

**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

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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**

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

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 £
	Notes		
CURRENT ASSETS			
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)
NET CURRENT ASSETS		<u>194,575</u>	<u>146,191</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		194,575	146,191
NET ASSETS		<u>194,575</u>	<u>146,191</u>
FUNDS	10		
Unrestricted funds		<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

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
Total	<u>28,600</u>
NET INCOME	20,430
RECONCILIATION OF FUNDS	
Total funds brought forward	125,761
	<u>125,761</u>
TOTAL FUNDS CARRIED FORWARD	<u>146,191</u>

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	45,000	45,000

7. CURRENT ASSET INVESTMENTS

	30.9.21	30.9.20
	£	£
Unlisted investments	585,000	515,000

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	30.9.21	30.9.20
	£	£
Other creditors	451,200	451,800

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	435,000	435,000

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	146,191	48,384	194,575

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	53,984	(5,600)	48,384

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
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
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
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
TOTAL FUNDS	<u>103,014</u>	<u>(34,200)</u>	<u>68,814</u>

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	-	-
	<hr/>	<hr/>
Balance c/f	435,000	435,000
	<hr/> <hr/>	<hr/> <hr/>

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