is accounted for on an accrual basis and has been included under expense categories that aggregate all costs for allocation to activities. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates: Where costs cannot be directly attributed to particular activities they have been allocated on a basis consistent with the use of the resources. Management and administration costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

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.

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.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

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 preparation of these accounts did not require the trustees to make any judgments or estimates.

3. Net Incoming Resources

During the year no trustees received any remuneration, benefits in kind or reimbursement of expenses.

4. EXPENDITURE

Expenditure on charitable activites		Unrestricted 2024 £	Restricted 2024 £	Total 2024 £
A Distributions				
distributions to individuals	96,000			
distributions to charities. (See note 5)	14,500			
B Provision of basic necessities		110,500	0	110,500
Food parcels			2,085	
Sorting and cleaning			938	
storage and distributions			1,463	
transport and collection			1,125	
baby essentials			1,875	
Other food and meals		5,000		
Provison of basic appliances		1,300		
Bedding		1,700		
		8,000	7,485	15,485
Total charitable Expenditure		118,500	7,485	125,985
Support Costs				
Admin	2,173			
Accounting	1,500			
bank charges	198			
Advertising and promotions	1,000			
		4,871	0	4,871
Total Expenditure		123,371	7,485	130,856

Fees payable to Independent Examiner is £1500

5 Contracted grants to institutions:

	£
Amud Hachesed Trust	**2500**
Dover Sholem Community Trust	**10000**
Yismach Moshe Community	**2000**
	14500

6. Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

7. Employees

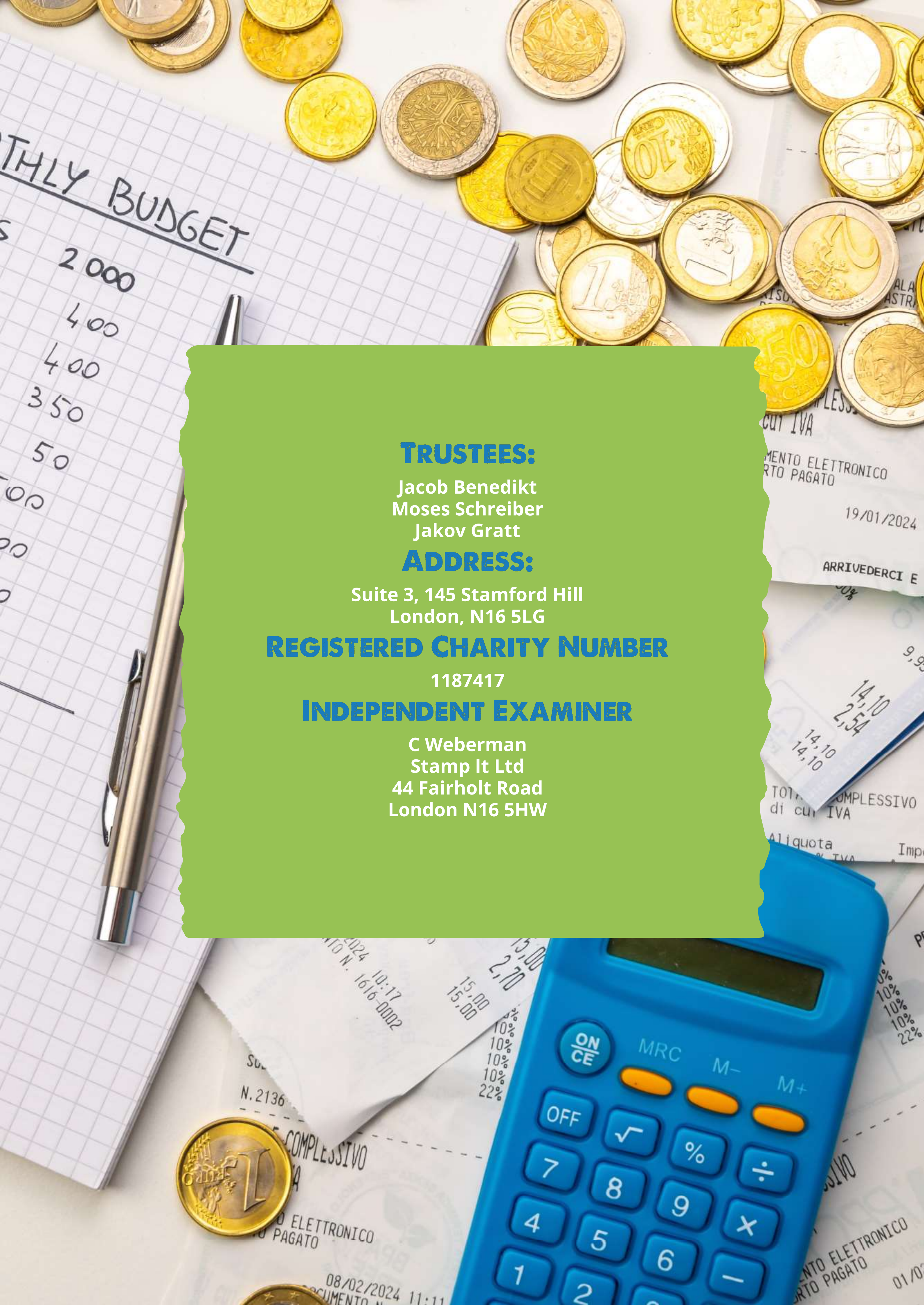
The average monthly number of employees during the year was nil.

8. Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

9. Related party transactions

Donations from related parties totalled £1345 during the year.
There were no other disclosable related party transactions during the year.



Address:

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Registered Charity Number

1187417

Independent Examiner

C Weberman
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