

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

Sugarwhite Meyer Accountants Ltd
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GEMILUTH CHESED AND BRIDES SOCIETY

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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 CHESD AND BRIDES SOCIETY

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

I report to the charity trustees on my examination of the accounts of Gemiluth Chesed 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

	Notes	2024 Total funds £	2023 Total funds £
CURRENT ASSETS			
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.