

THE REALM CHARITABLE TRUST

England & Wales · Charity number 283144

Details

Status Registered

Legal form Trust

Registered 1981-09-03

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

Contact

Address 24 The Grove
London
NW11 9SH

Phone 02084581614

Activities

Objects: BY SUCH MEANS AS ARE RECOGNISED BY ENGLISH LAW AS CHARITABLE TO ADVANCE EDUCATION IN AND THE RELIGION OF THE ORTHODOX JEWISH FAITH AND FOR THE RELIEF OF POVERTY.

Activities: Makes grants to institutions

Classification

- **How:** Makes Grants To Organisations
- **What:** General Charitable Purposes, The Prevention Or Relief Of Poverty
- **Who:** People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies

Geography

- **Area of benefit:** UNDEFINED
- Throughout England And Wales

Finances

| Period end | Income | Expenditure | Assets | Employees |
|------------|---------|-------------|--------|-----------|
| 2024-09-30 | £92,613 | £31,080 | - | - |
| 2023-09-30 | £76,860 | £20,360 | - | - |
| 2022-09-30 | £74,191 | £15,600 | - | - |
| 2021-09-30 | £53,984 | £5,600 | - | - |
| 2020-09-30 | £49,030 | £28,600 | - | - |

Trustees

| Name | Role | Appointed |
|----------------|------|------------|
| SHIRLEY FEINER | | 2015-10-01 |
| SHOLEM FEINER | | 2015-10-01 |

THE REALM CHARITABLE TRUST

England & Wales - Charity number 283144

Accounts

**Report of the Trustees and
Unaudited Financial Statements for the Year Ended 30 September 2024
for
The Realm Charitable Trust**

Martin+Heller
5 North End Road
London
NW11 7RJ

The Realm Charitable Trust

**Contents of the Financial Statements
for the Year Ended 30 September 2024**

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The Realm Charitable Trust

Report of the Trustees for the Year Ended 30 September 2024

The trustees present their report with the financial statements of the charity for the year ended 30 September 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).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The charity was formed for the advancement of the orthodox Jewish faith, orthodox Jewish religious education, and the relief of poverty in the orthodox Jewish community. The charity's objects are to support charitable institutions or charitable purposes, and in particular to further religious Jewish education and assist in the prevention and relief of poverty.

Public benefit

The trustees confirm their compliance with the duty to have regard to the Public Benefit guidance published by the Charity Commission when reviewing the Charity's aims and objectives in planning future activities.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The trustees consider that the performance of the charity this year has been most satisfactory. Substantial funds have been granted to institutions during the period from investment income.

FINANCIAL REVIEW

Reserves policy

The charity does not maintain a reserves policy, as reserves are distributed when they become available, at the trustees' discretion. The present level of funding is adequate to support the continuation of its objects and the trustees consider the financial position of the charity to be satisfactory.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

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.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

283144

Principal address

24 The Grove
NW11 9SH

Trustees

Mr S Feiner
Mrs S Feiner

Independent Examiner

Mr A Heller FCA
Martin+Heller
5 North End Road
London
NW11 7RJ

The Realm Charitable Trust

**Report of the Trustees
for the Year Ended 30 September 2024**

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

.....

Mr S Feiner - Trustee

**Independent Examiner's Report to the Trustees of
The Realm Charitable Trust**

Independent examiner's report to the trustees of The Realm Charitable Trust

I report to the charity trustees on my examination of the accounts of The Realm Charitable Trust (the Trust) for the year ended 30 September 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.

Mr A Heller FCA

Martin+Heller
5 North End Road
London
NW11 7RJ

Date:

The Realm Charitable Trust

**Statement of Financial Activities
for the Year Ended 30 September 2024**

| | | 30.9.24 Unrestricted fund £ | 30.9.23 Total funds £ |
|---|-------|--------------------------------------|-----------------------------|
| INCOME AND ENDOWMENTS FROM | Notes | | |
| Investment income | 2 | 92,613 | 76,860 |
| EXPENDITURE ON Charitable activities | | | |
| Charitable activities | | 30,000 | 20,000 |
| Other | | 1,080 | 360 |
| Total | | <u>31,080</u> | <u>20,360</u> |
| NET INCOME | | 61,533 | 56,500 |
| RECONCILIATION OF FUNDS | | | |
| Total funds brought forward | | 309,666 | 253,166 |
| TOTAL FUNDS CARRIED FORWARD | | <u><u>371,199</u></u> | <u><u>309,666</u></u> |

The notes form part of these financial statements

The Realm Charitable Trust

**Balance Sheet
30 September 2024**

| | | 30.9.24 Unrestricted fund £ | 30.9.23 Total funds £ |
|--|-------|--------------------------------------|-----------------------------|
| FIXED ASSETS | Notes | | |
| Investment property | 6 | 53,343 | 53,343 |
| CURRENT ASSETS | | | |
| Debtors | 7 | 48,000 | 45,225 |
| Investments | 8 | 700,999 | 575,999 |
| Cash at bank | | 115,777 | 181,299 |
| | | <u>864,776</u> | <u>802,523</u> |
| CREDITORS | | | |
| Amounts falling due within one year | 9 | (546,920) | (546,200) |
| NET CURRENT ASSETS | | <u>317,856</u> | <u>256,323</u> |
| TOTAL ASSETS LESS CURRENT LIABILITIES | | 371,199 | 309,666 |
| NET ASSETS | | <u>371,199</u> | <u>309,666</u> |
| FUNDS | 11 | | |
| Unrestricted funds | | <u>371,199</u> | <u>309,666</u> |
| TOTAL FUNDS | | <u>371,199</u> | <u>309,666</u> |

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

.....
Mr S Feiner - Trustee

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.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Investment property

Investment property is shown at most recent valuation. Any aggregate surplus or deficit arising from changes in fair value is recognised in the Statement of Financial Activities.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. INVESTMENT INCOME

| | | |
|--------------------------|---------------|---------------|
| | 30.9.24 | 30.9.23 |
| | £ | £ |
| Rents received | 2,766 | 1,642 |
| Deposit account interest | 916 | 442 |
| Loan interest received | 88,931 | 74,776 |
| | <u>92,613</u> | <u>76,860</u> |

The Realm Charitable Trust

**Notes to the Financial Statements - continued
for the Year Ended 30 September 2024**

3. GRANTS PAYABLE

| | | |
|-----------------------|---------------|---------------|
| | 30.9.24 | 30.9.23 |
| | £ | £ |
| Charitable activities | <u>30,000</u> | <u>20,000</u> |

Total grants paid to institutions is comprised as follows:

| | |
|--------------------------|---------------|
| Tiferes Shabbos Trust | 27,000 |
| Other donations < £5,000 | 3,000 |
| | <u>30,000</u> |

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 30 September 2024 nor for the year ended 30 September 2023.

Trustees' expenses

There were no trustees' expenses paid for the year ended 30 September 2024 nor for the year ended 30 September 2023.

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

| | Unrestricted fund £ |
|------------------------------------|---------------------------|
| INCOME AND ENDOWMENTS FROM | |
| Investment income | <u>76,860</u> |
| EXPENDITURE ON | |
| Charitable activities | |
| Charitable activities | 20,000 |
| Other | <u>360</u> |
| Total | <u>20,360</u> |
| NET INCOME | 56,500 |
| RECONCILIATION OF FUNDS | |
| Total funds brought forward | 253,166 |
| TOTAL FUNDS CARRIED FORWARD | <u>309,666</u> |

The Realm Charitable Trust

Notes to the Financial Statements - continued
for the Year Ended 30 September 2024

6. INVESTMENT PROPERTY

FAIR VALUE

At 1 October 2023

and 30 September 2024

£

53,343

NET BOOK VALUE

At 30 September 2024

53,343

At 30 September 2023

53,343

7. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

30.9.24

30.9.23

£

£

Other debtors

48,000

45,225

8. CURRENT ASSET INVESTMENTS

30.9.24

30.9.23

£

£

Unlisted investments

700,999

575,999

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

30.9.24

30.9.23

£

£

Other creditors

546,920

546,200

10. LOANS

An analysis of the maturity of loans is given below:

30.9.24

30.9.23

£

£

Amounts falling due within one year on demand:

Other creditors - Feiner loans

545,000

545,000

11. MOVEMENT IN FUNDS

Unrestricted funds

General fund

At 1/10/23
£

Net
movement
in funds
£

At 30/9/24
£

309,666

61,533

371,199

TOTAL FUNDS

309,666

61,533

371,199

Notes to the Financial Statements - continued
for the Year Ended 30 September 2024

11. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

| | Incoming resources £ | Resources expended £ | Movement in funds £ |
|---------------------------|----------------------------|----------------------------|---------------------------|
| Unrestricted funds | | | |
| General fund | 92,613 | (31,080) | 61,533 |
| TOTAL FUNDS | <u>92,613</u> | <u>(31,080)</u> | <u>61,533</u> |

Comparatives for movement in funds

| | At 1/10/22 £ | Net movement in funds £ | At 30/9/23 £ |
|---------------------------|-----------------|----------------------------------|-----------------|
| Unrestricted funds | | | |
| General fund | 253,166 | 56,500 | 309,666 |
| TOTAL FUNDS | <u>253,166</u> | <u>56,500</u> | <u>309,666</u> |

Comparative net movement in funds, included in the above are as follows:

| | Incoming resources £ | Resources expended £ | Movement in funds £ |
|---------------------------|----------------------------|----------------------------|---------------------------|
| Unrestricted funds | | | |
| General fund | 76,860 | (20,360) | 56,500 |
| TOTAL FUNDS | <u>76,860</u> | <u>(20,360)</u> | <u>56,500</u> |

A current year 12 months and prior year 12 months combined position is as follows:

| | At 1/10/22 £ | Net movement in funds £ | At 30/9/24 £ |
|---------------------------|-----------------|----------------------------------|-----------------|
| Unrestricted funds | | | |
| General fund | 253,166 | 118,033 | 371,199 |
| TOTAL FUNDS | <u>253,166</u> | <u>118,033</u> | <u>371,199</u> |

The Realm Charitable Trust

**Notes to the Financial Statements - continued
for the Year Ended 30 September 2024**

11. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

| | Incoming resources £ | Resources expended £ | Movement in funds £ |
|---------------------------|----------------------------|----------------------------|---------------------------|
| Unrestricted funds | | | |
| General fund | 169,473 | (51,440) | 118,033 |
| | <hr/> | <hr/> | <hr/> |
| TOTAL FUNDS | <u>169,473</u> | <u>(51,440)</u> | <u>118,033</u> |

12. RELATED PARTY DISCLOSURES

Transactions with trustees during the year were as follows:

Feiner family:

| | 2024 £ | 2023 £ |
|------------------|----------------|----------------|
| Balance b/f | 545,000 | 435,000 |
| Movement in year | - | 110,000 |
| | <hr/> | <hr/> |
| Balance c/f | <u>545,000</u> | <u>545,000</u> |

The Realm Charitable Trust

**Detailed Statement of Financial Activities
for the Year Ended 30 September 2024**

| | 30.9.24 £ | 30.9.23 £ |
|---------------------------------|----------------------|----------------------|
| INCOME AND ENDOWMENTS | | |
| Investment income | | |
| Rents received | 2,766 | 1,642 |
| Deposit account interest | 916 | 442 |
| Loan interest received | 88,931 | 74,776 |
| | <u>92,613</u> | <u>76,860</u> |
| Total incoming resources | 92,613 | 76,860 |
| EXPENDITURE | | |
| Charitable activities | | |
| Grants to institutions | 30,000 | 20,000 |
| Other | | |
| Accountancy | 720 | 360 |
| Legal and professional fees | 360 | - |
| | <u>1,080</u> | <u>360</u> |
| Total resources expended | <u>31,080</u> | <u>20,360</u> |
| Net income | <u><u>61,533</u></u> | <u><u>56,500</u></u> |

This page does not form part of the statutory financial statements

THE REALM CHARITABLE TRUST

England & Wales - Charity number 283144

Accounts

**Report of the Trustees and
Unaudited Financial Statements for the Year Ended 30 September 2023
for
The Realm Charitable Trust**

Martin+Heller
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London
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The Realm Charitable Trust

**Contents of the Financial Statements
for the Year Ended 30 September 2023**

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| Detailed Statement of Financial Activities | 12 |

The Realm Charitable Trust

Report of the Trustees for the Year Ended 30 September 2023

The trustees present their report with the financial statements of the charity for the year ended 30 September 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).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The charity was formed for the advancement of the orthodox Jewish faith, orthodox Jewish religious education, and the relief of poverty in the orthodox Jewish community. The charity's objects are to support charitable institutions or charitable purposes, and in particular to further religious Jewish education and assist in the prevention and relief of poverty.

Public benefit

The trustees confirm their compliance with the duty to have regard to the Public Benefit guidance published by the Charity Commission when reviewing the Charity's aims and objectives in planning future activities.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The trustees consider that the performance of the charity this year has been most satisfactory. Substantial funds have been granted to institutions during the period from investment income.

FINANCIAL REVIEW

Reserves policy

The charity does not maintain a reserves policy, as reserves are distributed when they become available, at the trustees' discretion. The present level of funding is adequate to support the continuation of its objects and the trustees consider the financial position of the charity to be satisfactory.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

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.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

283144

Principal address

24 The Grove
NW11 9SH

Trustees

Mr S Feiner
Mrs S Feiner

The Realm Charitable Trust

**Report of the Trustees
for the Year Ended 30 September 2023**

REFERENCE AND ADMINISTRATIVE DETAILS

Independent Examiner

Mr A Heller FCA
Martin+Heller
5 North End Road
London
NW11 7RJ

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

.....
Mr S Feiner - Trustee

**Independent Examiner's Report to the Trustees of
The Realm Charitable Trust**

Independent examiner's report to the trustees of The Realm Charitable Trust

I report to the charity trustees on my examination of the accounts of The Realm Charitable Trust (the Trust) for the year ended 30 September 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.

Mr A Heller FCA

Martin+Heller
5 North End Road
London
NW11 7RJ

Date:

The Realm Charitable Trust

**Statement of Financial Activities
for the Year Ended 30 September 2023**

| | | 30.9.23 Unrestricted fund £ | 30.9.22 Total funds £ |
|---|-------|--------------------------------------|-----------------------------|
| INCOME AND ENDOWMENTS FROM | Notes | | |
| Investment income | 2 | <u>76,860</u> | <u>74,191</u> |
| EXPENDITURE ON Charitable activities | | | |
| Charitable activities | | 20,000 | 15,000 |
| Other | | <u>360</u> | <u>600</u> |
| Total | | <u>20,360</u> | <u>15,600</u> |
| NET INCOME | | 56,500 | 58,591 |
| RECONCILIATION OF FUNDS | | | |
| Total funds brought forward | | <u>253,166</u> | <u>194,575</u> |
| TOTAL FUNDS CARRIED FORWARD | | <u><u>309,666</u></u> | <u><u>253,166</u></u> |

The notes form part of these financial statements

The Realm Charitable Trust

**Balance Sheet
30 September 2023**

| | | 30.9.23 Unrestricted fund £ | 30.9.22 Total funds £ |
|--|-------|--------------------------------------|-----------------------------|
| FIXED ASSETS | Notes | | |
| Investment property | 6 | 53,343 | - |
| CURRENT ASSETS | | | |
| Debtors | 7 | 45,225 | 45,000 |
| Investments | 8 | 575,999 | 616,000 |
| Cash at bank | | 181,299 | 43,966 |
| | | <u>802,523</u> | <u>704,966</u> |
| CREDITORS | | | |
| Amounts falling due within one year | 9 | (546,200) | (451,800) |
| NET CURRENT ASSETS | | <u>256,323</u> | <u>253,166</u> |
| TOTAL ASSETS LESS CURRENT LIABILITIES | | <u>309,666</u> | <u>253,166</u> |
| NET ASSETS | | <u>309,666</u> | <u>253,166</u> |
| FUNDS | | | |
| Unrestricted funds | 11 | <u>309,666</u> | <u>253,166</u> |
| TOTAL FUNDS | | <u>309,666</u> | <u>253,166</u> |

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

.....
Mr S Feiner - Trustee

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.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Investment property

Investment property is shown at most recent valuation. Any aggregate surplus or deficit arising from changes in fair value is recognised in the Statement of Financial Activities.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

The Realm Charitable Trust

**Notes to the Financial Statements - continued
for the Year Ended 30 September 2023**

2. INVESTMENT INCOME

| | | |
|--------------------------|---------------|---------------|
| | 30.9.23 | 30.9.22 |
| | £ | £ |
| Rents received | 1,642 | - |
| Deposit account interest | 442 | - |
| Loan interest received | 74,776 | 74,191 |
| | <u>76,860</u> | <u>74,191</u> |

3. GRANTS PAYABLE

| | | |
|-----------------------|---------------|---------------|
| | 30.9.23 | 30.9.22 |
| | £ | £ |
| Charitable activities | 20,000 | 15,000 |
| | <u>20,000</u> | <u>15,000</u> |

Total grants paid to institutions is comprised as follows:

| | |
|-----------------------|---------------|
| The Pesach Project | 15,000 |
| Tiferes Shabbos Trust | 5,000 |
| | <u>20,000</u> |

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 30 September 2023 nor for the year ended 30 September 2022.

Trustees' expenses

There were no trustees' expenses paid for the year ended 30 September 2023 nor for the year ended 30 September 2022.

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

| | |
|-----------------------------------|---------------------------|
| | Unrestricted fund £ |
| INCOME AND ENDOWMENTS FROM | |
| Investment income | <u>74,191</u> |
| EXPENDITURE ON | |
| Charitable activities | |
| Charitable activities | 15,000 |
| Other | <u>600</u> |
| Total | <u>15,600</u> |

| 5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued | Unrestricted fund | |
|---|-------------------|----------------|
| | £ | |
| NET INCOME | | 58,591 |
| RECONCILIATION OF FUNDS | | |
| Total funds brought forward | | 194,575 |
| TOTAL FUNDS CARRIED FORWARD | | <u>253,166</u> |
| 6. INVESTMENT PROPERTY | | £ |
| FAIR VALUE | | |
| Additions | | <u>53,343</u> |
| At 30 September 2023 | | <u>53,343</u> |
| NET BOOK VALUE | | |
| At 30 September 2023 | | <u>53,343</u> |
| At 30 September 2022 | | <u>-</u> |
| 7. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR | | |
| | 30.9.23 | 30.9.22 |
| | £ | £ |
| Other debtors | <u>45,225</u> | <u>45,000</u> |
| 8. CURRENT ASSET INVESTMENTS | | |
| | 30.9.23 | 30.9.22 |
| | £ | £ |
| Unlisted investments | <u>575,999</u> | <u>616,000</u> |

Notes to the Financial Statements - continued
for the Year Ended 30 September 2023

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

| | | |
|-----------------|----------------|----------------|
| | 30.9.23 | 30.9.22 |
| | £ | £ |
| Other creditors | 546,200 | 451,800 |
| | <u>546,200</u> | <u>451,800</u> |

10. LOANS

An analysis of the maturity of loans is given below:

| | | |
|--|----------------|----------------|
| | 30.9.23 | 30.9.22 |
| | £ | £ |
| Amounts falling due within one year on demand: | | |
| Other creditors - Feiner loans | 545,000 | 435,000 |
| | <u>545,000</u> | <u>435,000</u> |

11. MOVEMENT IN FUNDS

| | At 1/10/22 | Net movement in funds | At 30/9/23 |
|---------------------------|----------------|-----------------------------|----------------|
| | £ | £ | £ |
| Unrestricted funds | | | |
| General fund | 253,166 | 56,500 | 309,666 |
| | <u>253,166</u> | <u>56,500</u> | <u>309,666</u> |
| TOTAL FUNDS | <u>253,166</u> | <u>56,500</u> | <u>309,666</u> |

Net movement in funds, included in the above are as follows:

| | Incoming resources | Resources expended | Movement in funds |
|---------------------------|-----------------------|-----------------------|----------------------|
| | £ | £ | £ |
| Unrestricted funds | | | |
| General fund | 76,860 | (20,360) | 56,500 |
| | <u>76,860</u> | <u>(20,360)</u> | <u>56,500</u> |
| TOTAL FUNDS | <u>76,860</u> | <u>(20,360)</u> | <u>56,500</u> |

Comparatives for movement in funds

| | At 1/10/21 | Net movement in funds | At 30/9/22 |
|---------------------------|----------------|-----------------------------|----------------|
| | £ | £ | £ |
| Unrestricted funds | | | |
| General fund | 194,575 | 58,591 | 253,166 |
| | <u>194,575</u> | <u>58,591</u> | <u>253,166</u> |
| TOTAL FUNDS | <u>194,575</u> | <u>58,591</u> | <u>253,166</u> |

Notes to the Financial Statements - continued
for the Year Ended 30 September 2023

11. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

| | Incoming resources £ | Resources expended £ | Movement in funds £ |
|---------------------------|----------------------------|----------------------------|---------------------------|
| Unrestricted funds | | | |
| General fund | 74,191 | (15,600) | 58,591 |
| | <u> </u> | <u> </u> | <u> </u> |
| TOTAL FUNDS | <u>74,191</u> | <u>(15,600)</u> | <u>58,591</u> |

A current year 12 months and prior year 12 months combined position is as follows:

| | At 1/10/21 £ | Net movement in funds £ | At 30/9/23 £ |
|---------------------------|-------------------|----------------------------------|-------------------|
| Unrestricted funds | | | |
| General fund | 194,575 | 115,091 | 309,666 |
| | <u> </u> | <u> </u> | <u> </u> |
| TOTAL FUNDS | <u>194,575</u> | <u>115,091</u> | <u>309,666</u> |

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

| | Incoming resources £ | Resources expended £ | Movement in funds £ |
|---------------------------|----------------------------|----------------------------|---------------------------|
| Unrestricted funds | | | |
| General fund | 151,051 | (35,960) | 115,091 |
| | <u> </u> | <u> </u> | <u> </u> |
| TOTAL FUNDS | <u>151,051</u> | <u>(35,960)</u> | <u>115,091</u> |

The Realm Charitable Trust

**Notes to the Financial Statements - continued
for the Year Ended 30 September 2023**

12. RELATED PARTY DISCLOSURES

Transactions with trustees during the year were as follows:

Feiner family:

| | 2023 | 2022 |
|------------------|----------------|----------------|
| | £ | £ |
| Balance b/f | 435,000 | 435,000 |
| Movement in year | 110,000 | - |
| Balance c/f | <u>545,000</u> | <u>435,000</u> |

The Realm Charitable Trust

**Detailed Statement of Financial Activities
for the Year Ended 30 September 2023**

| | 30.9.23 £ | 30.9.22 £ |
|---------------------------------|---------------|---------------|
| INCOME AND ENDOWMENTS | | |
| Investment income | | |
| Rents received | 1,642 | - |
| Deposit account interest | 442 | - |
| Loan interest received | 74,776 | 74,191 |
| | <u>76,860</u> | <u>74,191</u> |
| Total incoming resources | 76,860 | 74,191 |
| EXPENDITURE | | |
| Charitable activities | | |
| Grants to institutions | 20,000 | 15,000 |
| Other | | |
| Accountancy | 360 | 600 |
| | <u>20,360</u> | <u>15,600</u> |
| Total resources expended | 20,360 | 15,600 |
| Net income | <u>56,500</u> | <u>58,591</u> |

This page does not form part of the statutory financial statements

THE REALM CHARITABLE TRUST

England & Wales - Charity number 283144

Accounts

**Report of the Trustees and
Unaudited Financial Statements for the Year Ended 30 September 2022
for
The Realm Charitable Trust**

Martin+Heller
5 North End Road
London
NW11 7RJ

The Realm Charitable Trust

**Contents of the Financial Statements
for the Year Ended 30 September 2022**

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The Realm Charitable Trust

Report of the Trustees for the Year Ended 30 September 2022

The trustees present their report with the financial statements of the charity for the year ended 30 September 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).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The charity was formed for the advancement of the orthodox Jewish faith, orthodox Jewish religious education, and the relief of poverty in the orthodox Jewish community. The charity's objects are to support charitable institutions or charitable purposes, and in particular to further religious Jewish education and assist in the prevention and relief of poverty.

Public benefit

The trustees confirm their compliance with the duty to have regard to the Public Benefit guidance published by the Charity Commission when reviewing the Charity's aims and objectives in planning future activities.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The trustees consider that the performance of the charity this year has been most satisfactory. Substantial funds have been granted to institutions during the period from investment income.

FINANCIAL REVIEW

Reserves policy

The charity does not maintain a reserves policy, as reserves are distributed when they become available, at the trustees' discretion. The present level of funding is adequate to support the continuation of its objects and the trustees consider the financial position of the charity to be satisfactory.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

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.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

283144

Principal address

24 The Grove
NW11 9SH

Trustees

Mr S Feiner
Mrs S Feiner

The Realm Charitable Trust

**Report of the Trustees
for the Year Ended 30 September 2022**

REFERENCE AND ADMINISTRATIVE DETAILS

Independent Examiner

Mr A Heller FCA
Martin+Heller
5 North End Road
London
NW11 7RJ

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

.....
Mr S Feiner - Trustee

**Independent Examiner's Report to the Trustees of
The Realm Charitable Trust**

Independent examiner's report to the trustees of The Realm Charitable Trust

I report to the charity trustees on my examination of the accounts of The Realm Charitable Trust (the Trust) for the year ended 30 September 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.

Mr A Heller FCA
Martin+Heller
5 North End Road
London
NW11 7RJ

Date:

The Realm Charitable Trust

**Statement of Financial Activities
for the Year Ended 30 September 2022**

| | | 30.9.22 | 30.9.21 |
|------------------------------------|-------|--------------|-------------|
| | | Unrestricted | Total funds |
| | | fund | |
| | Notes | £ | £ |
| INCOME AND ENDOWMENTS FROM | | | |
| Investment income | 2 | 74,191 | 53,984 |
| | | <hr/> | <hr/> |
| EXPENDITURE ON | | | |
| Charitable activities | | | |
| Charitable activities | | 15,000 | 5,000 |
| Other | | 600 | 600 |
| | | <hr/> | <hr/> |
| Total | | 15,600 | 5,600 |
| | | <hr/> | <hr/> |
| NET INCOME | | 58,591 | 48,384 |
| | | | |
| RECONCILIATION OF FUNDS | | | |
| Total funds brought forward | | 194,575 | 146,191 |
| | | <hr/> | <hr/> |
| TOTAL FUNDS CARRIED FORWARD | | 253,166 | 194,575 |
| | | <hr/> <hr/> | <hr/> <hr/> |

The notes form part of these financial statements

The Realm Charitable Trust

**Balance Sheet
30 September 2022**

| | | 30.9.22 | 30.9.21 |
|--|-------|----------------|----------------|
| | | Unrestricted | Total funds |
| | | fund | £ |
| | Notes | £ | £ |
| CURRENT ASSETS | | | |
| Debtors | 6 | 45,000 | 45,000 |
| Investments | 7 | 616,000 | 585,000 |
| Cash at bank | | 43,966 | 15,775 |
| | | <u>704,966</u> | <u>645,775</u> |
| CREDITORS | | | |
| Amounts falling due within one year | 8 | (451,800) | (451,200) |
| | | <u>253,166</u> | <u>194,575</u> |
| NET CURRENT ASSETS | | | |
| | | <u>253,166</u> | <u>194,575</u> |
| TOTAL ASSETS LESS CURRENT LIABILITIES | | | |
| | | <u>253,166</u> | <u>194,575</u> |
| NET ASSETS | | | |
| | | <u>253,166</u> | <u>194,575</u> |
| FUNDS | | | |
| Unrestricted funds | 10 | <u>253,166</u> | <u>194,575</u> |
| TOTAL FUNDS | | | |
| | | <u>253,166</u> | <u>194,575</u> |

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

.....
Mr S Feiner - Trustee

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.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. INVESTMENT INCOME

| | | |
|------------------------|-------------------|-------------------|
| | 30.9.22 | 30.9.21 |
| | £ | £ |
| Loan interest received | 74,191 | 53,984 |
| | <u> </u> | <u> </u> |

The Realm Charitable Trust

**Notes to the Financial Statements - continued
for the Year Ended 30 September 2022**

3. GRANTS PAYABLE

| | | |
|-----------------------|---------------|--------------|
| | 30.9.22 | 30.9.21 |
| | £ | £ |
| Charitable activities | 15,000 | 5,000 |
| | <u>15,000</u> | <u>5,000</u> |

Total grants paid to institutions is comprised as follows:

| | |
|--------------------|---------------|
| The Pesach Project | <u>15,000</u> |
| | <u>15,000</u> |

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 30 September 2022 nor for the year ended 30 September 2021.

Trustees' expenses

There were no trustees' expenses paid for the year ended 30 September 2022 nor for the year ended 30 September 2021.

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

| | Unrestricted fund £ |
|------------------------------------|---------------------------|
| INCOME AND ENDOWMENTS FROM | |
| Investment income | <u>53,984</u> |
| EXPENDITURE ON | |
| Charitable activities | |
| Charitable activities | 5,000 |
| Other | <u>600</u> |
| Total | <u>5,600</u> |
| NET INCOME | 48,384 |
| RECONCILIATION OF FUNDS | |
| Total funds brought forward | 146,191 |
| TOTAL FUNDS CARRIED FORWARD | <u>194,575</u> |

The Realm Charitable Trust

Notes to the Financial Statements - continued
for the Year Ended 30 September 2022

| | | |
|--|---------------|---------------|
| 6. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR | 30.9.22 | 30.9.21 |
| | £ | £ |
| Other debtors | <u>45,000</u> | <u>45,000</u> |

| | | |
|-------------------------------------|----------------|----------------|
| 7. CURRENT ASSET INVESTMENTS | 30.9.22 | 30.9.21 |
| | £ | £ |
| Unlisted investments | <u>616,000</u> | <u>585,000</u> |

| | | |
|--|----------------|----------------|
| 8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR | 30.9.22 | 30.9.21 |
| | £ | £ |
| Other creditors | <u>451,800</u> | <u>451,200</u> |

9. LOANS

An analysis of the maturity of loans is given below:

| | | |
|--|----------------|----------------|
| | 30.9.22 | 30.9.21 |
| | £ | £ |
| Amounts falling due within one year on demand: | | |
| Other creditors - Feiner loans | <u>435,000</u> | <u>435,000</u> |

10. MOVEMENT IN FUNDS

| | At 1/10/21 | Net movement in funds | At 30/9/22 |
|---------------------------|----------------|-----------------------|----------------|
| | £ | £ | £ |
| Unrestricted funds | | | |
| General fund | 194,575 | 58,591 | 253,166 |
| TOTAL FUNDS | <u>194,575</u> | <u>58,591</u> | <u>253,166</u> |

Net movement in funds, included in the above are as follows:

| | Incoming resources | Resources expended | Movement in funds |
|---------------------------|--------------------|--------------------|-------------------|
| | £ | £ | £ |
| Unrestricted funds | | | |
| General fund | 74,191 | (15,600) | 58,591 |
| TOTAL FUNDS | <u>74,191</u> | <u>(15,600)</u> | <u>58,591</u> |

Notes to the Financial Statements - continued
for the Year Ended 30 September 2022

10. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

| | At 1/10/20 £ | Net movement in funds £ | At 30/9/21 £ |
|---------------------------|-----------------|----------------------------------|-----------------|
| Unrestricted funds | | | |
| General fund | 146,191 | 48,384 | 194,575 |
| TOTAL FUNDS | <u>146,191</u> | <u>48,384</u> | <u>194,575</u> |

Comparative net movement in funds, included in the above are as follows:

| | Incoming resources £ | Resources expended £ | Movement in funds £ |
|---------------------------|----------------------------|----------------------------|---------------------------|
| Unrestricted funds | | | |
| General fund | 53,984 | (5,600) | 48,384 |
| TOTAL FUNDS | <u>53,984</u> | <u>(5,600)</u> | <u>48,384</u> |

A current year 12 months and prior year 12 months combined position is as follows:

| | At 1/10/20 £ | Net movement in funds £ | At 30/9/22 £ |
|---------------------------|-----------------|----------------------------------|-----------------|
| Unrestricted funds | | | |
| General fund | 146,191 | 106,975 | 253,166 |
| TOTAL FUNDS | <u>146,191</u> | <u>106,975</u> | <u>253,166</u> |

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

| | Incoming resources £ | Resources expended £ | Movement in funds £ |
|---------------------------|----------------------------|----------------------------|---------------------------|
| Unrestricted funds | | | |
| General fund | 128,175 | (21,200) | 106,975 |
| TOTAL FUNDS | <u>128,175</u> | <u>(21,200)</u> | <u>106,975</u> |

The Realm Charitable Trust

**Notes to the Financial Statements - continued
for the Year Ended 30 September 2022**

11. RELATED PARTY DISCLOSURES

Transactions with trustees during the year were as follows:

Feiner family:

| | 2022 | 2021 |
|------------------|----------------|----------------|
| | £ | £ |
| Balance b/f | 435,000 | 435,000 |
| Movement in year | - | - |
| Balance c/f | <u>435,000</u> | <u>435,000</u> |

The Realm Charitable Trust

**Detailed Statement of Financial Activities
for the Year Ended 30 September 2022**

| | 30.9.22 £ | 30.9.21 £ |
|---------------------------------|--------------|--------------|
| INCOME AND ENDOWMENTS | | |
| Investment income | | |
| Loan interest received | 74,191 | 53,984 |
| Total incoming resources | 74,191 | 53,984 |
| EXPENDITURE | | |
| Charitable activities | | |
| Grants to institutions | 15,000 | 5,000 |
| Other | | |
| Accountancy | 600 | 600 |
| Total resources expended | 15,600 | 5,600 |
| Net income | 58,591 | 48,384 |

This page does not form part of the statutory financial statements

THE REALM CHARITABLE TRUST

England & Wales - Charity number 283144

Accounts

**Report of the Trustees and
Unaudited Financial Statements for the Year Ended 30 September 2021
for
The Realm Charitable Trust**

Martin+Heller
5 North End Road
London
NW11 7RJ

The Realm Charitable Trust

**Contents of the Financial Statements
for the Year Ended 30 September 2021**

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The Realm Charitable Trust

Report of the Trustees for the Year Ended 30 September 2021

The trustees present their report with the financial statements of the charity for the year ended 30 September 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).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The charity was formed for the advancement of the orthodox Jewish faith, orthodox Jewish religious education, and the relief of poverty in the orthodox Jewish community. The charity's objects are to support charitable institutions or charitable purposes, and in particular to further religious Jewish education and assist in the prevention and relief of poverty.

Public benefit

The trustees confirm their compliance with the duty to have regard to the Public Benefit guidance published by the Charity Commission when reviewing the Charity's aims and objectives in planning future activities.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The trustees consider that the performance of the charity this year has been most satisfactory. Substantial funds have been granted to institutions during the period from investment income.

FINANCIAL REVIEW

Reserves policy

The charity does not maintain a reserves policy, as reserves are distributed when they become available, at the trustees' discretion. The present level of funding is adequate to support the continuation of its objects and the trustees consider the financial position of the charity to be satisfactory.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

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.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

283144

Principal address

24 The Grove
NW11 9SH

Trustees

Mr S Feiner
Mrs S Feiner

The Realm Charitable Trust

**Report of the Trustees
for the Year Ended 30 September 2021**

REFERENCE AND ADMINISTRATIVE DETAILS

Independent Examiner

Mr A Heller FCA
Martin+Heller
5 North End Road
London
NW11 7RJ

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

.....
Mr S Feiner - Trustee

**Independent Examiner's Report to the Trustees of
The Realm Charitable Trust**

Independent examiner's report to the trustees of The Realm Charitable Trust

I report to the charity trustees on my examination of the accounts of The Realm Charitable Trust (the Trust) for the year ended 30 September 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.

Mr A Heller FCA
Martin+Heller
5 North End Road
London
NW11 7RJ

Date:

The Realm Charitable Trust

**Statement of Financial Activities
for the Year Ended 30 September 2021**

| | Notes | 30.9.21 Unrestricted fund £ | 30.9.20 Total funds £ |
|---|-------|--------------------------------------|-----------------------------|
| INCOME AND ENDOWMENTS FROM | | | |
| Investment income | 2 | 53,984 | 49,030 |
| EXPENDITURE ON Charitable activities | | | |
| Charitable activities | | 5,000 | 28,000 |
| Other | | 600 | 600 |
| Total | | <u>5,600</u> | <u>28,600</u> |
| NET INCOME | | 48,384 | 20,430 |
| RECONCILIATION OF FUNDS | | | |
| Total funds brought forward | | 146,191 | 125,761 |
| TOTAL FUNDS CARRIED FORWARD | | <u><u>194,575</u></u> | <u><u>146,191</u></u> |

The notes form part of these financial statements

The Realm Charitable Trust

**Balance Sheet
30 September 2021**

| | | 30.9.21 Unrestricted fund £ | 30.9.20 Total funds £ |
|--|-------|--------------------------------------|-----------------------------|
| CURRENT ASSETS | Notes | | |
| Debtors | 6 | 45,000 | 45,000 |
| Investments | 7 | 585,000 | 515,000 |
| Cash at bank | | 15,775 | 37,991 |
| | | <u>645,775</u> | <u>597,991</u> |
| CREDITORS | | | |
| Amounts falling due within one year | 8 | (451,200) | (451,800) |
| | | <u>194,575</u> | <u>146,191</u> |
| NET CURRENT ASSETS | | | |
| | | <u>194,575</u> | <u>146,191</u> |
| TOTAL ASSETS LESS CURRENT LIABILITIES | | 194,575 | 146,191 |
| | | <u>194,575</u> | <u>146,191</u> |
| NET ASSETS | | 194,575 | 146,191 |
| | | <u>194,575</u> | <u>146,191</u> |
| FUNDS | 10 | | |
| Unrestricted funds | | 194,575 | 146,191 |
| | | <u>194,575</u> | <u>146,191</u> |
| TOTAL FUNDS | | <u>194,575</u> | <u>146,191</u> |

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

.....
Mr S Feiner - Trustee

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.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. INVESTMENT INCOME

| | | |
|------------------------|-------------------|-------------------|
| | 30.9.21 | 30.9.20 |
| | £ | £ |
| Loan interest received | 53,984 | 49,030 |
| | <u> </u> | <u> </u> |

The Realm Charitable Trust

**Notes to the Financial Statements - continued
for the Year Ended 30 September 2021**

3. GRANTS PAYABLE

| | | |
|-----------------------|--------------|---------------|
| | 30.9.21 | 30.9.20 |
| | £ | £ |
| Charitable activities | 5,000 | 28,000 |
| | <u>5,000</u> | <u>28,000</u> |

Total grants paid to institutions is comprised as follows:

| | |
|------------------|--------------|
| String Of Pearls | 5,000 |
| | <u>5,000</u> |

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 30 September 2021 nor for the year ended 30 September 2020.

Trustees' expenses

There were no trustees' expenses paid for the year ended 30 September 2021 nor for the year ended 30 September 2020.

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

| | Unrestricted fund £ |
|------------------------------------|---------------------------|
| INCOME AND ENDOWMENTS FROM | |
| Investment income | 49,030 |
| | <u>49,030</u> |
| EXPENDITURE ON | |
| Charitable activities | |
| Charitable activities | 28,000 |
| Other | 600 |
| | <u>28,600</u> |
| Total | 28,600 |
| | <u>28,600</u> |
| NET INCOME | 20,430 |
| | <u>20,430</u> |
| RECONCILIATION OF FUNDS | |
| Total funds brought forward | 125,761 |
| | <u>125,761</u> |
| TOTAL FUNDS CARRIED FORWARD | 146,191 |
| | <u>146,191</u> |

The Realm Charitable Trust

Notes to the Financial Statements - continued
for the Year Ended 30 September 2021

| | | |
|--|---------------|---------------|
| 6. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR | 30.9.21 | 30.9.20 |
| | £ | £ |
| Other debtors | <u>45,000</u> | <u>45,000</u> |

| | | |
|-------------------------------------|----------------|----------------|
| 7. CURRENT ASSET INVESTMENTS | 30.9.21 | 30.9.20 |
| | £ | £ |
| Unlisted investments | <u>585,000</u> | <u>515,000</u> |

| | | |
|--|----------------|----------------|
| 8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR | 30.9.21 | 30.9.20 |
| | £ | £ |
| Other creditors | <u>451,200</u> | <u>451,800</u> |

9. LOANS

An analysis of the maturity of loans is given below:

| | | |
|--|----------------|----------------|
| | 30.9.21 | 30.9.20 |
| | £ | £ |
| Amounts falling due within one year on demand: | | |
| Other creditors - Feiner loans | <u>435,000</u> | <u>435,000</u> |

10. MOVEMENT IN FUNDS

| | At 1/10/20 | Net movement in funds | At 30/9/21 |
|---------------------------|----------------|-----------------------|----------------|
| | £ | £ | £ |
| Unrestricted funds | | | |
| General fund | 146,191 | 48,384 | 194,575 |
| TOTAL FUNDS | <u>146,191</u> | <u>48,384</u> | <u>194,575</u> |

Net movement in funds, included in the above are as follows:

| | Incoming resources | Resources expended | Movement in funds |
|---------------------------|--------------------|--------------------|-------------------|
| | £ | £ | £ |
| Unrestricted funds | | | |
| General fund | 53,984 | (5,600) | 48,384 |
| TOTAL FUNDS | <u>53,984</u> | <u>(5,600)</u> | <u>48,384</u> |

Notes to the Financial Statements - continued
for the Year Ended 30 September 2021

10. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

| | At 1/10/19 £ | Net movement in funds £ | At 30/9/20 £ |
|---------------------------|-------------------|----------------------------------|-------------------|
| Unrestricted funds | | | |
| General fund | 125,761 | 20,430 | 146,191 |
| | <u> </u> | <u> </u> | <u> </u> |
| TOTAL FUNDS | <u>125,761</u> | <u>20,430</u> | <u>146,191</u> |

Comparative net movement in funds, included in the above are as follows:

| | Incoming resources £ | Resources expended £ | Movement in funds £ |
|---------------------------|----------------------------|----------------------------|---------------------------|
| Unrestricted funds | | | |
| General fund | 49,030 | (28,600) | 20,430 |
| | <u> </u> | <u> </u> | <u> </u> |
| TOTAL FUNDS | <u>49,030</u> | <u>(28,600)</u> | <u>20,430</u> |

A current year 12 months and prior year 12 months combined position is as follows:

| | At 1/10/19 £ | Net movement in funds £ | At 30/9/21 £ |
|---------------------------|-------------------|----------------------------------|-------------------|
| Unrestricted funds | | | |
| General fund | 125,761 | 68,814 | 194,575 |
| | <u> </u> | <u> </u> | <u> </u> |
| TOTAL FUNDS | <u>125,761</u> | <u>68,814</u> | <u>194,575</u> |

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

| | Incoming resources £ | Resources expended £ | Movement in funds £ |
|---------------------------|----------------------------|----------------------------|---------------------------|
| Unrestricted funds | | | |
| General fund | 103,014 | (34,200) | 68,814 |
| | <u> </u> | <u> </u> | <u> </u> |
| TOTAL FUNDS | <u>103,014</u> | <u>(34,200)</u> | <u>68,814</u> |

The Realm Charitable Trust

**Notes to the Financial Statements - continued
for the Year Ended 30 September 2021**

11. RELATED PARTY DISCLOSURES

Transactions with trustees during the year were as follows:

Feiner family:

| | 2021 | 2020 |
|------------------|----------------|----------------|
| | £ | £ |
| Balance b/f | 435,000 | 435,000 |
| Movement in year | - | - |
| Balance c/f | <u>435,000</u> | <u>435,000</u> |

The Realm Charitable Trust

**Detailed Statement of Financial Activities
for the Year Ended 30 September 2021**

| | 30.9.21 £ | 30.9.20 £ |
|---------------------------------|--------------|--------------|
| INCOME AND ENDOWMENTS | | |
| Investment income | | |
| Loan interest received | 53,984 | 49,030 |
| Total incoming resources | 53,984 | 49,030 |
| EXPENDITURE | | |
| Charitable activities | | |
| Grants to institutions | 5,000 | 28,000 |
| Other | | |
| Accountancy | 600 | 600 |
| Total resources expended | 5,600 | 28,600 |
| Net income | 48,384 | 20,430 |

This page does not form part of the statutory financial statements

THE REALM CHARITABLE TRUST

England & Wales - Charity number 283144

Accounts

**Report of the Trustees and
Unaudited Financial Statements for the Year Ended 30 September 2020
for
The Realm Charitable Trust**

Martin+Heller
5 North End Road
London
NW11 7RJ

The Realm Charitable Trust

**Contents of the Financial Statements
for the Year Ended 30 September 2020**

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| Detailed Statement of Financial Activities | 11 |

The Realm Charitable Trust

Report of the Trustees for the Year Ended 30 September 2020

The trustees present their report with the financial statements of the charity for the year ended 30 September 2020. 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).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The charity was formed for the advancement of the orthodox Jewish faith, orthodox Jewish religious education, and the relief of poverty in the orthodox Jewish community. The charity's objects are to support charitable institutions or charitable purposes, and in particular to further religious Jewish education and assist in the prevention and relief of poverty.

Public benefit

The trustees confirm their compliance with the duty to have regard to the Public Benefit guidance published by the Charity Commission when reviewing the Charity's aims and objectives in planning future activities.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The trustees consider that the performance of the charity this year has been most satisfactory. Substantial funds have been granted to institutions during the period from investment income.

FINANCIAL REVIEW

Reserves policy

The charity does not maintain a reserves policy, as reserves are distributed when they become available, at the trustees' discretion. The present level of funding is adequate to support the continuation of its objects and the trustees consider the financial position of the charity to be satisfactory.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

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.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

283144

Principal address

24 The Grove
NW11 9SH

Trustees

Mr S Feiner
Mrs S Feiner

Independent Examiner

Mr A Heller FCA
5 North End Road
London
NW11 7RJ

The Realm Charitable Trust

**Report of the Trustees
for the Year Ended 30 September 2020**

Approved by order of the board of trustees on15th July 2021..... and signed on its behalf by:



.....
Mr S Feiner - Trustee

**Independent Examiner's Report to the Trustees of
The Realm Charitable Trust**

Independent examiner's report to the trustees of The Realm Charitable Trust

I report to the charity trustees on my examination of the accounts of The Realm Charitable Trust (the Trust) for the year ended 30 September 2020.

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.

Mr A Heller FCA
5 North End Road
London
NW11 7RJ

Date:

The Realm Charitable Trust

**Statement of Financial Activities
for the Year Ended 30 September 2020**

| | | 30.9.20 Unrestricted fund £ | 30.9.19 Total funds £ |
|---|-------|--------------------------------------|--------------------------------|
| INCOME AND ENDOWMENTS FROM | Notes | | |
| Investment income | 2 | 49,030 | 61,011 |
| EXPENDITURE ON Charitable activities | | | |
| Charitable activities | | 28,000 | 16,000 |
| Other | | <u>600</u> | <u>600</u> |
| Total | | 28,600 | 16,600 |
| | | <hr/> | <hr/> |
| NET INCOME | | 20,430 | 44,411 |
| | | | |
| RECONCILIATION OF FUNDS | | | |
| Total funds brought forward | | 125,761 | 81,350 |
| | | <hr/> | <hr/> |
| TOTAL FUNDS CARRIED FORWARD | | <u>146,191</u> | <u>125,761</u> |

The notes form part of these financial statements

The Realm Charitable Trust

**Balance Sheet
30 September 2020**

| | | 30.9.20 Unrestricted fund £ | 30.9.19 Total funds £ |
|--|-------|--------------------------------------|--------------------------------|
| CURRENT ASSETS | Notes | | |
| Debtors | 6 | 45,000 | 45,000 |
| Investments | 7 | 515,000 | 515,000 |
| Cash at bank | | <u>37,991</u> | <u>16,961</u> |
| | | 597,991 | 576,961 |
| CREDITORS | | | |
| Amounts falling due within one year | 8 | (451,800) | (451,200) |
| | | <u> </u> | <u> </u> |
| NET CURRENT ASSETS | | <u>146,191</u> | <u>125,761</u> |
| TOTAL ASSETS LESS CURRENT LIABILITIES | | <u>146,191</u> | <u>125,761</u> |
| NET ASSETS | | <u>146,191</u> | <u>125,761</u> |
| FUNDS | 10 | | |
| Unrestricted funds | | <u>146,191</u> | <u>125,761</u> |
| TOTAL FUNDS | | <u>146,191</u> | <u>125,761</u> |

The financial statements were approved by the Board of Trustees and authorised for issue on
15th July 2021 and were signed on its behalf by:



.....
Mr S Feiner - Trustee

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.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. INVESTMENT INCOME

| | | |
|------------------------|---------------|---------------|
| | 30.9.20 | 30.9.19 |
| | £ | £ |
| Loan interest received | <u>49,030</u> | <u>61,011</u> |

The Realm Charitable Trust

Notes to the Financial Statements - continued
for the Year Ended 30 September 2020

3. GRANTS PAYABLE

| | | |
|-----------------------|---------------|---------------|
| | 30.9.20 | 30.9.19 |
| | £ | £ |
| Charitable activities | <u>28,000</u> | <u>16,000</u> |

Total grants paid to institutions is comprised as follows:

| | |
|----------------------|---------------|
| Chesed Charity Trust | 23,000 |
| String Of Pearls | <u>5,000</u> |
| | <u>28,000</u> |

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 30 September 2020 nor for the year ended 30 September 2019.

Trustees' expenses

There were no trustees' expenses paid for the year ended 30 September 2020 nor for the year ended 30 September 2019.

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

| | Unrestricted fund £ |
|------------------------------------|---------------------------|
| INCOME AND ENDOWMENTS FROM | |
| Investment income | 61,011 |
| EXPENDITURE ON | |
| Charitable activities | |
| Charitable activities | 16,000 |
| Other | <u>600</u> |
| Total | <u>16,600</u> |
| NET INCOME | 44,411 |
| RECONCILIATION OF FUNDS | |
| Total funds brought forward | <u>81,350</u> |
| TOTAL FUNDS CARRIED FORWARD | <u>125,761</u> |

The Realm Charitable Trust

Notes to the Financial Statements - continued
for the Year Ended 30 September 2020

| | | | |
|--|----------------|-----------------|----------------|
| 6. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR | | | |
| | | 30.9.20 | 30.9.19 |
| | | £ | £ |
| Other debtors | | <u>45,000</u> | <u>45,000</u> |
| 7. CURRENT ASSET INVESTMENTS | | | |
| | | 30.9.20 | 30.9.19 |
| | | £ | £ |
| Unlisted investments | | <u>515,000</u> | <u>515,000</u> |
| 8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR | | | |
| | | 30.9.20 | 30.9.19 |
| | | £ | £ |
| Other creditors | | <u>451,800</u> | <u>451,200</u> |
| 9. LOANS | | | |
| An analysis of the maturity of loans is given below: | | | |
| | | 30.9.20 | 30.9.19 |
| | | £ | £ |
| Amounts falling due within one year on demand: | | | |
| Other creditors - Feiner loans | | <u>435,000</u> | <u>435,000</u> |
| 10. MOVEMENT IN FUNDS | | | |
| | At | Net | At |
| | 1/10/19 | movement | 30/9/20 |
| | £ | in funds | £ |
| Unrestricted funds | | £ | |
| General fund | 125,761 | 20,430 | 146,191 |
| | <u>125,761</u> | <u>20,430</u> | <u>146,191</u> |
| TOTAL FUNDS | | | |
| | <u>125,761</u> | <u>20,430</u> | <u>146,191</u> |
| Net movement in funds, included in the above are as follows: | | | |
| | Incoming | Resources | Movement |
| | resources | expended | in funds |
| | £ | £ | £ |
| Unrestricted funds | | | |
| General fund | 49,030 | (28,600) | 20,430 |
| | <u>49,030</u> | <u>(28,600)</u> | <u>20,430</u> |
| TOTAL FUNDS | | | |
| | <u>49,030</u> | <u>(28,600)</u> | <u>20,430</u> |

10. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

| | At 1/10/18 £ | Net movement in funds £ | At 30/9/19 £ |
|---------------------------|--------------------|----------------------------------|--------------------|
| Unrestricted funds | | | |
| General fund | 81,350 | 44,411 | 125,761 |
| | <u>81,350</u> | <u>44,411</u> | <u>125,761</u> |
| TOTAL FUNDS | <u>81,350</u> | <u>44,411</u> | <u>125,761</u> |

Comparative net movement in funds, included in the above are as follows:

| | Incoming resources £ | Resources expended £ | Movement in funds £ |
|---------------------------|----------------------------|----------------------------|---------------------------|
| Unrestricted funds | | | |
| General fund | 61,011 | (16,600) | 44,411 |
| | <u>61,011</u> | <u>(16,600)</u> | <u>44,411</u> |
| TOTAL FUNDS | <u>61,011</u> | <u>(16,600)</u> | <u>44,411</u> |

A current year 12 months and prior year 12 months combined position is as follows:

| | At 1/10/18 £ | Net movement in funds £ | At 30/9/20 £ |
|---------------------------|--------------------|----------------------------------|--------------------|
| Unrestricted funds | | | |
| General fund | 81,350 | 64,841 | 146,191 |
| | <u>81,350</u> | <u>64,841</u> | <u>146,191</u> |
| TOTAL FUNDS | <u>81,350</u> | <u>64,841</u> | <u>146,191</u> |

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

| | Incoming resources £ | Resources expended £ | Movement in funds £ |
|---------------------------|----------------------------|----------------------------|---------------------------|
| Unrestricted funds | | | |
| General fund | 110,041 | (45,200) | 64,841 |
| | <u>110,041</u> | <u>(45,200)</u> | <u>64,841</u> |
| TOTAL FUNDS | <u>110,041</u> | <u>(45,200)</u> | <u>64,841</u> |

The Realm Charitable Trust

**Notes to the Financial Statements - continued
for the Year Ended 30 September 2020**

11. RELATED PARTY DISCLOSURES

Transactions with trustees during the year were as follows:

Feiner family:

| | 2020 | 2019 |
|------------------|-----------------------|-----------------------|
| | £ | £ |
| Balance b/f | 435,000 | 435,000 |
| Movement in year | <u>-</u> | <u>-</u> |
| Balance c/f | <u><u>435,000</u></u> | <u><u>435,000</u></u> |

The Realm Charitable Trust

**Detailed Statement of Financial Activities
for the Year Ended 30 September 2020**

| | 30.9.20 £ | 30.9.19 £ |
|---------------------------------|----------------------|----------------------|
| INCOME AND ENDOWMENTS | | |
| Investment income | | |
| Loan interest received | <u>49,030</u> | <u>61,011</u> |
| Total incoming resources | 49,030 | 61,011 |
| EXPENDITURE | | |
| Charitable activities | | |
| Grants to institutions | 28,000 | 16,000 |
| Other | | |
| Accountancy | <u>600</u> | <u>600</u> |
| Total resources expended | <u>28,600</u> | <u>16,600</u> |
| Net income | <u><u>20,430</u></u> | <u><u>44,411</u></u> |