

Registered number
282683

Zichron Moshe Educational & Charitable Trust

Annual Accounts for the year ended

5 April 2021

Zichron Moshe Educational & Charitable Trust Trustees' Report

The trustees present their report and accounts for the year ended 5 April 2021.

Name registered office and constitution of the Charity

The full name of the charity is Zichron Moshe Educational & Charitable Trust

The charity was formed as an unincorporated charity on 21 July 1981

The registered charity number is 282683

The registered address is 22 Hillcrest Avenue Edgware Middlesex HA8 8PA

The Objects of the Charity and how it is attempting to achieve those objectives

The object of the charity is to pay apply and appropriate the whole of the trust fund to those purposes, both in the United Kingdom and abroad, recognised as charitable by English Law at the discretion of the trustees.

Objectives achieved in the year, a review of activities and significant changes and developments and plans for the future

The board of trustees are satisfied with the performance of the charity during the year and with its position at the end thereof and consider that the charity is in a strong position to continue its activities during the coming year, and that the charity's assets are adequate to fulfil its obligations.

Achievement of objectives and review of activities

The trust has continued its work in giving grants.

Significant changes and developments and plans for the future

Other than as mentioned, there were no significant changes during the year.

The organisational structure and how decisions are made

There are four trustees as stated below, who meet on a regular basis to discuss the affairs of the trust.

All decisions are based on a majority decision of the trustees but in almost all cases the votes are unanimous.

Method of election of the members of the board of trustees

The trustees have the power of appointment of trustees

Transactions and Financial position

Income and Expenditure were as disclosed in the attached accounts

Availability and adequacy of assets of each of the funds

The board of trustees is satisfied that the charity's assets are available and

The Charity's grant making policies

The trust gives grants to most applicants, subject to investigation personally by the trustees.

Zichron Moshe Educational & Charitable Trust Trustees' Report

The major risks to which the charity is exposed and reviews and systems to mitigate risks

The trustees identify the major risks to which the charity is exposed each financial year when preparing and updating a strategic plan, in particular those related to the operations and finances of the charity. The trustees then review any major risks which have been identified, and establish systems to mitigate those risks. The charity is satisfied that the systems are in place to mitigate their exposure to the major risks which have been so identified and reviewed.

Legal status

The charity is an unincorporated charity governed by a trust deed adopted by its trustees. There are no restrictions in the governing document on the operation of the charity or on its investment powers, other than those imposed by general charity law.

The members of the Board of Trustees of the Charity during the year and at the date the Report and Accounts were approved were :-

Michael Rabin (Chairman)
Peter Rabin
Jack Schlagman
Michoel Rotenberg

Statement of Trustees' Responsibilities

Law applicable to charities in England & Wales requires the Board of trustees to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and of its financial position at the end of the financial year. In preparing those financial statements giving a true and fair view, the Board of trustees should follow best practice and :-

- * Select suitable accounting policies and then apply them consistently;
- * make judgements and estimates that are reasonable and prudent;
- * state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
- * Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue to operate.

The trustees are also responsible for keeping proper accounting records which disclose with reasonable accuracy the financial position of the charity and which enable them to ascertain the financial position of the charity and enable them to ensure that the financial statements comply with the requirements of applicable law and regulations.

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.

This report was approved by the board of trustees on 17 November 2021

M Rabin
Chairman

Zichron Moshe Educational & Charitable Trust

Independent Examiner's Report

Report of the Independent Examiner to the trustees on the accounts of the Charity for the year ended 5 April 2021

I report on the attached accounts of the Charity which have been prepared in accordance with the Charities Act 2011 (the Act) and under the historical cost convention and the accounting policies set out in the Notes to the Accounts.

Respective responsibilities of trustees and examiner

The Charity's trustees are responsible for the preparation of the accounts. The trustees consider that the audit requirement of Section 144 (2) of the Charities Act 2011 does not apply, and that there is no requirement in the governing document or constitution of the Charity for the conducting of an audit. It is my responsibility to state, on the basis of the procedures specified in the General Directions given by the Charity Commissioners for England & Wales under Section 145(5) (b) of the Act, whether particular matters have come to my attention.

Basis of opinion

I conducted my examination in accordance with the General Directions given by the Charity Commissioners for England & Wales. An examination includes a detailed review of the accounting records kept by the Charity and of the accounting systems employed by the Charity and a comparison of the accounts with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning such matters. The purpose of the examination is to establish as far as possible that there have been no breaches of the Charities legislation and that the accounts comply with the Statement of Recommended Practice issued by the Charity Commissioners for England & Wales (effective October 2000), on a test basis, of evidence relevant to the amounts and disclosures in the accounts.

The procedures undertaken do not provide all the evidence that would be required in an audit, and information supplied by the trustees in the course of the examination is not subjected to audit tests or enquiries, and consequently I do not express an audit opinion on the view given by the accounts.

I planned and performed my examination so as to satisfy myself that the objectives of the independent examination are achieved and before finalising the report I obtain written assurances from the trustees of all material matters.

Independent Examiner's Statement, report and opinion

Subject to the limitations upon the scope of my work as detailed above , in connection with my examination, no matter has come to my attention :

1) which gives me reasonable cause to believe that in any material respect the requirements to keep accounting records in accordance with section 41 of the Act; and to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act have not been met **or**

2) to which, in my opinion, attention should be drawn to enable a proper understanding of the accounts to be reached.

Leslie Woolfson FCA
Churchill House
137 Brent Street
London NW4 4DJ

7 March 2022

Zichron Moshe Educational & Charitable Trust
Profit and Loss Account
for the year ended 5 April 2021

	Unrestricted Funds	Restricted Funds	2021 Total Funds	2020 Prior Period Total Funds
		£		£
Incoming Resources				
Donations and Gift Aid Tax recovery	17,738	18,430	36,168	27,838
Dividends and Bank Interest	0		0	34
	<u>17,738</u>	<u>18,430</u>	<u>36,168</u>	<u>27,872</u>
Outings				
Bank charges	335		335	327
Direct Charitable Expenditure	9,020	25,688	34,708	29,282
Total Resources Expended	<u>9,355</u>	<u>25,688</u>	<u>35,043</u>	<u>29,609</u>
Net Incoming Resources	8,383	-7,258	1,125	-1,737
Net Movement in Funds	<u>8,383</u>	<u>-7,258</u>	<u>1,125</u>	<u>-1,737</u>
Total funds brought forward	-70,994	-28,994	-99,988	-98,251
Total funds carried forward	<u>-62,611</u>	<u>-36,252</u>	<u>-98,863</u>	<u>-99,988</u>

Zichron Moshe Educational & Charitable Trust
Balance Sheet
as at 5 April 2021

	Notes	2021 £	2020 £
Current assets			
Debtors	500	-	
Bank Balances	79,216	12,983	
	79,716	12,983	
Creditors	(178,579)	(112,971)	
#NAME?		(98,863)	(99,988)
Total assets less current liabilities		(98,863)	(99,988)
#NAME?		(98,863)	(99,988)
Reserves			
Unrestricted Revenue Reserves		(62,611)	(28,994)
Resources freely available		(62,611)	(28,994)
Restricted Revenue Reserves		(36,252)	(70,994)
Accumulated Funds			
Accumulated Funds		(98,863)	(99,988)

The Board of Trustees is satisfied that the Trust is not required to be subject to an audit by virtue of its level of turnover or by virtue of any requirement under its constitution or otherwise. The Board of Trustees also acknowledges its responsibility for ensuring that the organisation keeps proper accounting records in accordance with the requirements of the Charities Act 1993 as more fully set out under "Trustees' Responsibilities" in the Trustees' Report

Approved by the board on 17 November 2021

M Rabin
Director