

BE'ER AVROHOM (UK) TRUST

England & Wales · Charity number 273703

Details

Status Registered

Legal form Other

Registered 1977-06-27

Register [View on the Charity Commission register](#)

Contact

Address 33 Montpelier Rise
London
NW11 9DT

Phone 02088006688

Email mmh@hagerstenhouse.com

Activities

Objects: TO PAY OR APPLY THE WHOLE OR ANY PART OF THE INCOME AND THE CAPITAL OF THE TRUST FUND TO OR TOWARDS OR IN FURTHERANCE AND ADVANCEMENT OF ORTHODOX JEWISH RELIGIOUS EDUCATION IN ANY PART OF THE WORLD IN SUCH MANNER AS THE TRUSTEES IN THEIR ABSOLUTE DISCRETION MAY FROM TIME TO TIME DETERMINE.

Activities: To promote orthodox jewish education and values.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** General Charitable Purposes, Education/training, The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies

Geography

- Israel

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£132,313	£132,032	-	-
2024-03-31	£114,609	£114,707	-	-
2023-03-31	£133,655	£134,228	-	-
2022-03-31	£149,572	£152,723	-	-
2021-03-31	£141,993	£136,164	-	-

Trustees

Name	Role	Appointed
MEIR ZEV RAPOPORT		2013-03-15
Rev YEHOSHUA KARLINSKI		
SIMON BOWDEN		

BE'ER AVROHOM (UK) TRUST

England & Wales - Charity number 273703

Accounts

BE'ER AVROHOM (UK) TRUST
REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

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

BE'ER AVROHOM (UK) TRUST

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BE'ER AVROHOM (UK) TRUST

**REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 MARCH 2025**

TRUSTEES	S Bowden M Z Rapoport Rabbi Y Karlinski
PRINCIPAL ADDRESS	33 Montpelier Rise London NW11 9DT
REGISTERED CHARITY NUMBER	273703
INDEPENDENT EXAMINER	Sugarwhite Meyer HS Ltd First Floor 94 Stamford Hill London N16 6XS
BANKERS	Lloyds Bank plc 182 High Street London E17 7HJ

BE'ER AVROHOM (UK) TRUST
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025

The trustees present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

REFERENCE AND ADMINISTRATIVE INFORMATION

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

OBJECTIVES AND ACTIVITIES

Objects for public benefit

The object of the charity are to promote Orthodox Jewish education and values.

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

Investment policy

In accordance with its trust deed the trustees have the power, at their absolute discretion, to make any investment, that they think fit. In this regard the trustees regularly review the charity's position and needs in respect of investment policy and invest excess funds to produce income and safeguard the interest of the charity.

FINANCIAL REVIEW

Achievement and performance

There was an increase in both income and expenditure.

Reserves policy

The trustees do not seek to maintain reserves, other than to ensure that they can continue the activities of the charity.

FUTURE PLANS

The charity plans to continue its activities for the foreseeable future subject to satisfactory income.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity was constituted and governed by Declaration of Trust dated 27 June 1977.

Recruitment and appointment of new trustees

There are three trustees, two of whom live in London. The third trustee visits and is also in regular contact to ensure that the objects of the trust are met. It is not the intention of the trustees 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 reviewed the major risks to which the charity is exposed and confirm that they have established systems to mitigate them.

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).

BE'ER AVROHOM (UK) TRUST
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

Charity law requires the trustees to prepare financial statements for each financial year. Under that law, the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).

Under charity law the trustees must not approve the financial statements unless they are satisfied that they 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 Charities 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 and The Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the board of trustees on 22 December 2025 and signed on its behalf by:

S Bowden - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF BE'ER AVROHOM (UK) TRUST

Independent examiner's report to the trustees of Be'er Avrohom (UK) Trust

I report to the charity trustees on my examination of the accounts of Be'er Avrohom (UK) Trust (the Trust) for the year ended 31 March 2025.

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 HS Ltd
First Floor
94 Stamford Hill
London
N16 6XS

22 December 2025

BE'ER AVROHOM (UK) TRUST

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2025**

	Notes	2025 Unrestricted fund £	2024 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		132,313	114,609
		<hr/>	<hr/>
EXPENDITURE ON			
Charitable activities	2		
Grantmaking		128,425	112,000
Support		3,607	2,707
		<hr/>	<hr/>
Total		132,032	114,707
		<hr/>	<hr/>
Net gains on investments		495	405
		<hr/>	<hr/>
NET INCOME		776	307
RECONCILIATION OF FUNDS			
Total funds brought forward		(8,934)	(9,241)
		<hr/>	<hr/>
TOTAL FUNDS CARRIED FORWARD		<u>(8,158)</u>	<u>(8,934)</u>

The notes form part of these financial statements

BE'ER AVROHOM (UK) TRUST

**BALANCE SHEET
31 MARCH 2025**

	Notes	2025 Total funds £	2024 Total funds £
FIXED ASSETS			
Investments	6	1,124	628
CREDITORS			
Amounts falling due within one year	7	(9,282)	(9,562)
NET CURRENT ASSETS/(LIABILITIES)		<u>(9,282)</u>	<u>(9,562)</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		(8,158)	(8,934)
NET ASSETS/(LIABILITIES)		<u>(8,158)</u>	<u>(8,934)</u>
FUNDS			
Unrestricted funds		<u>(8,158)</u>	<u>(8,934)</u>
TOTAL FUNDS		<u>(8,158)</u>	<u>(8,934)</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 22 December 2025 and were signed on its behalf by:

S Bowden - Trustee

BE'ER AVROHOM (UK) TRUST

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

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, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

Income

Donations are accounted for when received. All other income is recognised on a receivable basis.

Expenditure

Liabilities are recognised in the year in which they are incurred and includes irrecoverable VAT which is reported as part of the expenditure to which it relates.

Grants are only recognised in the accounts when paid.

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

The financial statements have been prepared in accordance with the accounting principles appropriate to a going concern notwithstanding the deficiency in net assets at the balance sheet date. The trustees consider this to be appropriate having regard to the continued provision of financial support by the charity's bankers.

2. CHARITABLE ACTIVITIES COSTS

	Grant funding of activities (see note 3) £	Support costs (see note 4) £	Totals £
Grantmaking	128,425	-	128,425
Support	-	3,607	3,607
	<u>128,425</u>	<u>3,607</u>	<u>132,032</u>

BE'ER AVROHOM (UK) TRUST

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

3. GRANTS PAYABLE

	2025	2024
	£	£
Grantmaking	128,425	112,000
Support	-	250
	<u>128,425</u>	<u>112,250</u>

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

	2025	2024
	£	£
Advancement of education	<u>128,425</u>	<u>112,250</u>

All grants were made to Yeshivas Be'er Avrohom.

4. SUPPORT COSTS

	Other	Governance	Totals
	£	costs	£
	£	£	£
Support	<u>2,287</u>	<u>1,320</u>	<u>3,607</u>

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

Other

	2025	2024
	Support	Total
	£	activities
	£	£
Sundries	<u>2,287</u>	<u>1,257</u>

Governance costs

	2025	2024
	Support	Total
	£	activities
	£	£
Independent examiner's fee	660	600
Independent examiner's other fees	660	600
	<u>1,320</u>	<u>1,200</u>

5. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

BE'ER AVROHOM (UK) TRUST

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

6. FIXED ASSET INVESTMENTS

	Listed investments £
MARKET VALUE	
At 1 April 2024	628
Revaluations	496
	1,124
NET BOOK VALUE	
At 31 March 2025	1,124
At 31 March 2024	628

There were no investment assets outside the UK.

7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Bank loans and overdrafts (see note 8)	7,962	8,362
Other creditors	1,320	1,200
	9,282	9,562

8. LOANS

An analysis of the maturity of loans is given below:

	2025 £	2024 £
Amounts falling due within one year on demand:		
Bank overdrafts	7,962	8,362

9. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2025.

BE'ER AVROHOM (UK) TRUST

England & Wales - Charity number 273703

Accounts

BE'ER AVROHOM (UK) TRUST
REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

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

BE'ER AVROHOM (UK) TRUST

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BE'ER AVROHOM (UK) TRUST

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

TRUSTEES	S Bowden M Z Rapoport Rabbi Y Karlinski
PRINCIPAL ADDRESS	33 Montpelier Rise London NW11 9DT
REGISTERED CHARITY NUMBER	273703
INDEPENDENT EXAMINER	Sugarwhite Meyer HS Ltd First Floor 94 Stamford Hill London N16 6XS
BANKERS	Lloyds Bank plc 182 High Street London E17 7HJ

BE'ER AVROHOM (UK) TRUST
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2024

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

REFERENCE AND ADMINISTRATIVE INFORMATION

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

OBJECTIVES AND ACTIVITIES

Objects for public benefit

The object of the charity are to promote Orthodox Jewish education and values.

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

Investment policy

In accordance with its trust deed the trustees have the power, at their absolute discretion, to make any investment, that they think fit. In this regard the trustees regularly review the charity's position and needs in respect of investment policy and invest excess funds to produce income and safeguard the interest of the charity.

FINANCIAL REVIEW

Achievement and performance

There was a reduction in both income and expenditure.

Reserves policy

The trustees do not seek to maintain reserves, other than to ensure that they can continue the activities of the charity.

FUTURE PLANS

The charity plans to continue its activities for the foreseeable future subject to satisfactory income.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity was constituted and governed by Declaration of Trust dated 27 June 1977.

Recruitment and appointment of new trustees

There are three trustees, two of whom live in London. The third trustee visits and is also in regular contact to ensure that the objects of the trust are met. It is not the intention of the trustees 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 reviewed the major risks to which the charity is exposed and confirm that they have established systems to mitigate them.

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).

BE'ER AVROHOM (UK) TRUST
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2024

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

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.

Approved by order of the board of trustees on 16 January 2025 and signed on its behalf by:

S Bowden - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF BE'ER AVROHOM (UK) TRUST

Independent examiner's report to the trustees of Be'er Avrohom (UK) Trust

I report to the charity trustees on my examination of the accounts of Be'er Avrohom (UK) Trust (the Trust) for the year ended 31 March 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 HS Ltd
First Floor
94 Stamford Hill
London
N16 6XS

16 January 2025

BE'ER AVROHOM (UK) TRUST

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

	Notes	2024 Unrestricted fund £	2023 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		114,609	133,655
		<hr/>	<hr/>
EXPENDITURE ON			
Charitable activities	2		
Grantmaking		112,000	131,700
Support		2,707	2,528
		<hr/>	<hr/>
Total		114,707	134,228
		<hr/>	<hr/>
Net gains on investments		405	72
		<hr/>	<hr/>
NET INCOME/(EXPENDITURE)		307	(501)
RECONCILIATION OF FUNDS			
Total funds brought forward		(9,241)	(8,740)
		<hr/>	<hr/>
TOTAL FUNDS CARRIED FORWARD		<u>(8,934)</u>	<u>(9,241)</u>

The notes form part of these financial statements

BE'ER AVROHOM (UK) TRUST

BALANCE SHEET 31 MARCH 2024

		2024 Total funds £	2023 Total funds £
FIXED ASSETS	Notes		
Investments	6	628	224
CREDITORS			
Amounts falling due within one year	7	(9,562)	(9,465)
		<u> </u>	<u> </u>
NET CURRENT ASSETS/(LIABILITIES)		<u>(9,562)</u>	<u>(9,465)</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>(8,934)</u>	<u>(9,241)</u>
		<u> </u>	<u> </u>
NET ASSETS/(LIABILITIES)		<u>(8,934)</u>	<u>(9,241)</u>
		<u> </u>	<u> </u>
FUNDS			
Unrestricted funds		<u>(8,934)</u>	<u>(9,241)</u>
TOTAL FUNDS		<u>(8,934)</u>	<u>(9,241)</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 16 January 2025 and were signed on its behalf by:

S Bowden - Trustee

BE'ER AVROHOM (UK) TRUST

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 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, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

Income

Donations are accounted for when received. All other income is recognised on a receivable basis.

Expenditure

Liabilities are recognised in the year in which they are incurred and includes irrecoverable VAT which is reported as part of the expenditure to which it relates.

Grants are only recognised in the accounts when paid.

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

The financial statements have been prepared in accordance with the accounting principles appropriate to a going concern notwithstanding the deficiency in net assets at the balance sheet date. The trustees consider this to be appropriate having regard to the continued provision of financial support by the charity's bankers.

2. CHARITABLE ACTIVITIES COSTS

	Grant funding of activities (see note 3) £	Support costs (see note 4) £	Totals £
Grantmaking	112,000	-	112,000
Support	250	2,457	2,707
	<u>112,250</u>	<u>2,457</u>	<u>114,707</u>

BE'ER AVROHOM (UK) TRUST

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

3. GRANTS PAYABLE

	2024	2023
	£	£
Grantmaking	112,000	131,700
Support	250	-
	112,250	131,700

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

	2024	2023
	£	£
Advancement of education	112,250	131,700

All grants were made to Yeshivas Be'er Avrohom.

4. SUPPORT COSTS

	Other	Governance costs	Totals
	£	£	£
Support	1,257	1,200	2,457

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

Other

	2024	2023
	Support	Total activities
	£	£
Sundries	1,257	1,328

Governance costs

	2024	2023
	Support	Total activities
	£	£
Independent examiner's fee	600	600
Independent examiner's other fees	600	600
	1,200	1,200

5. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' expenses

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

BE'ER AVROHOM (UK) TRUST

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

6. FIXED ASSET INVESTMENTS

	Listed investments £
MARKET VALUE	
At 1 April 2023	224
Revaluations	404
	628
NET BOOK VALUE	
At 31 March 2024	628
	628
At 31 March 2023	224
	224

There were no investment assets outside the UK.

7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
Bank loans and overdrafts (see note 8)	8,362	8,265
Other creditors	1,200	1,200
	9,562	9,465
	9,562	9,465

8. LOANS

An analysis of the maturity of loans is given below:

	2024 £	2023 £
Amounts falling due within one year on demand:		
Bank overdrafts	8,362	8,265
	8,362	8,265

9. RELATED PARTY DISCLOSURES

The charity made a donation of £250 to another charity in which two trustees have an interest.

BE'ER AVROHOM (UK) TRUST

England & Wales - Charity number 273703

Accounts

BE'ER AVROHOM (UK) TRUST
REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

Sugarwhite Meyer HS Ltd
First Floor
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N16 6XS

BE'ER AVROHOM (UK) TRUST

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BE'ER AVROHOM (UK) TRUST

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

TRUSTEES	S Bowden M Z Rapoport Rabbi Y Karlinski
PRINCIPAL ADDRESS	33 Montpelier Rise London NW11 9DT
REGISTERED CHARITY NUMBER	273703
INDEPENDENT EXAMINER	Sugarwhite Meyer HS Ltd First Floor 94 Stamford Hill London N16 6XS
BANKERS	Lloyds Bank plc 182 High Street London E17 7HJ

BE'ER AVROHOM (UK) TRUST
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2023

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

REFERENCE AND ADMINISTRATIVE INFORMATION

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

OBJECTIVES AND ACTIVITIES

Objects for public benefit

The object of the charity are to promote Orthodox Jewish education and values.

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

Investment policy

In accordance with its trust deed the trustees have the power, at their absolute discretion, to make any investment, that they think fit. In this regard the trustees regularly review the charity's position and needs in respect of investment policy and invest excess funds to produce income and safeguard the interest of the charity.

FINANCIAL REVIEW

Achievement and performance

There was a reduction in both income and expenditure for the year leaving a deficit.

Reserves policy

The trustees do not seek to maintain reserves, other than to ensure that they can continue the activities of the charity.

FUTURE PLANS

The charity plans to continue its activities for the foreseeable future subject to satisfactory income.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity was constituted and governed by Declaration of Trust dated 27 June 1977.

Recruitment and appointment of new trustees

There are three trustees, two of whom live in London. The third trustee visits and is also in regular contact to ensure that the objects of the trust are met. It is not the intention of the trustees 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 reviewed the major risks to which the charity is exposed and confirm that they have established systems to mitigate them.

Approved by order of the board of trustees on 16 October 2023 and signed on its behalf by:

S Bowden - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF BE'ER AVROHOM (UK) TRUST

Independent examiner's report to the trustees of Be'er Avrohom (UK) Trust

I report to the charity trustees on my examination of the accounts of Be'er Avrohom (UK) Trust (the Trust) for the year ended 31 March 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 HS Ltd
First Floor
94 Stamford Hill
London
N16 6XS

16 October 2023

BE'ER AVROHOM (UK) TRUST

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

	Notes	2023 Unrestricted fund £	2022 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		133,655	149,572
		<hr/>	<hr/>
EXPENDITURE ON			
Charitable activities	2		
Grantmaking		131,700	150,800
Support		2,528	1,923
		<hr/>	<hr/>
Total		134,228	152,723
		<hr/>	<hr/>
Net gains/(losses) on investments		72	(5)
		<hr/>	<hr/>
NET INCOME/(EXPENDITURE)		(501)	(3,156)
RECONCILIATION OF FUNDS			
Total funds brought forward		(8,740)	(5,584)
		<hr/>	<hr/>
TOTAL FUNDS CARRIED FORWARD		<u>(9,241)</u>	<u>(8,740)</u>

The notes form part of these financial statements

BE'ER AVROHOM (UK) TRUST

**BALANCE SHEET
31 MARCH 2023**

	Notes	2023 Total funds £	2022 Total funds £
FIXED ASSETS			
Investments	6	224	152
CREDITORS			
Amounts falling due within one year	7	(9,465)	(8,892)
		<u> </u>	<u> </u>
NET CURRENT ASSETS/(LIABILITIES)		<u>(9,465)</u>	<u>(8,892)</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>(9,241)</u>	<u>(8,740)</u>
		<u> </u>	<u> </u>
NET ASSETS/(LIABILITIES)		<u>(9,241)</u>	<u>(8,740)</u>
FUNDS			
Unrestricted funds		<u>(9,241)</u>	<u>(8,740)</u>
TOTAL FUNDS		<u>(9,241)</u>	<u>(8,740)</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 16 October 2023 and were signed on its behalf by:

S Bowden - Trustee

BE'ER AVROHOM (UK) TRUST

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 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, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

Income

Donations are accounted for when received. All other income is recognised on a receivable basis.

Expenditure

Liabilities are recognised in the year in which they are incurred and includes irrecoverable VAT which is reported as part of the expenditure to which it relates.

Grants are only recognised in the accounts when paid.

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

The financial statements have been prepared in accordance with the accounting principles appropriate to a going concern notwithstanding the deficiency in net assets at the balance sheet date. The trustees consider this to be appropriate having regard to the continued provision of financial support by the charity's bankers.

2. CHARITABLE ACTIVITIES COSTS

	Grant funding of activities (see note 3) £	Support costs (see note 4) £	Totals £
Grantmaking	131,700	-	131,700
Support	-	2,528	2,528
	<u>131,700</u>	<u>2,528</u>	<u>134,228</u>

BE'ER AVROHOM (UK) TRUST

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

3. GRANTS PAYABLE

	2023	2022
	£	£
Grantmaking	131,700	150,800

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

	2023	2022
	£	£
Advancement of education	131,700	150,800

All grants were made to Yeshivas Be'er Avrohom.

4. SUPPORT COSTS

	Other	Governance	Totals
	£	costs	£
	£	£	£
Support	1,328	1,200	2,528

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

Other

	2023	2022
	Support	Total
	£	activities
	£	£
Sundries	1,328	723

Governance costs

	2023	2022
	Support	Total
	£	activities
	£	£
Independent examiner's fee	600	600
Independent examiner's other fees	600	600
	1,200	1,200

5. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' expenses

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

BE'ER AVROHOM (UK) TRUST

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

6. FIXED ASSET INVESTMENTS

	Listed investments £
MARKET VALUE	
At 1 April 2022	152
Revaluations	72
	224
At 31 March 2023	224
NET BOOK VALUE	
At 31 March 2023	224
At 31 March 2022	152

There were no investment assets outside the UK.

Cost or valuation at 31 March 2023 is represented by:

	Listed investments £
Valuation in 2020	175
Valuation in 2021	(18)
Valuation in 2022	(5)
Valuation in 2023	72
	224
	224

7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023 £	2022 £
Bank loans and overdrafts (see note 8)	8,265	7,691
Trade creditors	-	1
Other creditors	1,200	1,200
	9,465	8,892
	9,465	8,892

8. LOANS

An analysis of the maturity of loans is given below:

	2023 £	2022 £
Amounts falling due within one year on demand:		
Bank overdrafts	8,265	7,691
	8,265	7,691

BE'ER AVROHOM (UK) TRUST

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

9. RELATED PARTY DISCLOSURES

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

BE'ER AVROHOM (UK) TRUST

England & Wales - Charity number 273703

Accounts

BE'ER AVROHOM (UK) TRUST
REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

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

BE'ER AVROHOM (UK) TRUST

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BE'ER AVROHOM (UK) TRUST

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

TRUSTEES	S Bowden M Z Rapoport Rabbi Y Karlinski
PRINCIPAL ADDRESS	33 Montpelier Rise London NW11 9DT
REGISTERED CHARITY NUMBER	273703
INDEPENDENT EXAMINER	Sugarwhite Meyer HS Ltd First Floor 94 Stamford Hill London N16 6XS
BANKERS	Lloyds Bank plc 182 High Street London E17 7HJ

BE'ER AVROHOM (UK) TRUST
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2022

The trustees present their report with the financial statements of the charity for the year ended 31 March 2022. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

REFERENCE AND ADMINISTRATIVE INFORMATION

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

OBJECTIVES AND ACTIVITIES

Objects for public benefit

The object of the charity are to promote Orthodox Jewish education and values.

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

Investment policy

In accordance with its trust deed the trustees have the power, at their absolute discretion, to make any investment, that they think fit. In this regard the trustees regularly review the charity's position and needs in respect of investment policy and invest excess funds to produce income and safeguard the interest of the charity.

FINANCIAL REVIEW

Achievement and performance

In the year under review there was an increase in income of about 5% although the trustees increased grantmaking by some 12%, support cost were similar to the previous year. There was a deficit for the year.

Reserves policy

The trustees do not seek to maintain reserves, other than to ensure that they can continue the activities of the charity.

FUTURE PLANS

The charity plans to continue its activities for the foreseeable future subject to satisfactory income.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity was constituted and governed by Declaration of Trust dated 27 June 1977.

Recruitment and appointment of new trustees

There are three trustees, two of whom live in London. The third trustee visits and is also in regular contact to ensure that the objects of the trust are met. It is not the intention of the trustees 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 reviewed the major risks to which the charity is exposed and confirm that they have established systems to mitigate them.

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).

BE'ER AVROHOM (UK) TRUST
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2022

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

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.

Approved by order of the board of trustees on 6 December 2022 and signed on its behalf by:

S Bowden - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF BE'ER AVROHOM (UK) TRUST

Independent examiner's report to the trustees of Be'er Avrohom (UK) Trust

I report to the charity trustees on my examination of the accounts of Be'er Avrohom (UK) Trust (the Trust) for the year ended 31 March 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.

M M Hager ACCA FAPA
Sugarwhite Meyer HS Ltd
First Floor
94 Stamford Hill
London
N16 6XS

6 December 2022

BE'ER AVROHOM (UK) TRUST

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

	Notes	2022 Unrestricted fund £	2021 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		149,572	141,993
		<hr/>	<hr/>
EXPENDITURE ON			
Charitable activities	2		
Grantmaking		150,800	134,000
Support		1,923	2,164
		<hr/>	<hr/>
Total		152,723	136,164
		<hr/>	<hr/>
Net gains/(losses) on investments		(5)	(18)
		<hr/>	<hr/>
NET INCOME/(EXPENDITURE)		(3,156)	5,811
RECONCILIATION OF FUNDS			
Total funds brought forward		(5,584)	(11,395)
		<hr/>	<hr/>
TOTAL FUNDS CARRIED FORWARD		<u>(8,740)</u>	<u>(5,584)</u>

The notes form part of these financial statements

BE'ER AVROHOM (UK) TRUST

BALANCE SHEET 31 MARCH 2022

		2022 Total funds £	2021 Total funds £
FIXED ASSETS	Notes		
Investments	6	152	157
CREDITORS			
Amounts falling due within one year	7	(8,892)	(5,741)
		<u> </u>	<u> </u>
NET CURRENT ASSETS/(LIABILITIES)		<u>(8,892)</u>	<u>(5,741)</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		(8,740)	(5,584)
		<u> </u>	<u> </u>
NET ASSETS/(LIABILITIES)		<u>(8,740)</u>	<u>(5,584)</u>
FUNDS			
Unrestricted funds		<u>(8,740)</u>	<u>(5,584)</u>
TOTAL FUNDS		<u>(8,740)</u>	<u>(5,584)</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 6 December 2022 and were signed on its behalf by:

S Bowden - Trustee

BE'ER AVROHOM (UK) TRUST

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 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, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

Income

Donations are accounted for when received. All other income is recognised on a receivable basis.

Expenditure

Liabilities are recognised in the year in which they are incurred and includes irrecoverable VAT which is reported as part of the expenditure to which it relates.

Grants are only recognised in the accounts when paid.

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. CHARITABLE ACTIVITIES COSTS

	Grant funding of activities (see note 3) £	Support costs (see note 4) £	Totals £
Grantmaking	150,800	-	150,800
Support	-	1,923	1,923
	<u>150,800</u>	<u>1,923</u>	<u>152,723</u>

BE'ER AVROHOM (UK) TRUST

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

3. GRANTS PAYABLE

	2022	2021
	£	£
Grantmaking	150,800	134,000
	<u>150,800</u>	<u>134,000</u>

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

	2022	2021
	£	£
Advancement of education	150,800	134,000
	<u>150,800</u>	<u>134,000</u>

All grants were made to Yeshivas Be'er Avrohom.

4. SUPPORT COSTS

	Other	Governance costs	Totals
	£	£	£
Support	723	1,200	1,923
	<u>723</u>	<u>1,200</u>	<u>1,923</u>

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

Other

	2022	2021
	Support	Total activities
	£	£
Sundries	723	1,084
	<u>723</u>	<u>1,084</u>

Governance costs

	2022	2021
	Support	Total activities
	£	£
Independent examiner's fee	600	540
Independent examiner's other fees	600	540
	<u>1,200</u>	<u>1,080</u>

5. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' expenses

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

BE'ER AVROHOM (UK) TRUST

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

6. FIXED ASSET INVESTMENTS

	Listed investments £
MARKET VALUE	
At 1 April 2021	157
Revaluations	(5)
	152
At 31 March 2022	152
NET BOOK VALUE	
At 31 March 2022	152
At 31 March 2021	157

There were no investment assets outside the UK.

Cost or valuation at 31 March 2022 is represented by:

	Listed investments £
Valuation in 2020	175
Valuation in 2021	(18)
Valuation in 2022	(5)
	152
	152

7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022 £	2021 £
Bank loans and overdrafts (see note 8)	7,691	3,581
Trade creditors	1	-
Other creditors	1,200	2,160
	8,892	5,741
	8,892	5,741

8. LOANS

An analysis of the maturity of loans is given below:

	2022 £	2021 £
Amounts falling due within one year on demand:		
Bank overdrafts	7,691	3,581
	7,691	3,581

BE'ER AVROHOM (UK) TRUST

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

9. RELATED PARTY DISCLOSURES

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

BE'ER AVROHOM (UK) TRUST

England & Wales - Charity number 273703

Accounts

BE'ER AVROHOM (UK) TRUST
REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

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

BE'ER AVROHOM (UK) TRUST

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BE'ER AVROHOM (UK) TRUST

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

TRUSTEES	S Bowden M Z Rapoport Rabbi Y Karlinski
PRINCIPAL ADDRESS	33 Montpelier Rise London NW11 9DT
REGISTERED CHARITY NUMBER	273703
INDEPENDENT EXAMINER	Sugarwhite Meyer HS Ltd First Floor 94 Stamford Hill London N16 6XS
BANKERS	Lloyds Bank plc 182 High Street London E17 7HJ

BE'ER AVROHOM (UK) TRUST
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021

The trustees present their report with the financial statements of the charity for the year ended 31 March 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

REFERENCE AND ADMINISTRATIVE INFORMATION

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

OBJECTIVES AND ACTIVITIES

Objects for public benefit

The object of the charity are to promote Orthodox Jewish education and values.

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

Investment policy

In accordance with its trust deed the trustees have the power, at their absolute discretion, to make any investment, that they think fit. In this regard the trustees regularly review the charity's position and needs in respect of investment policy and invest excess funds to produce income and safeguard the interest of the charity.

FINANCIAL REVIEW

Achievement and performance

There was a decrease in income and grantmaking in the region of 60% compared with the previous year. There was a surplus for the year.

Reserves policy

The trustees do not seek to maintain reserves, other than to ensure that they can continue the activities of the charity.

FUTURE PLANS

The charity plans to continue its activities for the foreseeable future subject to satisfactory income.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity was constituted and governed by Declaration of Trust dated 27 June 1977.

Recruitment and appointment of new trustees

There are three trustees, two of whom live in London. The third trustee visits and is also in regular contact to ensure that the objects of the trust are met. It is not the intention of the trustees 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 reviewed the major risks to which the charity is exposed and confirm that they have established systems to mitigate them.

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).

BE'ER AVROHOM (UK) TRUST
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

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.

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

Rabbi Y Karlinski - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF BE'ER AVROHOM (UK) TRUST

Independent examiner's report to the trustees of Be'er Avrohom (UK) Trust

I report to the charity trustees on my examination of the accounts of Be'er Avrohom (UK) Trust (the Trust) for the year ended 31 March 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.

M M Hager ACCA FAPA
Sugarwhite Meyer HS Ltd
First Floor
94 Stamford Hill
London
N16 6XS

17 February 2022

BE'ER AVROHOM (UK) TRUST

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

	Notes	2021 Unrestricted fund £	2020 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		141,993	344,496
Investment income	2	-	18
Total		141,993	344,514
 EXPENDITURE ON			
Charitable activities	3		
Charitable activities		136,164	351,388
Net gains/(losses) on investments		(18)	(80)
NET INCOME/(EXPENDITURE)		5,811	(6,954)
 RECONCILIATION OF FUNDS			
Total funds brought forward		(11,395)	(4,441)
 TOTAL FUNDS CARRIED FORWARD		(5,584)	(11,395)

The notes form part of these financial statements

BE'ER AVROHOM (UK) TRUST

BALANCE SHEET 31 MARCH 2021

		2021 Total funds £	2020 Total funds £
FIXED ASSETS	Notes		
Investments	7	157	175
CREDITORS			
Amounts falling due within one year	8	(5,741)	(11,570)
NET CURRENT ASSETS/(LIABILITIES)		<u>(5,741)</u>	<u>(11,570)</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		(5,584)	(11,395)
NET ASSETS/(LIABILITIES)		<u>(5,584)</u>	<u>(11,395)</u>
FUNDS			
Unrestricted funds		<u>(5,584)</u>	<u>(11,395)</u>
TOTAL FUNDS		<u>(5,584)</u>	<u>(11,395)</u>

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

Rabbi Y Karlinski - Trustee

BE'ER AVROHOM (UK) TRUST

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 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, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

Income

Donations are accounted for when received. All other income is recognised on a receivable basis.

Expenditure

Liabilities are recognised in the year in which they are incurred and includes irrecoverable VAT which is reported as part of the expenditure to which it relates.

Grants are only recognised in the accounts when paid.

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. INVESTMENT INCOME

	2021	2020
	£	£
Other fixed asset invest - FII	-	18
	<u> </u>	<u> </u>

3. CHARITABLE ACTIVITIES COSTS

	Grant funding of activities (see note 4)	Support costs (see note 5)	Totals
	£	£	£
Charitable activities	134,000	2,164	136,164
	<u> </u>	<u> </u>	<u> </u>

BE'ER AVROHOM (UK) TRUST

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

4.	GRANTS PAYABLE	2021	2020
		£	£
	Charitable activities	134,000	349,238
		<u> </u>	<u> </u>

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

		2021	2020
		£	£
	Advancement of education	134,000	349,238
		<u> </u>	<u> </u>
	Yeshiva Be'er Avrohom	134,000	
		<u> </u>	
		<u>134,000</u>	

5.	SUPPORT COSTS		
		Other	Governance
		£	costs
		£	£
	Charitable activities	1,084	1,080
		<u> </u>	<u> </u>

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

Other

		2021	2020
		Charitable	Total
		activities	activities
		£	£
	Sundries	1,084	1,070
		<u> </u>	<u> </u>

Governance costs

		2021	2020
		Charitable	Total
		activities	activities
		£	£
	Independent examiner's fee	540	540
	Independent examiner's other fees	540	540
		<u> </u>	<u> </u>
		<u>1,080</u>	<u>1,080</u>

6. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' expenses

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

BE'ER AVROHOM (UK) TRUST

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

7. FIXED ASSET INVESTMENTS

	Listed investments £
MARKET VALUE	
At 1 April 2020	175
Revaluations	(18)
	157
At 31 March 2021	157
NET BOOK VALUE	
At 31 March 2021	157
	175
At 31 March 2020	175

There were no investment assets outside the UK.

Cost or valuation at 31 March 2021 is represented by:

	Listed investments £
Valuation in 2020	175
Valuation in 2021	(18)
	157
	157

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Bank loans and overdrafts (see note 9)	3,581	8,680
Other creditors	2,160	2,890
	5,741	11,570
	5,741	11,570

9. LOANS

An analysis of the maturity of loans is given below:

	2021 £	2020 £
Amounts falling due within one year on demand:		
Bank overdrafts	3,581	8,680
	3,581	8,680

BE'ER AVROHOM (UK) TRUST

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

10. RELATED PARTY DISCLOSURES

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