

**Aguda Keren L'Dovid**  
**Unaudited Financial Statements**  
**31 March 2025**

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The trustees present their report and the unaudited financial statements of the charity for the year ended 31 March 2025

**Reference and administrative details**

**Registered charity name** Aguda Keren L'Dovid

**Charity registration number** 280599

**Principal office** 13 Sedgely Avenue  
Prestwich M25 0LS

**The trustees** YM Cohen  
HP Cohen  
Z Brodie

**Independent examiner** Mrs. Chaya Orzech FCCA  
23 Hilton Crescent  
Prestwich M25 9NQ

**Structure, governance and management**

Aguda Keren L'Dovid is a charitable trust constituted by a Deed of Trust dated 4 July 1980 and is a registered charity, number 280599.

**Objectives and activities**

The objectives of the charity are to advance Judaism and Jewish education amongst Jewish boys and adults and the relief of poverty for persons in need within the Jewish community.

**Risk Management**

The trustees have identified and reviewed the major risks to which the charity is exposed. Both manual and automated checks are regularly invoked, particularly those relating to the operations and finance of the charity. The trustees are satisfied that these systems and procedures mitigate any perceived risks.

### **Public Benefit Policy**

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities.

### **Grant making Policy**

Grants are made to charitable institutions and organisations which accord with the objectives of the charity.

### **Achievements and performance**

During the year, the charity received donations of £69,613.

The charity made grants of £74,230 in line with its objectives.

### **Financial review**

As at 31 March 2025 the charity held free unrestricted reserves of £54,883 (2024:£64,216).

### **Reserves Policy**

The Unrestricted Fund represents the unrestricted funds arising from past operating results.

The trustees have decided that there is no need for the charity to hold reserves, as grants are only made if there are available reserves, and there are no ongoing overhead costs.

The trustees' annual report was approved on 26 January 2025 and signed on behalf of the board of trustees by:

YM Cohen

Trustee

## **Aguda Keren L'Dovid**

### **Independent Examiner's Report to the Trustees of Aguda Keren L'Dovid**

#### **Year ended 31 March 2025**

I report to the trustees on my examination of the financial statements of Aguda Keren L'Dovid ('the charity') for the year ended 31 March 2025.

#### **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 Act').

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the 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 charity as required by section 130 of the 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 accounts to be reached.

**Mrs. Chaya Orzech FCCA**

Independent Examiner

23 Hilton Crescent  
Prestwich M25 9NQ

26 January 2025



CHARITY COMMISSION  
FOR ENGLAND AND WALES

AGUDA KEREN L'DOVID

280599

## Receipts and payments accounts

CC16a

For the period  
from

01/04/2024

To

31/03/2025

### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
	-	-	-	-	-
General Donations	69,613	-	-	69,613	-
	-	-	-	-	-
Bank interest	808	-	-	808	-
	-	-	-	-	-
Gift Aid	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	70,421	-	-	70,421	-
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	-	-	-	-	-
<b>Total receipts</b>	70,421	-	-	70,421	-
<b>A3 Payments</b>					
	-	-	-	-	-
General Grants	74,230	-	-	74,230	-
	-	-	-	-	-
Governance costs	400	-	-	400	-
	-	-	-	-	-
Printing and stationery costs	-	-	-	-	-
Advertising	-	-	-	-	-
Event Costs	5,125	-	-	5,125	-
	-	-	-	-	-
<b>Sub total</b>	79,754	-	-	79,754	-
<b>A4 Asset and investment purchases. (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	-	-	-	-	-
<b>Total payments</b>	79,754	-	-	79,754	-
<b>Net of receipts/(payments)</b>	- 9,333	-	-	- 9,333	-
<b>A5 Transfers between funds</b>	-	-	-	-	-
<b>A6 Cash funds last year end</b>	64,216	-	-	64,216	-
<b>Cash funds this year end</b>	54,883	-	-	54,883	-

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Cash at bank	54,883	-	-
		-	-	-
		-	-	-
	<b>Total cash funds</b>	<b>54,883</b>	<b>-</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>	Details			
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
<b>B4 Assets retained for the charity's own use</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B5 Liabilities</b>	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
	Independent Examiner		525	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
	<i>Y M Cohen</i>	Y M COHEN	26/01/2025	