

**ACACIA CHARITABLE TRUST**  
**ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 5 APRIL 2024**

# ACACIA CHARITABLE TRUST

## LEGAL AND ADMINISTRATIVE INFORMATION

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<b>Trustees</b>	Angela Gillian Rubens Simon Alexander Rubens Paul Harry Rubens
<b>Charity number</b>	274275
<b>Registered office</b>	Acre House 11-15 William Road London NW1 3ER
<b>Independent examiner</b>	Joel Courts c/o HW Fisher Professional Services Limited Acre House 11-15 William Road London NW1 3ER
<b>Bankers</b>	CAF Bank Ltd 25 Kings Hill Avenue West Malling Kent ME19 4JQ
<b>Investment advisors</b>	Julius Baer Portfolio Managers Ltd 1 St Martin's Le Grand London EC1A 4AS

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# ACACIA CHARITABLE TRUST

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# ACACIA CHARITABLE TRUST

## TRUSTEES' REPORT

### FOR THE YEAR ENDED 5 APRIL 2024

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The trustees present their report and financial statements for the year ended 5 April 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's Deed of Trust, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective from 1 January 2019)"

#### Objectives and activities

The charity's objective, as set out in the Charitable Trust Deed, is for the trustees to apply capital and income to or towards or for the benefit or furtherance of such charitable purposes or charitable institutions at their absolute discretion.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

#### Achievements and performance

During the year the Trust generated incoming resources of £74,607 (2023: £48,474) which enabled the charity to make 31 grants (2023: 30).

The trustees have complied with their duty in section 17 of the Charities Act 2011 to have due regard to guidance published by the Charity Commission.

#### Financial review

The Trust received income from investments which amounted to £34,738 (2023: £30,349), rental income of £26,890 (2023: £13,537) and service charges of £5,298 (2023: £4,588).

As shown in the statement of financial activities, the profit on revaluation of investments amounted to £67,984 (2023: loss of £66,412) and the profit on sale of investments was £1,003 (2023: loss of £18,087). The loss on property revaluation was £10,000 (2023: £Nil).

The net increase in funds for the year was £37,351 (2023: decrease in funds £122,556).

#### Reserves Policy

The trustees wish the charity to continue for the long term, having taken this into account, the charity's policy is to distribute substantially all its income. The invested assets are in effect, a financial reserve. The grants made in recent financial years have been broadly equivalent to the charity's income. It is planned that this level of expenditure can be maintained in the future with reserves of £1.69m. Any expenses in excess of income will be met from reserves.

The unrestricted funds of the charity as at 5 April 2024 amounted to £1,696,417 (2023: £1,659,066).

#### Grant Making Policy

The trustees' grant making policy is generally to make donations to registered charitable organisations (not individuals) which support a wide range of causes.

The trustees reviewed and accepted grant applications during the year under review. During the year the Trust made 31 grants (2023: 30) totalling £63,974 (2023: £61,304).

#### Risk

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

#### Investment Policy

In order for the trustees to maintain the value of the Trust fund, Julius Baer Portfolio Managers Ltd advise them on their approach to their portfolio of investments, in particular on asset allocation so as to achieve a wide diversification of the Trust's investment portfolio in order to spread risk. The current investment policy is to adopt a balanced return from income and capital growth.

# ACACIA CHARITABLE TRUST

## TRUSTEES' REPORT (CONTINUED)

**FOR THE YEAR ENDED 5 APRIL 2024**

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### **Structure, governance and management**

Acacia Charitable Trust is registered with the Charity Commissioners (No 274275) and constituted by Deed of Trust dated 1 August 1977.

The trustees who served during the year and up to the date of signature of the financial statements were:

Angela Gillian Rubens

Simon Alexander Rubens

Paul Harry Rubens

Power of appointing trustees lies with the serving trustees. Any one trustee can retire at any time they see fit.

### **Plans for the future**

It is the trustees' intention to continue to review grant applications in the future and make donations where they see fit.

On behalf of the Board of Trustees



**Simon Alexander Rubens**

Trustee

Dated: 27 Jan 2025 .....

# ACACIA CHARITABLE TRUST

## STATEMENT OF TRUSTEES' RESPONSIBILITIES

### ***FOR THE YEAR ENDED 5 APRIL 2024***

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The trustees are responsible for preparing the Trustees' Report 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 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 of the charity for that year.

In preparing these 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;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and 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.

# ACACIA CHARITABLE TRUST

## INDEPENDENT EXAMINER'S REPORT

### TO THE TRUSTEES OF ACACIA CHARITABLE TRUST

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I report to the trustees on my examination of the financial statements of Acacia Charitable Trust (the charity) for the year ended 5 April 2024.

#### **Responsibilities and basis of report**

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

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

#### **Independent examiner's statement**

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

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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

*Joel Courts*

Joel Courts  
HW Fisher Professional Services Limited  
Chartered Accountants  
Acre House  
11-15 William Road  
London  
NW1 3ER

27 Jan 2025  
Dated: .....

# ACACIA CHARITABLE TRUST

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

**FOR THE YEAR ENDED 5 APRIL 2024**

	Notes	Unrestricted funds 2024 £	Unrestricted funds 2023 £
<b><u>Income from:</u></b>			
Donations and legacies	3	7,681	-
Investments	4	66,926	48,474
<b>Total income</b>		74,607	48,474
<b><u>Expenditure on:</u></b>			
Raising funds	5	22,339	21,492
Charitable activities	6	73,609	69,071
<b>Total resources expended</b>		95,948	90,563
Net gains/(losses) on investments	12	58,951	(84,499)
<b>Net incoming/(outgoing) resources</b>		37,610	(126,588)
<b><u>Other recognised gains and losses</u></b>			
Other gains or losses	13	(259)	4,032
<b>Net movement in funds</b>		37,351	(122,556)
Fund balances at 6 April 2023		1,659,066	1,781,622
<b>Fund balances at 5 April 2024</b>		1,696,417	1,659,066

All activities on the Statement of Financial Activities relate to unrestricted funds.



# ACACIA CHARITABLE TRUST

## BALANCE SHEET

**AS AT 5 APRIL 2024**

	Notes	2024 £	£	2023 £	£
<b>Fixed assets</b>					
Investment properties	14		290,000		300,000
Investments	15		1,359,662		1,324,049
			<u>1,649,662</u>		<u>1,624,049</u>
<b>Current assets</b>					
Debtors	16	7,892		18,988	
Cash at bank and in hand		57,584		39,086	
		<u>65,476</u>		<u>58,074</u>	
<b>Creditors: amounts falling due within one year</b>	17	(18,721)		(23,057)	
Net current assets			46,755		35,017
<b>Total assets less current liabilities</b>			<u>1,696,417</u>		<u>1,659,066</u>
<b>Income funds</b>					
Unrestricted funds - general			1,696,417		1,659,066
			<u>1,696,417</u>		<u>1,659,066</u>

The financial statements were approved by the Trustees on 27 Jan 2025 .....

.....Simon Rubens.....

**Simon Alexander Rubens**

Trustee

# ACACIA CHARITABLE TRUST

## NOTES TO THE FINANCIAL STATEMENTS

### FOR THE YEAR ENDED 5 APRIL 2024

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#### 1 Accounting policies

##### Charity information

Acacia Charitable Trust is a registered charity. The charity meets the definition of a public benefit entity under FRS102. The registered address is Acre House, 11-15 William Road, London, NW1 3ER.

##### 1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's Deed, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective from 1 January 2019).

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

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

##### 1.2 Going concern

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

##### 1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

##### 1.4 Incoming resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Investment income received net is stated gross with the relevant tax deducted included under 'cost of raising funds'.

##### 1.5 Resources expended

Liabilities are recognised as expenditure once there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses, including support costs and governance costs, are allocated to the charitable activity in the statement of financial activities.

Costs of raising funds are those costs incurred in managing the charity's investment portfolio.

Governance costs relate to expenditure incurred in dealing with donations and administration and compliance with constitutional and statutory requirements.

# ACACIA CHARITABLE TRUST

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 5 APRIL 2024

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#### 1 Accounting policies

(Continued)

Grants payable comprise donations directly related to the objects of the charity.

Grants payable are charged in the year when the offer is conveyed to the recipient. Grants offered subject to conditions are recognised in the period those conditions are met, prior to this they are noted as a commitment but not accrued as expenditure.

Irrecoverable VAT is charged against the expenditure heading for which it was incurred.

#### 1.6 Investment properties

Investment property, which is property held to earn rentals and for capital appreciation, is measured using the fair value model and stated at its fair value as at the reporting end date. Any gain or loss on revaluation is taken to the Statement of Financial Activities.

#### 1.7 Fixed asset investments

Investments are included at closing mid-market value at the balance sheet date. Any gain or loss on revaluation is taken to the Statement of Financial Activities.

Cash in portfolio include cash held for investment purposes and other short-term liquid investments that are highly liquid investments that mature in no more than three months from date of acquisition and that are readily convertible to known amounts of cash with insignificant risk of change in value.

#### 1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand and deposits held at call with banks.

#### 1.9 Financial instruments

The Charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

The charity has financial assets and financial liabilities only of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

#### 2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

##### Valuation of investment properties

Determining the fair value of the Charity's investment property as at each balance sheet date involves an element of estimation. The trustees manage the resulting estimation uncertainty by independent valuations or reviewing values on a property by property basis and by referring to available market evidence, including rental yields and realised sales values for similar properties.

# ACACIA CHARITABLE TRUST

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 5 APRIL 2024

#### 3 Donations and legacies

	Unrestricted funds general 2024 £	Total 2023 £
Donations and gifts	7,681	-

#### 4 Investments

	2024 £	2023 £
Interest and dividends	34,738	30,349
Rental income	26,890	13,537
Service charges	5,298	4,588
	66,926	48,474

Interest and dividends consists of £270 (2023: £97) of bank interest and £34,468 (2023: £30,252) of dividends of which £4,041 (2023: £3,299) is still receivable.

#### 5 Raising funds

	2024 £	2023 £
Investment management	14,541	14,918
Property expenses (see note 8)	7,798	6,574
	22,339	21,492

#### 6 Charitable activities

	2024 £	2023 £
Grant funding of activities (see note 7)	63,974	61,304
Share of governance costs (see note 9)	9,635	7,767
	73,609	69,071

# ACACIA CHARITABLE TRUST

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 5 APRIL 2024

#### 7 Grants payable

	2024	2023
	£	£
Grants to institutions:		
Age UK	500	-
Ben Gurion University Foundation	300	-
Charities ICW The Spanish & Portuguese Jews Synagogue	1,300	4,254
Hampstead Theatre Limited	500	-
Jewish Care	4,500	4,000
Magen David Adom	5,000	-
Nightingale Hammerson	3,500	4,000
North London Hospice	700	-
ORT UK Foundation	2,000	1,000
Painters Company Charities	-	100
PH Rubens	174	-
Royal National Institute of Blind People	500	-
Royal Opera House Convent Garden Foundation	-	(100)
Shelter, National Campaign For Homeless People Limited	-	150
St. John and Elizabeth Hospital	2,000	3,000
St Mungo Community Housing Association	-	350
The Britain-Nepal Medical Trust	500	500
The Central British Fund For World Jewish Relief	3,000	6,500
The Institute for Jewish Policy Research	500	-
The Jewish Museum London	36,000	36,000
The National Hospital for Neurology and Neurosurgery Development Foundation	500	250
The Wiener Holocaust Library	500	500
The Z.S.V. Trust	1,000	600
Wizo.UK	1,000	200
	<u>63,974</u>	<u>61,304</u>

#### 8 Property expenses

	2024	2023
	£	£
Insurance	5,298	4,588
Property management	2,500	1,986
	<u>7,798</u>	<u>6,574</u>

# ACACIA CHARITABLE TRUST

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 5 APRIL 2024

#### 9 Support costs

	Support costs	Governance costs	2024	Support costs	Governance costs	2023
	£	£	£	£	£	£
Accountancy fees	-	9,531	9,531	-	7,654	7,654
Bank charges	-	104	104	-	113	113
	<u>-</u>	<u>9,635</u>	<u>9,635</u>	<u>-</u>	<u>7,767</u>	<u>7,767</u>
Analysed between						
Charitable activities	-	9,635	9,635	-	7,767	7,767
	<u>-</u>	<u>9,635</u>	<u>9,635</u>	<u>-</u>	<u>7,767</u>	<u>7,767</u>

Accountancy fees comprise of Independent Examiner's Fee of £2,500 (2023: £2,500) and fees for other accountancy services of £7,031 (2023: £5,154).

#### 10 Trustees

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

#### 11 Employees

There were no employees during the current or prior year.

#### 12 Net gains/(losses) on investments

	2024	2023
	£	£
Gain/(loss) on revaluation of investments	67,948	(66,412)
Gain on sale of investments	1,003	(18,087)
Revaluation of investment properties	(10,000)	-
	<u>58,951</u>	<u>(84,499)</u>

#### 13 Other losses or gains

	2024	2023
	£	£
Foreign exchange (loss)/gain	<u>(259)</u>	<u>4,032</u>

# ACACIA CHARITABLE TRUST

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 5 APRIL 2024

#### 14 Investment property

	2024 £	2023 £
Market value at 6 April 2023	300,000	300,000
Profit/(loss) on revaluation	(10,000)	-
	<u>          </u>	<u>          </u>
Market value at 5 April 2024	290,000	300,000
	<u>          </u>	<u>          </u>

The property managing agent, Malcolm Bailey BSc (Hons) MRICS ACI Arb, has undertaken a valuation of the property, 36/38 Market Place, Otley, and is of the opinion that the market value as at 5 April 2024 is £290,000.

#### Historical Cost

	2024 £	2023 £
Cost	327,486	327,486
Accumulated depreciation	-	-
	<u>          </u>	<u>          </u>
Carrying amount	327,486	327,486
	<u>          </u>	<u>          </u>

# ACACIA CHARITABLE TRUST

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 5 APRIL 2024

#### 15 Fixed asset investments

	Investments	Cash in portfolio	Total
	£	£	£
<b>Cost or valuation</b>			
At 6 April 2023	1,289,796	34,253	1,324,049
Additions	272,528	(272,528)	-
Valuation changes	67,948	-	67,948
Cash withdrawn	-	(60,000)	(60,000)
Donation Income	-	7,681	7,681
Dividends and interest received	-	33,781	33,781
Investment management	-	(14,541)	(14,541)
Foreign exchange	-	(259)	(259)
Transfers	(93,569)	93,569	-
Disposals	(251,604)	252,607	1,003
At 5 April 2024	1,285,099	74,563	1,359,662
<b>Carrying amount</b>			
At 5 April 2024	1,285,099	74,563	1,359,662
At 6 April 2023	1,289,796	34,253	1,324,049

#### 16 Debtors

	2024	2023
	£	£
<b>Amounts falling due within one year:</b>		
Income tax recoverable	-	55
Insurance prepaid	2,834	2,321
VAT recoverable	474	2,449
Monies on account with MERJS	-	10,321
Dividend receivable	4,041	3,299
Property management fees	543	543
	7,892	18,988

#### 17 Creditors: amounts falling due within one year

	2024	2023
	£	£
Accountancy fees	6,927	13,776
Amount due to tenant	2,834	2,321
Rent received in advance	5,860	5,860
VAT payable	-	1,100
Other creditors	3,100	-
	18,721	23,057



# ACACIA CHARITABLE TRUST

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 5 APRIL 2024

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#### 18 Operating lease commitments

##### Lessor

The operating lease represents leases to two third parties.

At the reporting end date the charity had contracted with tenants for the following minimum lease payments:

	2024	2023
	£	£
Within one year	-	5,000
	<u>          </u>	<u>          </u>

#### 19 Related party transactions

During the year £7,681 (2023: £Nil) was received from Paul Rubens.



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**Document fingerprint** 971ef77a17544a3fd85e69145b730db7

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