

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

CONTENTS OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

	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 9

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

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

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		(8,158)	(8,934)
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 costs £	Totals £
Support	<u>2,287</u>	<u>1,320</u>	<u>3,607</u>

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

Other

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

Governance costs

	2025 Support £	2024 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
	<hr/>
At 31 March 2025	1,124
	<hr/>
NET BOOK VALUE	
At 31 March 2025	1,124
	<hr/>
At 31 March 2024	628
	<hr/>

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
	<hr/>	<hr/>
	9,282	9,562
	<hr/>	<hr/>

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
	<hr/>	<hr/>

9. RELATED PARTY DISCLOSURES

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