

GEMILUTH CHESED AND BRIDES SOCIETY

England & Wales · Charity number 253388

Details

Other names	GEMILUTH CHESED AND ENDOWMENT OF BRIDES SOCIETY
Status	Registered
Legal form	Trust
Registered	1967-08-08
Register	View on the Charity Commission register

Contact

Address	34 St. Andrews Mews London N16 5HX
Phone	0208 880 8910

Activities

Objects: RELIEF OF POVERTY AMONG JEWISH PEOPLE GENERALLY IN ANY PART OF THE WORLD AND IN PARTICULAR IN THE UNITED KINGDOM.

Activities: Making grants to brides and poor families.

Classification

- **How:** Makes Grants To Individuals
- **What:** The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** People Of A Particular Ethnic Or Racial Origin

Geography

- **Area of benefit:** NOT RESTRICTED
- Throughout England

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£100,281	£98,085	-	-
2023-12-31	£107,353	£153,306	-	-
2022-12-31	£131,609	£125,297	-	-
2021-12-31	£136,508	£149,764	-	-
2020-12-31	£128,043	£119,336	-	-

Trustees

Name	Role	Appointed
MIREL PADWA		
SARAH SONNENSCHN		

Accounts

GEMILUTH CHESED AND BRIDES SOCIETY
REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

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

GEMILUTH CHESED AND BRIDES SOCIETY

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

	Page
Reference and Administrative Details	1
Report of the Trustees	2
Independent Examiner's Report	3
Statement of Financial Activities	4
Balance Sheet	5
Notes to the Financial Statements	6 to 9

GEMILUTH CHESED AND BRIDES SOCIETY

**REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2024**

TRUSTEES	Mrs M Padwa Mrs S Sonnenshein
PRINCIPAL ADDRESS	34 St Andrew's Mews Dunsmure Road London N16 5HX
REGISTERED CHARITY NUMBER	253388
INDEPENDENT EXAMINER	Sugarwhite Meyer Accountants Ltd First Floor 94 Stamford Hill London N16 6XS
BANKERS	National Westminster Bank Plc 198 Stoke Newington High Street London N16 7GA

GEMILUTH CHESED AND BRIDES SOCIETY

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

Reference and administrative information

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

OBJECTIVES AND ACTIVITIES

Objectives for public benefit

The objects of the charity are to assist in the relief of poverty by supporting individuals, families and brides in particular.

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

FINANCIAL REVIEW

Review of activities

Funds are raised by the trustees and voluntary helpers. Requests for help are carefully considered and help is given according to circumstances. There was a reduction in the charity's income of about 7%.

Reserves policy

Funds are held in reserve to meet increasing demands on the charity. Reserves at the year end were £3153 (2023 £957).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity was constituted by Deed of Trust dated 8 June 1967.

Organisational structure

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

Risk management

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

Approved by order of the board of trustees on 29 October 2025 and signed on its behalf by:

Mrs S Sonnenshein - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF GEMILUTH CHESED AND BRIDES SOCIETY

Independent examiner's report to the trustees of Gemiluth Chessed And Brides Society

I report to the charity trustees on my examination of the accounts of Gemiluth Chessed And Brides Society (the Trust) for the year ended 31 December 2024.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

E Meyer FCA BSc

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

29 October 2025

GEMILUTH CHESED AND BRIDES SOCIETY

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

		2024 Unrestricted funds £	2023 Total funds £
INCOME AND ENDOWMENTS FROM	Notes		
Donations and legacies	2	92,281	97,353
Other trading activities	3	8,000	10,000
Total		<u>100,281</u>	<u>107,353</u>
 EXPENDITURE ON			
Raising funds		2,311	4,055
Charitable activities	4		
Grantmaking		92,982	146,471
Support		2,792	2,780
Total		<u>98,085</u>	<u>153,306</u>
 NET INCOME/(EXPENDITURE)		2,196	(45,953)
 RECONCILIATION OF FUNDS			
Total funds brought forward		957	46,910
 TOTAL FUNDS CARRIED FORWARD		<u><u>3,153</u></u>	<u><u>957</u></u>

The notes form part of these financial statements

GEMILUTH CHESED AND BRIDES SOCIETY

BALANCE SHEET 31 DECEMBER 2024

		2024 Total funds £	2023 Total funds £
CURRENT ASSETS	Notes		
Cash at bank and in hand		6,935	3,790
CREDITORS			
Amounts falling due within one year	8	(3,782)	(2,833)
NET CURRENT ASSETS		3,153	957
TOTAL ASSETS LESS CURRENT LIABILITIES		3,153	957
NET ASSETS		3,153	957
FUNDS	9		
Unrestricted funds		3,153	957
TOTAL FUNDS		3,153	957

The financial statements were approved by the Board of Trustees and authorised for issue on 29 October 2025 and were signed on its behalf by:

Mrs S Sonnenshein - Trustee

GEMILUTH CHESED AND BRIDES SOCIETY

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

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

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

Income

Donations are included in full in the Statement of Financial Activities when received.

Other income is included in the year in which it is receivable.

Expenditure

Expenditure is recognised in the year in which it incurs and includes irrecoverable VAT, which is reported as part of the expenditure to which it relates.

Raising funds are the costs of generating income and do not include the costs of disseminating information in support of the charitable activities.

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

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

Taxation

The charity is exempt from tax on its charitable activities.

Going concern

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

2. DONATIONS AND LEGACIES

	2024	2023
	£	£
Donations	92,281	97,353

3. OTHER TRADING ACTIVITIES

	2024	2023
	£	£
Other trading activities	8,000	10,000

GEMILUTH CHESED AND BRIDES SOCIETY

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

4. CHARITABLE ACTIVITIES COSTS

	Grant funding of activities (see note 5) £	Support costs (see note 6) £	Totals £
Grantmaking	92,982	-	92,982
Support	-	2,792	2,792
	<u>92,982</u>	<u>2,792</u>	<u>95,774</u>

5. GRANTS PAYABLE

	2024 £	2023 £
Grantmaking	<u>92,982</u>	<u>146,471</u>

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

	2024 £	2023 £
Relief of poverty	<u>-</u>	<u>1,700</u>

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

	2024 £	2023 £
Relief of poverty	<u>92,982</u>	<u>144,771</u>

6. SUPPORT COSTS

	Finance £	Governance costs £	Totals £
Support	<u>924</u>	<u>1,868</u>	<u>2,792</u>

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

Finance

	2024 Support £	2023 Total activities £
Bank charges	<u>924</u>	<u>746</u>

GEMILUTH CHESED AND BRIDES SOCIETY

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

6. SUPPORT COSTS - continued Governance costs

	2024	2023
	Support	Total
	£	activities
	£	£
Independent examiner's fee	420	420
Independent examiner's other fees	1,260	1,260
General expenses	188	354
	<u>1,868</u>	<u>2,034</u>

7. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' expenses

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

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024	2023
	£	£
Other creditors	<u>3,782</u>	<u>2,833</u>

9. MOVEMENT IN FUNDS

	At 1.1.24	Net	At
	£	movement	31.12.24
	£	in funds	£
Unrestricted funds			
General fund	957	2,196	3,153
	<u>957</u>	<u>2,196</u>	<u>3,153</u>
TOTAL FUNDS	<u>957</u>	<u>2,196</u>	<u>3,153</u>

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

	Incoming	Resources	Movement
	resources	expended	in funds
	£	£	£
Unrestricted funds			
General fund	100,281	(98,085)	2,196
	<u>100,281</u>	<u>(98,085)</u>	<u>2,196</u>
TOTAL FUNDS	<u>100,281</u>	<u>(98,085)</u>	<u>2,196</u>

GEMILUTH CHESED AND BRIDES SOCIETY

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

9. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.1.23 £	Net movement in funds £	At 31.12.23 £
Unrestricted funds			
General fund	46,910	(45,953)	957
TOTAL FUNDS	<u>46,910</u>	<u>(45,953)</u>	<u>957</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	107,353	(153,306)	(45,953)
TOTAL FUNDS	<u>107,353</u>	<u>(153,306)</u>	<u>(45,953)</u>

10. RELATED PARTY DISCLOSURES

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

Accounts

**GEMILUTH CHESED & ENDOWMENT OF BRIDES
SOCIETY**

REPORT OF THE TRUSTEES AND

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2023

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

**GEMILUTH CHESED & ENDOWMENT OF BRIDES
SOCIETY**

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

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

**GEMILUTH CHESED & ENDOWMENT OF BRIDES
SOCIETY**

**REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2023**

TRUSTEES	Mrs M Padwa Mrs S Sonnenshein
PRINCIPAL ADDRESS	34 St Andrew's Mews Dunsmure Road London N16 5HX
REGISTERED CHARITY NUMBER	253388
INDEPENDENT EXAMINER	Sugarwhite Meyer Accountants Ltd First Floor 94 Stamford Hill London N16 6XS
BANKERS	National Westminster Bank Plc 198 Stoke Newington High Street London N16 7GA

GEMILUTH CHESED & ENDOWMENT OF BRIDES SOCIETY

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2023

Reference and administrative information

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

OBJECTIVES AND ACTIVITIES

Objectives for public benefit

The objects of the charity are to assist in the relief of poverty by supporting individuals, families and brides in particular.

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

FINANCIAL REVIEW

Review of activities

Funds are raised by the trustees and voluntary helpers. Requests for help are carefully considered and help is given according to circumstances. There was a reduction in the charity's income of about 19% although the trustees increased grantmaking to leaving a deficit for the year, this being funded by reserves held

Reserves policy

Funds are held in reserve to meet increasing demands on the charity. Reserves at the year end were £957 (2022 £46,910).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity was constituted by Deed of Trust dated 8 June 1967.

Organisational structure

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

Risk management

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

STATEMENT OF TRUSTEES' RESPONSIBILITIES

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

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

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

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

**GEMILUTH CHESED & ENDOWMENT OF BRIDES
SOCIETY**

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

Approved by order of the board of trustees on 13 October 2024 and signed on its behalf by:

Mrs S Sonnenshein - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
GEMILUTH CHESD & ENDOWMENT OF BRIDES
SOCIETY**

Independent examiner's report to the trustees of Gemiluth Chesed & Endowment of Brides Society

I report to the charity trustees on my examination of the accounts of Gemiluth Chesed & Endowment of Brides Society (the Trust) for the year ended 31 December 2023.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

E Meyer FCA BSc

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

13 October 2024

**GEMILUTH CHESED & ENDOWMENT OF BRIDES
SOCIETY**

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

		2023 Unrestricted funds £	2022 Total funds £
INCOME AND ENDOWMENTS FROM	Notes		
Donations and legacies	2	97,353	116,596
Other trading activities	3	10,000	15,000
Investment income	4	-	13
Total		<u>107,353</u>	<u>131,609</u>
 EXPENDITURE ON			
Raising funds		4,055	201
Charitable activities	5		
Grantmaking		146,471	122,934
Support		2,780	2,162
Total		<u>153,306</u>	<u>125,297</u>
 NET INCOME/(EXPENDITURE)		 (45,953)	 6,312
 RECONCILIATION OF FUNDS			
Total funds brought forward		46,910	40,598
 TOTAL FUNDS CARRIED FORWARD		 <u>957</u>	 <u>46,910</u>

The notes form part of these financial statements

**GEMILUTH CHESED & ENDOWMENT OF BRIDES
SOCIETY**

**BALANCE SHEET
31 DECEMBER 2023**

	Notes	2023 Total funds £	2022 Total funds £
CURRENT ASSETS			
Cash at bank and in hand		3,790	50,040
CREDITORS			
Amounts falling due within one year	9	(2,833)	(3,130)
NET CURRENT ASSETS		<u>957</u>	<u>46,910</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		957	46,910
NET ASSETS		<u>957</u>	<u>46,910</u>
FUNDS	10		
Unrestricted funds		<u>957</u>	<u>46,910</u>
TOTAL FUNDS		<u>957</u>	<u>46,910</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 13 October 2024 and were signed on its behalf by:

Mrs S Sonnenshein - Trustee

**GEMILUTH CHESED & ENDOWMENT OF BRIDES
SOCIETY**

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

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

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

Income

Donations are included in full in the Statement of Financial Activities when received.

Other income is included in the year in which it is receivable.

Expenditure

Expenditure is recognised in the year in which it incurs and includes irrecoverable VAT, which is reported as part of the expenditure to which it relates.

Raising funds are the costs of generating income and do not include the costs of disseminating information in support of the charitable activities.

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

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

Taxation

The charity is exempt from tax on its charitable activities.

Going concern

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

2. DONATIONS AND LEGACIES

	2023	2022
	£	£
Donations	97,353	116,596

3. OTHER TRADING ACTIVITIES

	2023	2022
	£	£
Other trading activities	10,000	15,000

**GEMILUTH CHESED & ENDOWMENT OF BRIDES
SOCIETY**

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

4. INVESTMENT INCOME

	2023	2022
	£	£
Deposit account interest	-	13
	<u> </u>	<u> </u>

5. CHARITABLE ACTIVITIES COSTS

	Grant funding of activities (see note 6) £	Support costs (see note 7) £	Totals £
Grantmaking	146,471	-	146,471
Support	-	2,780	2,780
	<u> </u>	<u> </u>	<u> </u>
	<u>146,471</u>	<u>2,780</u>	<u>149,251</u>

6. GRANTS PAYABLE

	2023	2022
	£	£
Grantmaking	146,471	122,836
	<u> </u>	<u> </u>

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

	2023	2022
	£	£
Relief of poverty	1,700	-
	<u> </u>	<u> </u>

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

	2023	2022
	£	£
Relief of poverty	144,771	122,836
	<u> </u>	<u> </u>

7. SUPPORT COSTS

	Finance	Governance	Totals
	£	costs £	£
Support	746	2,034	2,780
	<u> </u>	<u> </u>	<u> </u>

**GEMILUTH CHESED & ENDOWMENT OF BRIDES
SOCIETY**

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

7. SUPPORT COSTS - continued

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

Management

	2023 Total activities £	2022 Total activities £
Office expenditure	-	98
	<u> </u>	<u> </u>

Finance

	2023 Support £	2022 Total activities £
Bank charges	746	482
	<u> </u>	<u> </u>

Governance costs

	2023 Support £	2022 Total activities £
Independent examiner's fee	420	420
Independent examiner's other fees	1,260	1,260
General expenses	354	-
	<u>2,034</u>	<u>1,680</u>

8. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' expenses

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

**GEMILUTH CHESED & ENDOWMENT OF BRIDES
SOCIETY**

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

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Other creditors	2,833	3,130
	<u> </u>	<u> </u>

10. MOVEMENT IN FUNDS

	At 1.1.23	Net movement	At
	£	in funds	31.12.23
		£	£
Unrestricted funds			
General fund	46,910	(45,953)	957
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	46,910	(45,953)	957
	<u> </u>	<u> </u>	<u> </u>

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

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	107,353	(153,306)	(45,953)
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	107,353	(153,306)	(45,953)
	<u> </u>	<u> </u>	<u> </u>

Comparatives for movement in funds

	At 1.1.22	Net movement	At
	£	in funds	31.12.22
		£	£
Unrestricted funds			
General fund	40,598	6,312	46,910
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	40,598	6,312	46,910
	<u> </u>	<u> </u>	<u> </u>

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

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	131,609	(125,297)	6,312
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	131,609	(125,297)	6,312
	<u> </u>	<u> </u>	<u> </u>

**GEMILUTH CHESED & ENDOWMENT OF BRIDES
SOCIETY**

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

11. RELATED PARTY DISCLOSURES

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

Accounts

**GEMILUTH CHESED & ENDOWMENT OF BRIDES
SOCIETY**

REPORT OF THE TRUSTEES AND

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2022

Sugarwhite Meyer Accountants Ltd
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**GEMILUTH CHESED & ENDOWMENT OF BRIDES
SOCIETY**

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

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

**GEMILUTH CHESED & ENDOWMENT OF BRIDES
SOCIETY**

**REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2022**

TRUSTEES	Mrs M Padwa Mrs S Sonnenshein
PRINCIPAL ADDRESS	34 St Andrew's Mews Dunsmure Road London N16 5HX
REGISTERED CHARITY NUMBER	253388
INDEPENDENT EXAMINER	Sugarwhite Meyer Accountants Ltd First Floor 94 Stamford Hill London N16 6XS
BANKERS	National Westminster Bank Plc 198 Stoke Newington High Street London N16 7GA

GEMILUTH CHESED & ENDOWMENT OF BRIDES SOCIETY

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2022

Reference and administrative information

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

OBJECTIVES AND ACTIVITIES

Objectives for public benefit

The objects of the charity are to assist in the relief of poverty by supporting individuals, families and brides in particular.

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

FINANCIAL REVIEW

Review of activities

There was a reduction in the charity's income and the trustees reduced grantmaking to leave a small surplus for the year.

Funds are raised by the trustees and voluntary helpers. Requests for help are carefully considered and help is given according to circumstances.

Reserves policy

Funds are held in reserve to meet increasing demands on the charity. Reserves at the year end were £46,910 (2021 - £40,598).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity was constituted by Deed of Trust dated 8 June 1967.

Organisational structure

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

Risk management

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

STATEMENT OF TRUSTEES' RESPONSIBILITIES

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

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

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

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

**GEMILUTH CHESED & ENDOWMENT OF BRIDES
SOCIETY**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2022**

Approved by order of the board of trustees on 18 September 2023 and signed on its behalf by:

Mrs S Sonnenshein - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
GEMILUTH CHESD & ENDOWMENT OF BRIDES
SOCIETY**

Independent examiner's report to the trustees of Gemiluth Chesd & Endowment of Brides Society

I report to the charity trustees on my examination of the accounts of Gemiluth Chesd & Endowment of Brides Society (the Trust) for the year ended 31 December 2022.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

E Meyer FCA BSc

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

18 September 2023

**GEMILUTH CHESED & ENDOWMENT OF BRIDES
SOCIETY**

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2022**

		2022 Unrestricted funds £	2021 Total funds £
INCOME AND ENDOWMENTS FROM	Notes		
Donations and legacies	2	116,596	131,506
Other trading activities	3	15,000	5,000
Investment income	4	13	2
Total		<u>131,609</u>	<u>136,508</u>
 EXPENDITURE ON			
Raising funds		201	6,483
Charitable activities	5		
Grantmaking		122,934	140,620
Support		2,162	2,661
Total		<u>125,297</u>	<u>149,764</u>
 NET INCOME/(EXPENDITURE)		6,312	(13,256)
 RECONCILIATION OF FUNDS			
Total funds brought forward		40,598	53,854
 TOTAL FUNDS CARRIED FORWARD		<u><u>46,910</u></u>	<u><u>40,598</u></u>

The notes form part of these financial statements

**GEMILUTH CHESED & ENDOWMENT OF BRIDES
SOCIETY**

**BALANCE SHEET
31 DECEMBER 2022**

	Notes	2022 Total funds £	2021 Total funds £
CURRENT ASSETS			
Cash at bank and in hand		50,040	44,809
CREDITORS			
Amounts falling due within one year	9	(3,130)	(4,211)
NET CURRENT ASSETS		<u>46,910</u>	<u>40,598</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		46,910	40,598
NET ASSETS		<u>46,910</u>	<u>40,598</u>
FUNDS	10		
Unrestricted funds		<u>46,910</u>	<u>40,598</u>
TOTAL FUNDS		<u>46,910</u>	<u>40,598</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 18 September 2023 and were signed on its behalf by:

Mrs S Sonnenshein - Trustee

**GEMILUTH CHESED & ENDOWMENT OF BRIDES
SOCIETY**

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

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

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

Income

Donations are included in full in the Statement of Financial Activities when received.

Other income is included in the year in which it is receivable.

Expenditure

Expenditure is recognised in the year in which it incurs and includes irrecoverable VAT, which is reported as part of the expenditure to which it relates.

Raising funds are the costs of generating income and do not include the costs of disseminating information in support of the charitable activities.

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

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

Taxation

The charity is exempt from tax on its charitable activities.

Going concern

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

2. DONATIONS AND LEGACIES

	2022	2021
	£	£
Donations	<u>116,596</u>	<u>131,506</u>

3. OTHER TRADING ACTIVITIES

	2022	2021
	£	£
Other trading activities	<u>15,000</u>	<u>5,000</u>

**GEMILUTH CHESED & ENDOWMENT OF BRIDES
SOCIETY**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2022**

4. INVESTMENT INCOME

	2022	2021
	£	£
Deposit account interest	13	2
	<u>13</u>	<u>2</u>

5. CHARITABLE ACTIVITIES COSTS

	Grant funding of activities (see note 6)	Support costs (see note 7)	Totals
	£	£	£
Grantmaking	122,836	98	122,934
Support	-	2,162	2,162
	<u>122,836</u>	<u>2,260</u>	<u>125,096</u>

6. GRANTS PAYABLE

	2022	2021
	£	£
Grantmaking	122,836	140,620
	<u>122,836</u>	<u>140,620</u>

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

	2022	2021
	£	£
Relief of poverty	122,836	140,620
	<u>122,836</u>	<u>140,620</u>

7. SUPPORT COSTS

	Management	Finance	Governance costs	Totals
	£	£	£	£
Grantmaking	98	-	-	98
Support	-	482	1,680	2,162
	<u>98</u>	<u>482</u>	<u>1,680</u>	<u>2,260</u>

**GEMILUTH CHESED & ENDOWMENT OF BRIDES
SOCIETY**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2022**

7. SUPPORT COSTS - continued

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

Management

	2022	2021
	Grantmaking	Total
	£	activities
Office expenditure	98	1,161
	<u> </u>	<u> </u>

Finance

	2022	2021
	Support	Total
	£	activities
Bank charges	482	-
	<u> </u>	<u> </u>

Governance costs

	2022	2021
	Support	Total
	£	activities
Independent examiner's fee	420	360
Independent examiner's other fees	1,260	1,140
	<u> </u>	<u> </u>
	1,680	1,500
	<u> </u>	<u> </u>

8. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' expenses

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

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Other creditors	3,130	4,211
	<u> </u>	<u> </u>

**GEMILUTH CHESED & ENDOWMENT OF BRIDES
SOCIETY**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2022**

10. MOVEMENT IN FUNDS

	At 1.1.22 £	Net movement in funds £	At 31.12.22 £
Unrestricted funds			
General fund	40,598	6,312	46,910
TOTAL FUNDS	<u>40,598</u>	<u>6,312</u>	<u>46,910</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	131,609	(125,297)	6,312
TOTAL FUNDS	<u>131,609</u>	<u>(125,297)</u>	<u>6,312</u>

Comparatives for movement in funds

	At 1.1.21 £	Net movement in funds £	At 31.12.21 £
Unrestricted funds			
General fund	53,854	(13,256)	40,598
TOTAL FUNDS	<u>53,854</u>	<u>(13,256)</u>	<u>40,598</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	136,508	(149,764)	(13,256)
TOTAL FUNDS	<u>136,508</u>	<u>(149,764)</u>	<u>(13,256)</u>

**GEMILUTH CHESED & ENDOWMENT OF BRIDES
SOCIETY**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2022**

11. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2022.

Accounts

**GEMILUTH CHESED & ENDOWMENT OF BRIDES
SOCIETY**

REPORT OF THE TRUSTEES AND

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2021

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

**GEMILUTH CHESED & ENDOWMENT OF BRIDES
SOCIETY**

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

	Page
Reference and Administrative Details	1
Report of the Trustees	2
Independent Examiner's Report	3
Statement of Financial Activities	4
Balance Sheet	5
Notes to the Financial Statements	6 to 10

**GEMILUTH CHESED & ENDOWMENT OF BRIDES
SOCIETY**

**REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2021**

TRUSTEES	Mrs M Padwa Mrs S R Babad (deceased 7.1.21) Mrs S Sonnenshein
PRINCIPAL ADDRESS	34 St Andrew's Mews Dunsmure Road London N16 5HX
REGISTERED CHARITY NUMBER	253388
INDEPENDENT EXAMINER	Sugarwhite Meyer Accountants Ltd First Floor 94 Stamford Hill London N16 6XS
BANKERS	National Westminster Bank Plc 198 Stoke Newington High Street London N16 7GA

**GEMILUTH CHESED & ENDOWMENT OF BRIDES
SOCIETY**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2021**

Reference and administrative information

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

OBJECTIVES AND ACTIVITIES

Objectives for public benefit

The objects of the charity are to assist in the relief of poverty by supporting individuals, families and brides in particular.

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

FINANCIAL REVIEW

Review of activities

Due to Covid there was a reduction in the charity's income and the trustees reduced grantmaking to leave a small surplus for the year.

Reserves policy

Funds are held in reserve to meet increasing demands on the charity. Reserves at the year end were £40,598 (2020 - £53,854).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity was constituted by Deed of Trust dated 8 June 1967.

Organisational structure

The power to appoint new trustees is vested in the continuing 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.

Funds are raised by the trustees and voluntary helpers. Requests for help are carefully considered and help is given according to circumstances.

Risk management

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

Approved by order of the board of trustees on 17 November 2022 and signed on its behalf by:

Mrs S Sonnenshein - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
GEMILUTH CHESD & ENDOWMENT OF BRIDES
SOCIETY**

Independent examiner's report to the trustees of Gemiluth Chesed & Endowment of Brides Society

I report to the charity trustees on my examination of the accounts of Gemiluth Chesed & Endowment of Brides Society (the Trust) for the year ended 31 December 2021.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

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

17 November 2022

**GEMILUTH CHESED & ENDOWMENT OF BRIDES
SOCIETY**

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2021**

		2021 Unrestricted funds £	2020 Total funds £
INCOME AND ENDOWMENTS FROM	Notes		
Donations and legacies	2	131,506	116,035
Other trading activities	3	5,000	12,000
Investment income	4	2	8
Total		<u>136,508</u>	<u>128,043</u>
 EXPENDITURE ON			
Raising funds		6,483	3,621
Charitable activities	5		
Grantmaking		140,620	102,365
Support		2,661	13,350
Total		<u>149,764</u>	<u>119,336</u>
 NET INCOME/(EXPENDITURE)		 (13,256)	 8,707
 RECONCILIATION OF FUNDS			
Total funds brought forward		53,854	45,147
 TOTAL FUNDS CARRIED FORWARD		 <u>40,598</u>	 <u>53,854</u>

The notes form part of these financial statements

**GEMILUTH CHESED & ENDOWMENT OF BRIDES
SOCIETY**

**BALANCE SHEET
31 DECEMBER 2021**

	Notes	2021 Total funds £	2020 Total funds £
CURRENT ASSETS			
Cash at bank and in hand		44,809	55,485
CREDITORS			
Amounts falling due within one year	9	(4,211)	(1,631)
NET CURRENT ASSETS		<u>40,598</u>	<u>53,854</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		40,598	53,854
NET ASSETS		<u>40,598</u>	<u>53,854</u>
FUNDS	11		
Unrestricted funds		<u>40,598</u>	<u>53,854</u>
TOTAL FUNDS		<u>40,598</u>	<u>53,854</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 17 November 2022 and were signed on its behalf by:

Mrs S Sonnenshein - Trustee

GEMILUTH CHESED & ENDOWMENT OF BRIDES SOCIETY

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

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

Income

Donations are included in full in the Statement of Financial Activities when received.

Other income is included in the year in which it is receivable.

Expenditure

Expenditure is recognised in the year in which it incurs and includes irrecoverable VAT, which is reported as part of the expenditure to which it relates.

Raising funds are the costs of generating income and do not include the costs of disseminating information in support of the charitable activities.

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

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

Taxation

The charity is exempt from tax on its charitable activities.

Going concern

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

2. DONATIONS AND LEGACIES

	2021	2020
	£	£
Donations	131,506	106,075
Government grants	-	9,960
	<u>131,506</u>	<u>116,035</u>

Grants received, included in the above, are as follows:

	2021	2020
	£	£
Government grant	-	9,960
	<u>-</u>	<u>9,960</u>

**GEMILUTH CHESED & ENDOWMENT OF BRIDES
SOCIETY**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2021**

3. OTHER TRADING ACTIVITIES

	2021	2020
	£	£
Other trading activities	5,000	12,000
	<u> </u>	<u> </u>

4. INVESTMENT INCOME

	2021	2020
	£	£
Deposit account interest	2	8
	<u> </u>	<u> </u>

5. CHARITABLE ACTIVITIES COSTS

	Grant funding of activities (see note 6) £	Support costs (see note 7) £	Totals £
Grantmaking	140,620	-	140,620
Support	-	2,661	2,661
	<u> </u>	<u> </u>	<u> </u>
	140,620	2,661	143,281
	<u> </u>	<u> </u>	<u> </u>

6. GRANTS PAYABLE

	2021	2020
	£	£
Grantmaking	140,620	102,365
	<u> </u>	<u> </u>

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

	2021	2020
	£	£
Relief of poverty	140,620	102,365
	<u> </u>	<u> </u>

7. SUPPORT COSTS

	Management £	Governance costs £	Totals £
Support	1,161	1,500	2,661
	<u> </u>	<u> </u>	<u> </u>

**GEMILUTH CHESED & ENDOWMENT OF BRIDES
SOCIETY**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2021**

7. SUPPORT COSTS - continued

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

Management

	2021	2020
	Support	Total
	£	activities
Office expenditure	1,161	11,850
	<u> </u>	<u> </u>

Governance costs

	2021	2020
	Support	Total
	£	activities
Independent examiner's fee	360	360
Independent examiner's other fees	1,140	1,140
	<u> </u>	<u> </u>
	<u>1,500</u>	<u>1,500</u>

8. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' expenses

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

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
	£	£
Bank loans and overdrafts (see note 10)	-	85
Other creditors	4,211	1,546
	<u> </u>	<u> </u>
	<u>4,211</u>	<u>1,631</u>

10. LOANS

An analysis of the maturity of loans is given below:

	2021	2020
	£	£
Amounts falling due within one year on demand:		
Bank overdrafts	-	85
	<u> </u>	<u> </u>

**GEMILUTH CHESED & ENDOWMENT OF BRIDES
SOCIETY**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2021**

11. MOVEMENT IN FUNDS

	At 1.1.21 £	Net movement in funds £	At 31.12.21 £
Unrestricted funds			
General fund	53,854	(13,256)	40,598
TOTAL FUNDS	<u>53,854</u>	<u>(13,256)</u>	<u>40,598</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	136,508	(149,764)	(13,256)
TOTAL FUNDS	<u>136,508</u>	<u>(149,764)</u>	<u>(13,256)</u>

Comparatives for movement in funds

	At 1.1.20 £	Net movement in funds £	At 31.12.20 £
Unrestricted funds			
General fund	45,147	8,707	53,854
TOTAL FUNDS	<u>45,147</u>	<u>8,707</u>	<u>53,854</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	128,043	(119,336)	8,707
TOTAL FUNDS	<u>128,043</u>	<u>(119,336)</u>	<u>8,707</u>

**GEMILUTH CHESED & ENDOWMENT OF BRIDES
SOCIETY**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2021**

12. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2021.

Accounts

**GEMILUTH CHESED & ENDOWMENT OF BRIDES
SOCIETY**

REPORT OF THE TRUSTEES AND

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2020

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

**GEMILUTH CHESED & ENDOWMENT OF BRIDES
SOCIETY**

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

	Page
Reference and Administrative Details	1
Report of the Trustees	2 to 3
Independent Examiner's Report	4
Statement of Financial Activities	5
Balance Sheet	6
Notes to the Financial Statements	7 to 10

**GEMILUTH CHESED & ENDOWMENT OF BRIDES
SOCIETY**

**REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2020**

TRUSTEES	Mrs M Padwa Mrs S R Babad (deceased 7.1.21) Mrs S Sonnenshein
PRINCIPAL ADDRESS	34 St Andrew's Mews Dunsmure Road London N16 5HX
REGISTERED CHARITY NUMBER	253388
INDEPENDENT EXAMINER	Sugarwhite Meyer Accountants Ltd First Floor 94 Stamford Hill London N16 6XS
BANKERS	National Westminster Bank Plc 198 Stoke Newington High Street London N16 7GA

GEMILUTH CHESED & ENDOWMENT OF BRIDES SOCIETY

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2020

Reference and administrative information

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

OBJECTIVES AND ACTIVITIES

Objectives for public benefit

The objects of the charity are to assist in the relief of poverty by supporting individuals, families and brides in particular.

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

FINANCIAL REVIEW

Review of activities

Due to Covid there was a reduction in the charity's income and the trustees reduced grantmaking to leave a small surplus for the year.

Reserves policy

Funds are held in reserve to meet increasing demands on the charity. Reserves at the year end were £53,854 (2019 - £45,147).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity was constituted by Deed of Trust dated 8 June 1967.

Organisational structure

The power to appoint new trustees is vested in the continuing 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.

Funds are raised by the trustees and voluntary helpers. Requests for help are carefully considered and help is given according to circumstances.

Risk management

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

STATEMENT OF TRUSTEES' RESPONSIBILITIES

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

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

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

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

**GEMILUTH CHESED & ENDOWMENT OF BRIDES
SOCIETY**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2020**

Approved by order of the board of trustees on 29 November 2021 and signed on its behalf by:

Mrs S Sonnenshein - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
GEMILUTH CHESD & ENDOWMENT OF BRIDES
SOCIETY**

Independent examiner's report to the trustees of Gemiluth Chesd & Endowment of Brides Society

I report to the charity trustees on my examination of the accounts of Gemiluth Chesd & Endowment of Brides Society (the Trust) for the year ended 31 December 2020.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

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

29 November 2021

**GEMILUTH CHESED & ENDOWMENT OF BRIDES
SOCIETY**

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2020**

		2020 Unrestricted fund £	2019 Total funds £
INCOME AND ENDOWMENTS FROM	Notes		
Donations and legacies	2	116,035	128,323
Other trading activities	3	12,000	13,000
Investment income	4	8	60
Total		<u>128,043</u>	<u>141,383</u>
 EXPENDITURE ON			
Raising funds		3,621	10,090
Charitable activities	5		
Charitable activities		115,715	150,424
Total		<u>119,336</u>	<u>160,514</u>
 NET INCOME/(EXPENDITURE)		<u>8,707</u>	<u>(19,131)</u>
 RECONCILIATION OF FUNDS			
Total funds brought forward		45,147	64,278
 TOTAL FUNDS CARRIED FORWARD		<u><u>53,854</u></u>	<u><u>45,147</u></u>

The notes form part of these financial statements

**GEMILUTH CHESED & ENDOWMENT OF BRIDES
SOCIETY**

**BALANCE SHEET
31 DECEMBER 2020**

	Notes	2020 Total funds £	2019 Total funds £
CURRENT ASSETS			
Cash at bank and in hand		55,485	63,218
CREDITORS			
Amounts falling due within one year	9	(1,631)	(18,071)
NET CURRENT ASSETS		<u>53,854</u>	<u>45,147</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		53,854	45,147
NET ASSETS		<u>53,854</u>	<u>45,147</u>
FUNDS			
Unrestricted funds		<u>53,854</u>	<u>45,147</u>
TOTAL FUNDS		<u>53,854</u>	<u>45,147</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 29 November 2021 and were signed on its behalf by:

Mrs S Sonnenshein - Trustee

GEMILUTH CHESED & ENDOWMENT OF BRIDES SOCIETY

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

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

Income

Donations are included in full in the Statement of Financial Activities when received.

Other income is included in the year in which it is receivable.

Expenditure

Expenditure is recognised in the year in which it incurs and includes irrecoverable VAT, which is reported as part of the expenditure to which it relates.

Raising funds are the costs of generating income and do not include the costs of disseminating information in support of the charitable activities.

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

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

Taxation

The charity is exempt from tax on its charitable activities.

Going concern

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

2. DONATIONS AND LEGACIES

	2020	2019
	£	£
Donations	106,075	128,323
Government grants	9,960	-
	<u>116,035</u>	<u>128,323</u>

Grants received, included in the above, are as follows:

	2020	2019
	£	£
Government grant	9,960	-
	<u>9,960</u>	<u>-</u>

**GEMILUTH CHESED & ENDOWMENT OF BRIDES
SOCIETY**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020**

3. OTHER TRADING ACTIVITIES

	2020	2019
	£	£
Other trading activities	12,000	13,000
	<u> </u>	<u> </u>

4. INVESTMENT INCOME

	2020	2019
	£	£
Deposit account interest	8	60
	<u> </u>	<u> </u>

5. CHARITABLE ACTIVITIES COSTS

	Grant funding of activities (see note 6) £	Support costs (see note 7) £	Totals £
Charitable activities	102,365	13,350	115,715
	<u> </u>	<u> </u>	<u> </u>

6. GRANTS PAYABLE

	2020	2019
	£	£
Charitable activities	102,365	142,224
	<u> </u>	<u> </u>

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

	2020	2019
	£	£
Relief of poverty	102,365	142,224
	<u> </u>	<u> </u>

7. SUPPORT COSTS

	Management £	Governance costs £	Totals £
Charitable activities	11,850	1,500	13,350
	<u> </u>	<u> </u>	<u> </u>

**GEMILUTH CHESED & ENDOWMENT OF BRIDES
SOCIETY**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020**

7. SUPPORT COSTS - continued

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

Management

	2020	2019
	Charitable	Total
	activities	activities
	£	£
Office expenditure	11,850	6,592
	<u> </u>	<u> </u>

Governance costs

	2020	2019
	Charitable	Total
	activities	activities
	£	£
Independent examiner's fee	360	300
Independent examiner's other fees	1,140	1,080
General expenses	-	228
	<u> </u>	<u> </u>
	<u>1,500</u>	<u>1,608</u>

8. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' expenses

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

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020	2019
	£	£
Bank loans and overdrafts (see note 10)	85	-
Other creditors	1,546	18,071
	<u> </u>	<u> </u>
	<u>1,631</u>	<u>18,071</u>

10. LOANS

An analysis of the maturity of loans is given below:

	2020	2019
	£	£
Amounts falling due within one year on demand:		
Bank overdrafts	85	-
	<u> </u>	<u> </u>

**GEMILUTH CHESED & ENDOWMENT OF BRIDES
SOCIETY**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020**

11. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2020.