

**Charity Registration No. 290568**

**Company Registration No. 01835501 (England and Wales)**

**GAMA TZEDAKA LIMITED**  
**ANNUAL REPORT AND FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2020**

# GAMA TZEDAKA LIMITED

## LEGAL AND ADMINISTRATIVE INFORMATION

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<b>Governors</b>	Mr P Jay Mr D Jay Mr I S Jay
<b>Charity number</b>	290568
<b>Company number</b>	01835501
<b>Principal address</b>	Foframe House, 2nd Floor 35-37 Brent Street London NW4 2EF
<b>Registered office</b>	Foframe House, 2nd Floor 35-37 Brent Street London NW4 2EF
<b>Auditor</b>	Lopian Gross Barnett & Co 1st Floor, Cloister House Riverside New Bailey Street Manchester M3 5FS

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# GAMA TZEDAKA LIMITED

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# **GAMA TZEDAKA LIMITED**

## **GOVERNORS' REPORT (INCLUDING DIRECTORS' REPORT)**

### ***FOR THE YEAR ENDED 31 DECEMBER 2020***

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The governors present their report and financial statements for the year ended 31 December 2020.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the company's [governing document], the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

#### **Objectives and activities**

The charity's objects are to distribute funds to religious, educational and similar charities for the advancement of religion in accordance with the Orthodox Jewish faith and the relief of poverty and other charitable purposes for the public benefit. The aims of the charity in accordance with these objectives are to help with the funding of charities which advance the Orthodox Jewish faith and to help alleviate poverty. The policies adopted in furtherance of these objects are to identify Orthodox Jewish charities which carry out activities such as providing Orthodox Jewish education and other activities which advance religion in accordance with the Orthodox Jewish faith or which relieve poverty and there has been no change in these during the year. The governors confirm that they have had regard to guidance contained in the Charity Commission general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities and setting the grant making policy for the year.

The charity's income is generated from investment income and the available income was distributed in the year, or otherwise paid to a similar charity to this one.

The main strategy for the above aims and objectives is to maintain a stable flow of donations going to worthy causes in the Jewish community. The governors also aim to expand the charity's investment portfolio whenever the opportunity arises. No particular criteria or measures are used to assess success in achieving these aims or objectives.

The only activities undertaken have been monitoring the charity's investment income and making distributions to a number of charities in accordance with the above objectives and policies.

#### **Achievements and performance**

The charity has continued to distribute funds to other charities during the year. All of the available incoming resources, after the charity met its loan payment obligations, were distributed benefitting the recipient organisations accordingly, or else paid to a charity with the same governors, objects and purpose as this one. Any remaining cash reserves available will be put towards future investment purposes. The charity's investment properties generated net cash returns in line with expectations. The charity distributed or otherwise paid to another similar charity the maximum available.

At the year end the charity held three UK properties as investments which were valued at £7,640,000 and generated gross rental income of £511,222.

# **GAMA TZEDAKA LIMITED**

## **GOVERNORS' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)** **FOR THE YEAR ENDED 31 DECEMBER 2020**

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### **Financial review**

The charity's funds for distribution derived from property investment income from its own property. The total of net incoming resources was £511,222 which resulted in a surplus of £39,276 after charitable donations of £236,454 and other charitable expenses of £235,492. The charity repaid capital of £125,330 on loans secured on its investment properties. The fair value of investment properties increased by £940,000. The financial position of the charity at the end of the year is set out on page 8, with closing funds of £4,250,335.

No significant event affected the financial performance and financial position of the charity during the year. Nor have any been identified that are likely to do so currently or in the future.

The governors have identified the principal risks and uncertainties facing the charity and have also adopted plans and strategies to manage these as follows:

- decline in values of investment properties, managed by investing in good quality buildings with reliable tenants as confirmed by the independent valuations obtained on purchase and by own regular monitoring
- fall in income: letting only to reliable tenants as above; maintaining informal reserves in the charity; having funds available to the governors to lend to the charity if required.

There is no formal policy to maintain a set level of reserves. The governors are continually looking for appropriate investments which will ensure that high level of returns can be achieved for the charity's benefit.

The governors' investment powers are governed by the charity's Articles of Association which permit the governors to invest the charity's funds as they may see fit.

The governors are experienced property investors and have invested the charity's funds in property in order to generate funds for distribution. Investments are chosen on the basis of achieving a yield in excess of that available from cash deposits while maintaining security of income.

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

The governors will continue to purchase further investments when they believe it is in the best interests of the charity.

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

The charity is limited by guarantee. It was incorporated on 24 July 1984 and registered as a charity on the same date. The charity was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association.

The governors, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Mr P Jay  
Mr D Jay  
Mr I S Jay

Governors are recommended and appointed by the Board of Governors.

None of the governors has any beneficial interest in the charity. All of the governors are members of the charity and guarantee to contribute an amount not exceeding £1 in the event of a winding up.

The board of governors administers the charity who retain complete responsibility for its management.

### **Auditor**

The auditor, Lopian Gross Barnett & Co, is deemed to be reappointed under section 487(2) of the Companies Act 2006.

# GAMA TZEDAKA LIMITED

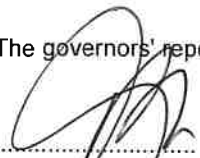
## GOVERNORS' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2020

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### Disclosure of information to auditor

Each of the governors has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

The governors' report was approved by the Board of Governors.

  
.....  
**Mr D Jay**

Governor

Dated: .....

9.9.2021

# **GAMA TZEDAKA LIMITED**

## **STATEMENT OF GOVERNORS' RESPONSIBILITIES**

***FOR THE YEAR ENDED 31 DECEMBER 2020***

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The governors, who are also the directors of Gama Tzedaka Limited for the purpose of company law, are responsible for preparing the Governors' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the governors to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the governors are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in operation.

The governors are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

# **GAMA TZEDAKA LIMITED**

## **INDEPENDENT AUDITOR'S REPORT**

### **TO THE GOVERNORS OF GAMA TZEDAKA LIMITED**

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#### **Opinion**

We have audited the financial statements of Gama Tzedaka Limited (the 'company') for the year ended 31 December 2020 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland*.

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 December 2020 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

#### **Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

#### **Conclusions relating to going concern**

In auditing the financial statements, we have concluded that the governors' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the governors with respect to going concern are described in the relevant sections of this report.

#### **Other information**

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The governors are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.



# **GAMA TZEDAKA LIMITED**

## **INDEPENDENT AUDITOR'S REPORT (CONTINUED) TO THE GOVERNORS OF GAMA TZEDAKA LIMITED**

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### **Matters on which we are required to report by exception**

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the governors' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

### **Responsibilities of governors**

As explained more fully in the statement of governors' responsibilities, the governors, who are also the directors of the company for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the governors determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the governors are responsible for assessing the company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the governors either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

### **Auditor's responsibilities for the audit of the financial statements**

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

# **GAMA TZEDAKA LIMITED**

## **INDEPENDENT AUDITOR'S REPORT (CONTINUED) TO THE GOVERNORS OF GAMA TZEDAKA LIMITED**

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Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

- We obtained an understanding of laws and regulations that affect the entity, focusing on those that had a direct effect on the financial statements or that had a fundamental effect on its operations.
- Where considered necessary we enquired of the those charged with governance, reviewed correspondence and reviewed meeting minutes for evidence of non-compliance with relevant laws and regulations.
- We gained an understanding of the controls environment which includes the controls in place to prevent and detect fraud. We enquired of the those charged with governance about any incidences of fraud that had taken place during the accounting period.
- The risk of fraud and non-compliance with laws and regulations and fraud was discussed within the audit team and tests were planned and performed to address these risks.
- We reviewed financial statements disclosures to assess compliance with relevant laws and regulations.
- We enquired of those charged with governance about actual and potential litigation and claims.
- We performed analytical procedures to identify any unusual or unexpected relationships that might indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud due to management override of internal controls we tested the appropriateness of journal entries and assessed whether the judgements made in making accounting estimates were indicative of a potential bias.

Due to the inherent limitations of an audit, there is an unavoidable risk that we may not have detected some material misstatements in the financial statements, even though we have properly planned and performed our audit in accordance with auditing standards. For example, as with any audit, there remained a higher risk of non-detection of irregularities, as these may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls. We are not responsible for preventing fraud or non-compliance with laws and regulations and cannot be expected to detect all fraud and non-compliance with laws and regulations.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

# **GAMA TZEDAKA LIMITED**

## **INDEPENDENT AUDITOR'S REPORT (CONTINUED) TO THE GOVERNORS OF GAMA TZEDAKA LIMITED**

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### **Use of our report**

This report is made solely to the charity's trustees, as a body, in accordance with part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



**Jonathan Brodie (Senior Statutory Auditor)  
for and on behalf of Lopian Gross Barnett & Co**

**15.09.2021**  
.....

**Chartered Accountants  
Statutory Auditor**

1st Floor, Cloister House  
Riverside  
New Bailey Street  
Manchester  
M3 5FS

Lopian Gross Barnett & Co is eligible for appointment as auditor of the company by virtue of its eligibility for appointment as auditor of a company under of section 1212 of the Companies Act 2006.

# GAMA TZEDAKA LIMITED

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2020

	Notes	2020 £	2019 £
<b><u>Income from:</u></b>			
Donations and legacies	3	-	4,800
Investments	4	511,222	529,678
<b>Total income</b>		<u>511,222</u>	<u>534,478</u>
<b><u>Expenditure on:</u></b>			
Charitable activities	5	236,454	220,041
Other	9	235,492	152,588
<b>Total resources expended</b>		<u>471,946</u>	<u>372,629</u>
<b>Net incoming resources</b>		39,276	161,849
<b>Other recognised gains and losses</b>			
Revaluation of property investments		940,000	-
<b>Net movement in funds</b>		<u>979,276</u>	<u>161,849</u>
Fund balances at 1 January 2020		3,271,059	3,109,210
<b>Fund balances at 31 December 2020</b>		<u><u>4,250,335</u></u>	<u><u>3,271,059</u></u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

# GAMA TZEDAKA LIMITED

## BALANCE SHEET

AS AT 31 DECEMBER 2020

	Notes	2020 £	£	2019 £	£
<b>Fixed assets</b>					
Investment properties	11	7,640,000		6,700,000	
Investments	12		1		1
		<u>7,640,001</u>		<u>6,700,001</u>	
<b>Current assets</b>					
Debtors	13	84,918		67,861	
Cash at bank and in hand		109,885		47,423	
		<u>194,803</u>		<u>115,284</u>	
<b>Creditors: amounts falling due within one year</b>	15	<u>(1,172,346)</u>		<u>(498,190)</u>	
Net current liabilities			(977,543)		(382,906)
<b>Total assets less current liabilities</b>			<u>6,662,458</u>		<u>6,317,095</u>
<b>Creditors: amounts falling due after more than one year</b>	16		(2,412,123)		(3,046,036)
<b>Net assets</b>			<u>4,250,335</u>		<u>3,271,059</u>
<b>Income funds</b>					
<u>Unrestricted funds</u>					
General unrestricted funds		1,881,185		1,841,909	
Revaluation reserve		2,369,150		1,429,150	
		<u>4,250,335</u>		<u>3,271,059</u>	
		<u>4,250,335</u>		<u>3,271,059</u>	

# **GAMA TZEDAKA LIMITED**

## **BALANCE SHEET (CONTINUED)**

**AS AT 31 DECEMBER 2020**

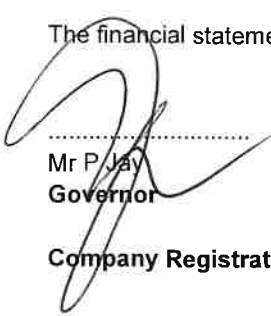
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The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 December 2020, although an audit has been carried out under section 144 of the Charities Act 2011.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Governors on ..... 8.9.2021



.....  
Mr P. Jay  
Governor

**Company Registration No. 01835501**

# GAMA TZEDAKA LIMITED

## STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 DECEMBER 2020

	Notes	2020 £	£	2019 £	£
<b>Cash flows from operating activities</b>					
Cash absorbed by operations	20		(301,073)		(466,921)
<b>Investing activities</b>					
Rental income received		511,222		529,678	
<b>Net cash generated from investing activities</b>			511,222		529,678
<b>Financing activities</b>					
Repayment of bank loans		(125,330)		(124,982)	
<b>Net cash used in financing activities</b>			(125,330)		(124,982)
<b>Net increase/(decrease) in cash and cash equivalents</b>			84,819		(62,225)
Cash and cash equivalents at beginning of year			(3,746)		58,479
<b>Cash and cash equivalents at end of year</b>			81,073		(3,746)
<b>Relating to:</b>					
Cash at bank and in hand			109,885		47,423
Bank overdrafts included in creditors payable within one year			(28,812)		(51,169)

# GAMA TZEDAKA LIMITED

## NOTES TO THE FINANCIAL STATEMENTS

**FOR THE YEAR ENDED 31 DECEMBER 2020**

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### **1 Accounting policies**

#### **Charity information**

Gama Tzedaka Limited is a private company limited by guarantee incorporated in England and Wales. The registered office is Foframe House, 2nd Floor, 35-37 Brent Street, London, NW4 2EF.

#### **1.1 Accounting convention**

The financial statements have been prepared in accordance with the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2019). The company is a Public Benefit Entity as defined by FRS 102.

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

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

#### **1.2 Going concern**

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

#### **1.3 Charitable funds**

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

Funds held by the charity are all unrestricted. These being funds which can be used in accordance with the charitable objects at the discretion of the governors.

#### **1.4 Incoming resources**

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

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

Legacies are recognised on receipt or otherwise if the company has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Investment income represents amounts receivable for rents and services. Investment income is recognised on the commencement of and in accordance with a lease, adjusted for any incentives as required under FRS102. A property is regarded as sold when significant risks and returns have been transferred to the buyer. For conditional exchanges, sales are recognised as the conditions are satisfied.

#### **1.5 Resources expended**



# GAMA TZEDAKA LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2020

#### 1 Accounting policies

(Continued)

Expenditure is recognised on an accruals basis as a liability is incurred.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Other costs include all costs involving the public accountability of the charity and its compliance with regulation and good practice. These include costs relating to statutory audit and professional fees.

Grants payable represent donations paid to religious, educational and similar charities, and are recognised when payment is made by the charity.

#### 1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life, as follows:

Fixtures, fittings & equipment	33.33% straight line
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The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

#### 1.7 Investment properties

Investment property, which is property held to earn rentals and/or for capital appreciation, is initially recognised at cost, which includes the purchase cost and any directly attributable expenditure. Subsequently it is measured at fair value at the reporting end date. The surplus or deficit on revaluation is recognised in the statement of financial activities.

#### 1.8 Fixed asset investments

A subsidiary is an entity controlled by the charity. Control is the power to govern the financial and operating policies of the entity so as to obtain benefits from its activities.

#### 1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

#### 1.10 Financial instruments

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

Financial instruments are recognised in the company's balance sheet when the company becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

# GAMA TZEDAKA LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

### 1 Accounting policies

(Continued)

#### **Basic financial assets**

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

#### **Basic financial liabilities**

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

#### **Derecognition of financial liabilities**

Financial liabilities are derecognised when the company's contractual obligations expire or are discharged or cancelled.

#### 1.11 Group accounts

The financial statements present information about the charity as an individual undertaking and not about its group. The charity and its subsidiary undertakings comprise a small group. The charity has therefore taken advantage of the exemptions provided by sections 399 of the Companies Act 2006 not to prepare group accounts.

### 2 Critical accounting estimates and judgements

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

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

### 3 Donations and legacies

	Total	Unrestricted funds
	2020	2019
	£	£
Donations and gifts	-	4,800

# GAMA TZEDAKA LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2020

### 4 Investments

	2020 £	2019 £
Rental income	511,222	529,678

### 5 Charitable activities

	Charitable activities 2020 £	Charitable activities 2019 £
Grant funding of activities (see note 6)	236,454	220,041

# GAMA TZEDAKA LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

### 6 Grants payable

	2020 £	2019 £
Grants to institutions:		
Other	236,454	220,041

#### Charitable activities

The charity made donations of £236,454 to institutions in accordance with its objects. These can be further analysed by purpose, as follow:

	2020 £
Relief of hardship and poverty	10,000
Religious education	10,000
Shirehall Tzedaka Co Ltd (see note)	29,954
Achisomoch Aid Company Ltd - general charity account	186,500
	236,454

Material grants were paid to the following bodies in the following amounts:

		Main purpose
British Friends of Igud Hakolelim	10,000	Relief of hardship and poverty
British Friends of Hakodesh Viznitz Trust	10,000	Religious education
	20,000	

Note:

During the year charitable distributions of £29,954 were made to Shirehall Tzedaka Co Limited a charity with the same governors, objects and purpose as this one.

# GAMA TZEDAKA LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2020

### 7 Governors

None of the governors (or any persons connected with them) received any remuneration or expenses during the year.

### 8 Employees

The average monthly number of employees during the year was:

	2020 Number	2019 Number
Total	-	-

### 9 Other

	2020 £	2019 £
Auditors' remuneration	3,240	3,240
Auditors' fees for non-audit work	5,280	1,800
Interest on bank loans	110,777	137,192
Other expenditure	116,195	10,356
	235,492	152,588

### 10 Taxation

The activities of Gama Tzedaka Limited are exempt from direct taxation under Part 11 of the Corporation Tax Act 2010.

### 11 Investment property

	2020 £
<b>Fair value</b>	
At 1 January 2020	6,700,000
Net gains or losses through fair value adjustments	940,000
At 31 December 2020	7,640,000

The fair value of the investment property has been arrived at on the basis of a valuation carried out by a governor of the company. The valuation was made on an open market value basis.

The properties are secured against the bank loans to the charity.

### 12 Fixed asset investments

# GAMA TZEDAKA LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2020

### 12 Fixed asset investments

(Continued)

	Unlisted investments £
<b>Cost or valuation</b>	
At 1 January 2020 & 31 December 2020	1
<b>Carrying amount</b>	
At 31 December 2020	1
At 31 December 2019	1

#### Fixed asset investments not carried at market value

The above investment is shown at cost.

The charity owns the whole of the issued ordinary share capital of Southern Cross Propco 1 Limited. Southern Cross Propco 1 Limited owns 100% of the issued ordinary share capital of St Oswalds House Limited. St Oswalds House Limited owns 100% of the issued share capital of Ashlands Limited. All the companies were dormant throughout the year.

### 13 Debtors

	2020 £	2019 £
<b>Amounts falling due within one year:</b>		
Amounts owed by subsidiary undertakings	1,177	1,177
Other debtors	83,741	54,541
Prepayments and accrued income	-	12,143
	<u>84,918</u>	<u>67,861</u>

# GAMA TZEDAKA LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

### 14 Loans and overdrafts

	2020 £	2019 £
Bank overdrafts	28,812	51,169
Bank loans	3,048,503	3,173,833
	<u>3,077,315</u>	<u>3,225,002</u>
Payable within one year	665,192	178,966
Payable after one year	<u>2,412,123</u>	<u>3,046,036</u>
Amounts included above which fall due after five years:		
Payable by instalments	221,011	364,855
Payable other than by instalments	<u>1,610,000</u>	<u>1,610,000</u>
	<u>1,831,011</u>	<u>1,974,855</u>

The long-term loans are secured on property investments.

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

	Notes	2020 £	2019 £
Bank loans and overdrafts	14	665,192	178,966
Amounts owed to subsidiary undertakings		1,442	1,442
Other creditors		312,213	213,978
Accruals and deferred income		193,499	103,804
		<u>1,172,346</u>	<u>498,190</u>

Included in other creditors is an amount of £59,669 (2019 : £17,000) due to a company under common control with this one, and £208,745 (2019 : £196,978) due to another charity with the same governors, objects and purpose as this one. These loans are interest free and are repayable on demand.

### 16 Creditors: amounts falling due after more than one year

	Notes	2020 £	2019 £
Bank loans	14	<u>2,412,123</u>	<u>3,046,036</u>

# GAMA TZEDAKA LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2020

#### 17 Covid-19

The Trustees have closely monitored the Government guidance in response to the Covid-19 Pandemic and have implemented measures in line with Governmental guidelines. The Trustees have assessed the impact of Covid-19 on the company and conclude that there are no items resulting from the Covid-19 Pandemic which require disclosure at the balance sheet date.

#### 18 Related party transactions

During the year the charity paid donations of £29,954 (2019: £88,041) to another charity with the same governors as this charity.

During the year, there were no transactions with or balances outstanding with the trustees.

There were no other related party transactions during the year which require disclosure.

#### 19 Subsidiaries

Details of the company's subsidiaries at 31 December 2020 are as follows:

Name of undertaking	Registered office	Nature of business	Class of shares held	% Held	
				Direct	Indirect
Ashlands Limited	England and Wales	Dormant	Ordinary	100	-
Southern Cross Propco 1 Limited	England and Wales	Dormant	Ordinary	100	-
St Oswalds House Limited	England and Wales	Dormant	Ordinary	100	-

The aggregate capital and reserves and the result for the year of subsidiaries excluded from consolidation was as follows:

Name of undertaking	Profit/(Loss)	Capital and Reserves
	£	£
Ashlands Limited	-	1,002
Southern Cross Propco 1 Limited	-	8,986
St Oswalds House Limited	-	277,100



# GAMA TZEDAKA LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2020

20	Cash generated from operations	2020 £	2019 £	
	Surplus for the year	39,276	161,849	
	Adjustments for:			
	Investment income recognised in statement of financial activities	(511,222)	(529,678)	
	Movements in working capital:			
	(Increase)/decrease in debtors	(17,057)	36,740	
	Increase/(decrease) in creditors	187,930	(135,832)	
	Cash absorbed by operations	(301,073)	(466,921)	
21	Analysis of changes in net (debt)/funds			
		At 1 January 2020 £	Cash flows £	At 31 December 2020 £
	Cash at bank and in hand	47,423	62,462	109,885
	Bank overdrafts	(51,169)	22,357	(28,812)
		(3,746)	84,819	81,073
	Loans falling due within one year	(127,797)	(508,583)	(636,380)
	Loans falling due after more than one year	(3,046,036)	633,913	(2,412,123)
		(3,177,579)	210,149	(2,967,430)

**Gama Tzedaka Limited**  
**2<sup>nd</sup> Floor, Foframe House**  
**35-37 Brent Street**  
**London**  
**NW4 2EF**

Lopian Gross Barnett & Co  
1<sup>st</sup> Floor. Cloister House  
Riverside, New Bailey Street  
Manchester  
M3 5FS

Dear Sirs

### **Letter of Representation**


During the course of your audit of our financial statements for the year ending 31 December 2020, the following representations were made to you by management and trustees.

1. We acknowledge as trustees our responsibilities under the Companies Act 2006 for preparing financial statements, in accordance with Statement of Recommended Practice applicable to charities preparing their accounts in accordance with FRS 102 financial reporting framework that give a true and fair view and for making accurate representations to you as auditors.
2. We confirm that all accounting records have been made available to you for the purpose of your audit, in accordance with your terms of engagement, and that all transactions undertaken by the charity have been properly reflected and recorded in the accounting records. All other records and related information, including minutes of all trustees' meetings, have been made available to you. We have given you unrestricted access to persons within the company in order to obtain evidence for the audit and have provided any additional information that you have requested for the purposes of your audit.
3. We confirm that significant assumptions used by us in making accounting estimates, including those measured at fair value, are reasonable.
4. We confirm that all known actual or possible litigation and claims whose effects should be considered when preparing the financial statements have been disclosed to the auditor and accounted for and disclosed in accordance with the FRS 102 financial reporting framework.
5. We confirm that there have been no events since the balance sheet date which require disclosing or which would materially affect the amounts in the financial statements, other than those already disclosed or included in the financial statements.
6. We can confirm that we are aware that a related party of the charity is a person or organisation which either (directly or indirectly) controls, has joint control of, or significantly influences the charity or vice versa and, as a result, will include trustees, other key management, close family and other business interests of the previous
7. We confirm that all related party relationships and transactions have been accounted for and disclosed in accordance with the FRS 102 financial reporting framework.
8. We confirm that the charity has had, at no time during the year, any arrangement, transaction or agreement to provide credit facilities (including advances and credits granted by the charity) for trustees, nor to provide guarantees of any kind on behalf of the trustees, except as already disclosed in the accounts.
9. We confirm that the charity has not contracted for any capital expenditure other than as disclosed in the financial statements.
10. We confirm that we are not aware of any possible or actual instance of non-compliance with those laws and regulations which provide a legal framework within which the charity conducts its business and which are central to the charity's ability to conduct its business, except as explained to you and as disclosed in the financial statements.

11. We acknowledge our responsibility for the design and implementation of controls to prevent and detect fraud. We confirm that we have disclosed to you the results of our risk assessment of the risk of fraud in the business.
12. We confirm that there have been no actual or suspected instances of fraud involving management or employees who have a significant role in internal control of that could have a material effect on the financial statements. We also confirm that we are not aware of any allegations of fraud by former employees, regulators or others.
13. We confirm that, having considered our expectations and intentions for the next twelve months and the availability of working capital, the charity is a going concern.
14. We confirm that in our opinion the effects of unadjusted misstatements are immaterial, both individually and in aggregate, to the financial statements as a whole.
15. We acknowledge our legal responsibilities regarding disclosure of information to you as auditors and confirm that:
  - so far as each trustee is aware, there is no relevant audit information of which you as auditors are unaware; and
  - each trustee has taken all the steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that you are aware of that information.
16. We confirm that the property values are appropriately stated at the year end.

We confirm that the above representations are made on the basis of enquiries of management and staff with relevant knowledge and expertise (and, where appropriate of supporting documentation) sufficient to satisfy ourselves that we can properly make these representations to you and that to the best of our knowledge and belief they accurately reflect the representations made to you by the trustees during the course of your audit.

Yours faithfully



Mr D Jay - Trustee

(Signed on behalf of the Board of Trustees)

Date

9.9.2024



## Your Company Tax Return

If we send the company a 'Notice' to deliver a Company Tax Return it has to comply by the filing date or we charge a penalty, even if there is no tax to pay.

A return includes a Company Tax Return form, any supplementary pages, accounts, computations and any relevant information. The CT600 Guide tells you how the return must be formatted and delivered. It contains general information you may need to deliver your return, links to more detailed advice and box-by-box guidance for this form and the supplementary pages.

The forms in the CT600 series set out the information we need and provide a standard format for calculations.

## Company information

<b>1</b>	<b>Company name</b>	Gama Tzedaka Limited
<b>2</b>	<b>Company registration number</b>	0 1 8 3 5 5 0 1
<b>3</b>	<b>Tax reference</b>	2 3 2 2 0 0 7 2 9 6
<b>4</b>	<b>Type of company</b>	

## Northern Ireland

Put an 'X' in the appropriate box(es) below

<b>5</b>	<b>NI trading activity</b>	<input type="checkbox"/>	<b>6</b>	<b>SME</b>	<input type="checkbox"/>
<b>7</b>	<b>NI employer</b>	<input type="checkbox"/>	<b>8</b>	<b>Special circumstances</b>	<input type="checkbox"/>

## About this return

This is the above company's return for the period

<b>30</b>	<b>from</b> DD MM YYYY	<b>35</b>	<b>to</b> DD MM YYYY
	0 1 0 1 2 0 2 0		3 1 1 2 2 0 2 0

Put an 'X' in the appropriate box(es) below

<b>40</b>	<b>A repayment is due for this return period</b>	<input type="checkbox"/>
<b>45</b>	<b>Claim or relief affecting an earlier period</b>	<input type="checkbox"/>
<b>50</b>	<b>Making more than one return for this company now</b>	<input type="checkbox"/>
<b>55</b>	<b>This return contains estimated figures</b>	<input type="checkbox"/>
<b>60</b>	<b>Company part of a group that is not small</b>	<input type="checkbox"/>
<b>65</b>	<b>Notice of disclosable avoidance schemes</b>	<input type="checkbox"/>
	<b>Transfer Pricing</b>	
<b>70</b>	<b>Compensating adjustment claimed</b>	<input type="checkbox"/>
<b>75</b>	<b>Company qualifies for SME exemption</b>	<input type="checkbox"/>

## About this return - continued

### Accounts and computations

**80** I attach accounts and computations for the period to which this return relates

x

**85** I attach accounts and computations for a different period

**90** If you are not attaching the accounts and computations, say why not

Supplementary pages enclosed

**95** Loans and arrangements to participators by close companies - form CT600A

100 Controlled foreign companies and foreign permanent establishment exemptions - form CT600B

**105** Group and consortium - form CT600C

110 Insurance - form CT600D

### 115 Charities and Community Amateur Sports Clubs (CASCs) - form CT600E

X

120 Tonnage Tax - form CT600F

125 Northern Ireland - form CT600G

130 **Cross-border Royalties** – form CT600H135 **Supplementary charge in respect of ring fence trades - form CT600I**

140 Disclosure of Tax Avoidance Schemes - form CT600J

141 Restitution Tax - form CT600K

142 Research and Development - form CT600L

## Tax calculation

## Turnover

145 Total turnover from trade

150 Banks, building societies, insurance companies and other financial concerns -

put an 'X' in this box if you do not have a recognised turnover and have not made an entry in box 145

## Income

## 155 Trading profits

160 Trading losses brought forward set against trading profits

**165** Net trading profits – box 155 minus box 160

**170 Bank, building society or other interest, and profits from non-trading loan relationships**

**172** Put an 'X' in box 172 if the figure in box 170 is net of carrying back a deficit from a later accounting period

## Income - continued

<b>175</b>	<b>Annual payments not otherwise charged to Corporation Tax and from which Income Tax has not been deducted</b>	£															.	0	0
<b>180</b>	<b>Non-exempt dividends or distributions from non-UK resident companies</b>	£															.	0	0
<b>185</b>	<b>Income from which Income Tax has been deducted</b>	£															.	0	0
<b>190</b>	<b>Income from a property business</b>	£															.	0	0
<b>195</b>	<b>Non-trading gains on intangible fixed assets</b>	£															.	0	0
<b>200</b>	<b>Tonnage Tax profits</b>	£															.	0	0
<b>205</b>	<b>Income not falling under any other heading</b>	£															.	0	0

## Chargeable gains

<b>210</b>	<b>Gross chargeable gains</b>	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> • <input type="text"/> <input type="text"/>
<b>215</b>	<b>Allowable losses including losses brought forward</b>	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> • <input type="text"/> <input type="text"/>
<b>220</b>	<b>Net chargeable gains - box 210 minus box 215</b>	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 0 • <input type="text"/> <input type="text"/>

## Profits before deductions and reliefs

<b>225</b>	Losses brought forward against certain investment income	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>
<b>230</b>	Non-trade deficits on loan relationships (including interest) and derivative contracts (financial instruments) brought forward set against non-trading profits	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>
<b>235</b>	Profits before other deductions and reliefs – net sum of boxes 165 to 205 and 220 minus sum of boxes 225 and 230	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 0 . <input type="text"/> <input type="text"/>

## Deductions and reliefs

<b>240</b>	<b>Losses on unquoted shares</b>	£										•	0	0
<b>245</b>	<b>Management expenses</b>	£										•	0	0
<b>250</b>	<b>UK property business losses for this or previous accounting period</b>	£										•	0	0
<b>255</b>	<b>Capital allowances for the purposes of management of the business</b>	£										•	0	0
<b>260</b>	<b>Non-trade deficits for this accounting period from loan relationships and derivative contracts (financial instruments)</b>	£										•	0	0

### Deductions and Reliefs - continued

263	Carried forward non-trade deficits from loan relationships and derivative contracts (financial instruments)	£								•	0	0
265	Non-trading losses on intangible fixed assets	£								•	0	0
275	Total trading losses of this or a later accounting period	£								•	0	0
280	Put an 'X' in box 280 if amounts carried back from later accounting periods are included in box 275											
285	Trading losses carried forward and claimed against total profits	£								•	0	0
290	Non-trade capital allowances	£								•	0	0
295	Total of deductions and reliefs - total of boxes 240 to 275, 285 and 290	£								•	0	0
300	Profits before qualifying donations and group relief - box 235 minus box 295	£							0	•	0	0
305	Qualifying donations	£								•	0	0
310	Group relief	£								•	0	0
312	Group relief for carried forward losses	£								•	0	0
315	Profits chargeable to Corporation Tax - box 300 minus boxes 305, 310 and 312	£							0	•	0	0
320	Ring fence profits included	£								•	0	0
325	Northern Ireland profits included	£								•	0	0

## Tax calculation

Enter how much profit has to be charged and at what rate

	Financial year (yyyy)		Amount of profit		Rate of tax %		Tax
330	2 0 1 9	335	£	340	19%	345	£ p
		350	£	355		360	£ p
		365	£	370		375	£ p
380	2 0 2 0	385	£	390	19%	395	£ p
		400	£	405		410	£ p
		415	£	420		425	£ p

Corporation Tax - total of boxes 345, 360, 375, 395, 410 and 425	430	£	0 . 0 0
Marginal relief for ring fence trades	435	£	.
Corporation Tax chargeable box 430 minus box 435	440	£	0 . 0 0

## Reliefs and deductions in terms of tax

[illegible]

## Coronavirus support schemes and overpayments (see CT600 guide for definitions)

<b>471</b>	<b>CJRS and JSS received</b>								.	
<b>472</b>	<b>CJRS and JSS entitlement</b>								.	
<b>473</b>	<b>CJRS and JSS overpayment already assessed or voluntary disclosed</b>								.	
<b>474</b>	<b>JRB and EOTH0 overpayments</b>								.	

### Calculation of tax outstanding or overpaid

<b>475</b>	<b>Net Corporation Tax liability – box 440 minus box 470</b>	£									0	.	0	0
<b>480</b>	<b>Tax payable on loans and arrangements to participators</b>	£									.			
<b>485</b>	<b>Put an 'X' in box 485 if you completed box A70 in the supplementary pages CT600A</b>													
<b>490</b>	<b>CFC tax payable</b>	£									.			
<b>495</b>	<b>Bank levy payable</b>	£									.			
<b>496</b>	<b>Bank surcharge payable</b>	£									.			
<b>500</b>	<b>CFC tax, bank levy and bank surcharge payable – total of boxes 490, 495 and 496</b>	£									.			
<b>505</b>	<b>Supplementary charge (ring fence trades) payable</b>	£									.			
<b>510</b>	<b>Tax chargeable – total of boxes 475, 480, 500 and 505</b>	£									0	.	0	0
<b>515</b>	<b>Income Tax deducted from gross income included in profits</b>	£									.			
<b>520</b>	<b>Income Tax repayable to the company</b>	£									.			
<b>525</b>	<b>Self-assessment of tax payable before restitution tax and coronavirus support scheme overpayments – box 510 minus box 515</b>	£									0	.	0	0



### Calculation of tax outstanding or overpaid - continued

526	Coronavirus support schemes overpayment now due – total of boxes 471 and 474 minus boxes 472 and 473									0	•	0	0
527	Restitution tax										•		
528	Self-assessment of tax payable – total of boxes 525, 526 and 527									0	•	0	0

## Tax reconciliation

530	<b>Research and Development credit</b>	£     .
535	<b>(not currently used)</b>	£     .
540	<b>Creative tax credit</b>	£     .
545	<b>Total of Research and Development credit and creative tax credit – total box 530 to 540</b>	£     .
550	<b>Land remediation tax credit</b>	£     .
555	<b>Life assurance company tax credit</b>	£     .
560	<b>Total land remediation and life assurance company tax credit – total box 550 and 555</b>	£     .
565	<b>Capital allowances first-year tax credit</b>	£     .
570	<b>Surplus Research and Development credits or creative tax credit payable – box 545 minus box 525</b>	£     .
575	<b>Land remediation or life assurance company tax credit payable – total of boxes 545 and 560 minus boxes 525 and 570</b>	£     .
580	<b>Capital allowances first-year tax credit payable - boxes 545, 560 and 565 minus boxes 525, 570 and 575</b>	£     .
585	<b>Ring fence Corporation Tax included</b>	£     .
586	<b>NI Corporation Tax included</b>	£     .
590	<b>Ring fence supplementary charge included</b>	£     .
595	<b>Tax already paid (and not already repaid)</b>	£     .
600	<b>Tax outstanding – box 525 minus boxes 545, 560, 565 and 595</b>	£     .
605	<b>Tax overpaid including surplus or payable credits - total sum of boxes 545, 560, 565 and 595 minus 525</b>	£     .

## Tax reconciliation - continued

<b>610</b>	<b>Group tax refunds surrendered to this company</b>	E							.
<b>615</b>	<b>Research and Development expenditure credits surrendered to this company</b>	F							.

## Indicators and information

<b>620</b>	Franked investment income/Exempt ABGH distributions	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>
<b>625</b>	Number of 51% group companies	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 0
Put an 'X' in the relevant boxes, if in the period, the company:		
<b>630</b>	should have made (whether it has or not) instalment payments as a large company under the Corporation Tax (Instalment Payments) Regulations	<input type="checkbox"/>
<b>631</b>	should have made (whether it has or not) instalment payments as a very large company under the Corporation Tax (Instalment Payments) Regulations	<input type="checkbox"/>
<b>635</b>	is within a group payments arrangement for the period	<input type="checkbox"/>
<b>640</b>	has written down or sold intangible assets	<input type="checkbox"/>
<b>645</b>	has made cross-border royalty payments	<input type="checkbox"/>
<b>647</b>	Eat Out to Help Out Scheme: reimbursed discounts included as taxable income	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>

## Information about enhanced expenditure

Research and Development (R&D) or creative enhanced expenditure

<b>650</b>	Put an 'X' in box 650 if the claim is made by a small or medium-sized enterprise (SME), including a SME subcontractor to a large company	<input type="checkbox"/>
<b>655</b>	Put an 'X' in box 655 if the claim is made by a large company	<input type="checkbox"/>
<b>660</b>	R&D enhanced expenditure	<div style="display: flex; align-items: center;"> <span style="margin-right: 5px;">£</span> <div style="border-bottom: 1px solid black; width: 80px;"></div> <span style="font-size: 2em; margin: 0 5px;">.</span> <div style="display: flex; gap: 5px;"> <div style="border-bottom: 1px solid black; width: 20px; text-align: center;">0</div> <div style="border-bottom: 1px solid black; width: 20px; text-align: center;">0</div> </div> </div>
<b>665</b>	Creative enhanced expenditure	<div style="display: flex; align-items: center;"> <span style="margin-right: 5px;">£</span> <div style="border-bottom: 1px solid black; width: 80px;"></div> <span style="font-size: 2em; margin: 0 5px;">.</span> <div style="display: flex; gap: 5px;"> <div style="border-bottom: 1px solid black; width: 20px; text-align: center;">0</div> <div style="border-bottom: 1px solid black; width: 20px; text-align: center;">0</div> </div> </div>
<b>670</b>	R&D and creative enhanced expenditure total box 660 and box 665	<div style="display: flex; align-items: center;"> <span style="margin-right: 5px;">£</span> <div style="border-bottom: 1px solid black; width: 80px;"></div> <span style="font-size: 2em; margin: 0 5px;">.</span> <div style="display: flex; gap: 5px;"> <div style="border-bottom: 1px solid black; width: 20px; text-align: center;">0</div> <div style="border-bottom: 1px solid black; width: 20px; text-align: center;">0</div> </div> </div>
<b>675</b>	R&D enhanced expenditure of a SME on work subcontracted to it by a large company	<div style="display: flex; align-items: center;"> <span style="margin-right: 5px;">£</span> <div style="border-bottom: 1px solid black; width: 80px;"></div> <span style="font-size: 2em; margin: 0 5px;">.</span> <div style="display: flex; gap: 5px;"> <div style="border-bottom: 1px solid black; width: 20px; text-align: center;">0</div> <div style="border-bottom: 1px solid black; width: 20px; text-align: center;">0</div> </div> </div>
<b>680</b>	Vaccine research expenditure	<div style="display: flex; align-items: center;"> <span style="margin-right: 5px;">£</span> <div style="border-bottom: 1px solid black; width: 80px;"></div> <span style="font-size: 2em; margin: 0 5px;">.</span> <div style="display: flex; gap: 5px;"> <div style="border-bottom: 1px solid black; width: 20px; text-align: center;">0</div> <div style="border-bottom: 1px solid black; width: 20px; text-align: center;">0</div> </div> </div>

## Land remediation enhanced expenditure

**685** Enter the total enhanced expenditure £ 0 0 0 0 0 0 . 0 0

## Information about capital allowances and balancing charges

### Allowances and charges in calculation of trading profits and losses

	Capital allowances	Balancing charges
Annual investment allowance	690	
Machinery and plant – special rate pool	695	700
Machinery and plant – main pool	705	710
Structures and buildings	711	
Business premises renovation	715	720
Other allowances and charges	725	730
	Capital allowances	Disposal value
Electric charge-points	713	714
Enterprise zones	721	722
Zero emissions goods vehicles	723	724
Zero emissions cars	726	727

### Allowances and charges not included in calculation of trading profits and losses

	Capital allowances	Balancing charges
Annual investment allowance	735	
Structures and buildings	736	
Business premises renovation	740	745
Other allowances and charges	750	755
	Capital allowances	Disposal value
Electric charge-points	737	738
Enterprise zones	746	747
Zero emissions goods vehicles	748	749
Zero emissions cars	751	752

## Qualifying expenditure

<b>760</b>	Machinery and plant on which first year allowance is claimed	£														•	0	0
<b>765</b>	Designated environmentally friendly machinery and plant	£														•	0	0
<b>770</b>	Machinery and plant on long-life assets and integral features	£														•	0	0
<b>771</b>	Structures and buildings	£														•	0	0
<b>775</b>	Other machinery and plant	£														•	0	0

## Losses, deficits and excess amounts

### Amount arising

	Amount		Maximum available for surrender as group relief
Losses of trades carried on wholly or partly in the UK	<b>780</b> £		<b>785</b> £
Losses of trades carried on wholly outside the UK	<b>790</b> £		
Non-trade deficits on loan relationships and derivative contracts	<b>795</b> £		<b>800</b> £
UK property business losses	<b>805</b> £		<b>810</b> £
Overseas property business losses	<b>815</b> £		
Losses from miscellaneous transactions	<b>820</b> £		
Capital losses	<b>825</b> £		
Non-trading losses on intangible fixed assets	<b>830</b> £		<b>835</b> £

### Excess amounts

	Amount		Maximum available for surrender as group relief
Non-trade capital allowances		<b>840</b> £	
Qualifying donations		<b>845</b> £	
Management expenses	<b>850</b> £		<b>855</b> £

## Northern Ireland information

<b>856</b>	Amount of group relief claimed which relates to NI trading losses used against rest of UK/mainstream profits	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> • <input type="text"/> <input type="text"/>
<b>857</b>	Amount of group relief claimed which relates to NI trading losses used against NI trading profits	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> • <input type="text"/> <input type="text"/>
<b>858</b>	Amount of group relief claimed which relates to rest of UK/mainstream losses used against NI trading profits	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> • <input type="text"/> <input type="text"/>

## Overpayments and repayments

### Small repayments

**860** Do not repay sums of £ .  or less.

Read the overpayments and repayments section of the Company Tax Return Guide for specific guidance on when and how to make an entry in this box.

## Repayments for the period covered by this return

[illegible]

### Surrender of tax refund within group

Including surrenders under the Instalment Payments Regulations.

**900** The following amount is to be surrendered

Put an 'X' in the appropriate box(es) below

the joint Notice is attached

or

will follow

**915** Please stop repayment of the following amount

until we send you the Notice

## Bank details (for person to whom a repayment is to be made)

920 Name of bank or building society

925 Branch sort code

930 Account number

935 Name of account

940 Building society reference

## Payments to a person other than the company

945 Complete the authority below if you want the repayment to be made to a person other than the company  
I, as (enter status - company secretary, treasurer, liquidator or authorised agent, etc)

950 of (enter company name)

955 authorise (enter name)

960 of address (enter address)

965 Nominee reference

to receive payment on company's behalf

970 Name

## Declaration

### Declaration

I declare that the information I have given on this Company Tax Return and any supplementary pages is correct and complete to the best of my knowledge and belief.

I understand that giving false information in the return, or concealing any part of the company's profits or tax payable, can lead to both the company and me being prosecuted.

975 Name

David Jay

980 Date DD MM YYYY

985 Status

Governor





## Guidance

Guidance about when and how to complete this supplementary page can be found in the CT600 Guide.

For further information read *What supplementary pages do I need to complete and include as part of the Company Tax Return?* to find out what supplementary pages you need to complete.

Also, read the *Important points about all supplementary pages* and *CT600E – Charities and Community Amateur Sports Clubs (CASCs)* for further guidance about completing this supplementary page.

## Company information

E1 Company name  
(name of charity or CASC)

Gama Tzedaka Limited

E2 Tax reference

2 3 2 2 0 0 7 2 9 6

Period covered by this supplementary page (cannot exceed 12 months)

E3 from DD MM YYYY

0 1 0 1 2 0 2 0

E4 to DD MM YYYY

3 1 1 2 2 0 2 0

## Claims to exemption (this section should be completed in all cases)

Charity/CASC repayment reference

E5 X290563

Charity Commission registration number, or  
OSCR number (if applicable)

E10 290568

Put an 'X' in the relevant box if during the period covered by these supplementary pages:

The company was a charity/CASC and is claiming  
exemption from all tax on all or part of its income  
and gains (Also put an 'X' in box E15 if the company  
was a charity/CASC but had no income or gains in the period)

E15

All income and gains are exempt from tax and have been,  
or will be, applied for charitable or qualifying purposes only

E20

Some of the income and gains may not be exempt or have  
not been applied for charitable or qualifying purposes only,  
and I have completed form CT600

E25

I claim exemption from tax

Name

E30 David Jay

Status

E35 Governor

Date DD MM YYYY

E40



## Repayments

To make a repayment claim for the period covered by these supplementary pages, please register and enrol to use the Charities Online service. See CT600 guide for further information.

Put an 'X' in the box if during the period covered by these supplementary pages you have over claimed tax. E45

### Information required

Enter details of any income received from the following sources, claimed as exempt from tax in the hands of the charity/CASC. Enter the figure included in the charity's/CASC'S accounts for the period covered by this return.

**Non-exempt amounts should be entered on form CT600 in the appropriate boxes.**

Type of income	Amount
Enter total turnover from exempt charitable trading activities	E50 £ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> • <input type="text"/> <input type="text"/> <input type="text"/>
Investment income – exclude any amounts included on form CT600	E55 £ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> • <input type="text"/> <input type="text"/> <input type="text"/>
UK land and buildings – exclude any amounts included on form CT600	E60 £ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 5 1 1 2 2 2 • <input type="text"/> <input type="text"/> <input type="text"/>
Gift Aid – exclude any amounts included on form CT600	E65 £ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> • <input type="text"/> <input type="text"/> <input type="text"/>
From other charities – exclude any amounts included on form CT600	E70 £ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> • <input type="text"/> <input type="text"/> <input type="text"/>
Gifts of shares or securities received	E75 £ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> • <input type="text"/> <input type="text"/> <input type="text"/>
Gifts of real property received	E80 £ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> • <input type="text"/> <input type="text"/> <input type="text"/>
Other sources (not included above)	E85 £ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> • <input type="text"/> <input type="text"/> <input type="text"/>
Total of boxes E50 to E85	E90 £ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 5 1 1 2 2 2 • <input type="text"/> <input type="text"/> <input type="text"/>

Enter details of expenditure as shown in the charity's/CASC's accounts for the period covered by these supplementary pages

Type of expenditure	Amount
Trading costs in relation to exempt charitable activities (in box E50)	E95 £ 0 0 0 0 0 0 0 0 . 0 0
UK land and buildings costs in relation to exempt charitable activities (in box E60)	E100 £ 2 2 6 9 7 2 . 0 0
All general administration/governance costs	E105 £ 8 5 2 0 . 0 0
All grants and donations made within the UK	E110 £ 2 3 6 4 5 4 . 0 0
All grants and donations made outside the UK	E115 £ . 0 0
Other expenditure not included above, or not used in calculating figures entered on the form CT600	E120 £ . 0 0
Total of boxes E95 to E120	E125 £ 4 7 1 9 4 6 . 0 0



## Information required

Charity/CASC assets		
	<b>Disposals in period</b> <b>(total consideration received)</b>	<b>Held at the end of the period</b> <b>(use accounts figures)</b>
<b>Tangible fixed assets</b>	E130 £ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	E135 £ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<b>UK investments (excluding controlled companies)</b>	E140 £ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	E145 £ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<b>Shares in, and loans to, controlled companies</b>	E150 £ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	E155 £ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<b>Overseas investments</b>	E160 £ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	E165 £ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<b>Loans and non-trade debtors</b>		E170 £ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<b>Other current assets</b>		E175 £ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<b>Qualifying investments and loans</b> <i>Applies to charities only. See CT600 Guide</i>		E180 <input checked="" type="checkbox"/>
<b>Value of any non-qualifying investments and loans</b> <i>Applies to charities only. See CT600 Guide</i>		E185 £ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<b>Number of subsidiary or associated companies the charity controls at the end of the period. Exclude companies that were dormant throughout the period</b>		E190 <input type="text"/>

# Charity Commission Annual Return 2020

Charity registration number:

Most of the information you give in this form will become publicly available on the Register of Charities. Any field that the Charity Commission will not display will be clearly marked.

This document is a record of the information provided in the Annual Return 2020.

## PART A - Charity information

### Financial period

Financial period start date

01/01/2020

Financial period end date

31/12/2020

### Income and spending

Income £

£ 511,222

Spending £

£ 471,946

### Serious Incidents

For the period of this return, were there any serious incidents in your charity that have not been reported to the Charity Commission?

No

### Fundraising - professional fundraiser

Did your charity raise funds from the public?

No

### Grantmaking

Was grant making the main way your charity carried out its purposes?

Yes

### Government contracts

During the financial period for this annual return, did the charity receive income from contracts (other than grant agreements) with central government or local authorities?

No

### Government grants

During the financial period for this annual return, did the charity receive income from grants from central government or local authorities?

No

### Income from outside the UK

Did your charity receive income from outside the UK ?

No

### Spending outside England & Wales

Did your charity operate outside England and Wales?

No

Total Spending outside England & Wales

£

## Trading subsidiaries

Did the charity have any subsidiaries?

Yes

Were any of the trustees also directors of the charity's subsidiaries?

Yes

## Trustee payments

Did any of the trustees receive any remuneration, payments or benefits from the charity other than refunds of legitimate trustee expenses?

No

Did any of the trustees resign and then take up employment with the charity?

No

## Employees' salaries

Did any of your charity's staff receive total employee benefits of £60,000 or more? Select No if your charity does not have any staff or does not pay any staff.

No

For your highest paid member of staff only, what was the total value of their employee benefits?

(For example if your highest paid member of staff received £35,000 enter 35000). If you do not have any staff or did not pay any staff, enter 0 (zero)).

£ 0

## Volunteers

How many UK volunteers, excluding trustees, did the charity have during the financial period?

0

## Financial controls

Did your charity review its internal financial controls?

Yes

## PART B - Financial information

### Account type

Does your charity prepare:

Charity only accounts

### Income and endowments

Donations & legacies

£ 0

Of the total donations & legacies  
what amount is Legacies

£ 0

Of the total donations & legacies  
what amount is Endowments received

£ 0

Other trading activities

£ 0

Investment income

£ 511,222

Income from charitable activities

£ 0

Other income

£ 0

Total Income and endowments

£ 511,222

### Expenditure

**Expenditure on raising funds**

£ 226,972

**Other expenditure**

£ 0

**Of the total expenditure on charitable activities  
what value is Grants to institutions**

£ 236,454

**Of the total expenditure on raising funds  
what value is Investment management costs**

£ 226,972

**Expenditure on charitable activities**

£ 244,974

**Of the total expenditure on charitable activities  
what value is Governance costs**

£ 8,520

**Total Expenditure**

£ 471,946

**Gains/(losses)****Gains/(losses) on revaluation of fixed assets**

This figure should be prefixed with the minus symbol if it is a negative value.

£ 0

**Actuarial gains/(losses) on defined benefit pension schemes**

This figure should be prefixed with the minus symbol if it is a negative value.

£ 0

**Net gains/(losses) on investments**

This figure should be prefixed with the minus symbol if it is a negative value.

£ 940,000

**Other gains/(losses)**

This figure should be prefixed with the minus symbol if it is a negative value.

£ 0

**Assets**

Total fixed assets

£ 7,640,001

Of the total fixed assets  
what value is Fixed asset investments

£ 7,640,001

Total current assets

£ 194,803

Of the total current assets  
what value is Current asset  
investments

£ 84,918

Of the total current assets  
what value is Cash at bank and in  
hand

£ 109,885

## Funds

Endowment funds

£ 0

Restricted funds

£ 0

Unrestricted funds

£ 4,250,335

Total Funds

£ 4,250,335

## Liabilities

Creditors due within 1 year

£ 1,172,346

Creditors falling due after one year and provisions

£ 2,412,123

Defined benefit pension scheme asset/(liability)

This figure should be prefixed with a minus symbol if it is a negative value

£ 0

Total net assets/(liabilities)

£ 4,250,335

### Additional information

Support costs

£ 0

Depreciation charge for the year

£ 0

Level of reserves

£ 0

Average number of employees

3

### Privacy statement

Any information you give us will be held securely and processed only in accordance with the rule on data protection. We will not disclose your personal details to anyone unconnected to the Charity Commission unless:

- you have consented to their release; or
- we are legally obliged to disclose them; or
- we regard disclosure as either (a) necessary so that we can properly carry out our statutory functions or (b) necessary in the public interest.

We may share and disclose information about you with relevant public authorities, regulatory bodies and agencies, outside the Charity Commission but only if:

- we can lawfully do so; and



· we decide that disclosure is necessary for national security, crime detection, prevention, and law enforcement, or other issues in the public interest

Information we collect about you

We will use this information:

To enable us to carry out our statutory functions and duties;

This will include the following actions:

(a) update, consolidate, and improve the accuracy of our records;

(b) undertake crime detection and prevention and law enforcement and assist the third parties specified above to investigate or prevent crime and carry out law enforcement;

(c) data analysis, testing, research, statistical and survey purposes

Information we receive from other sources.

Information we receive from other sources

We may combine this information with information you give to us and information we collect about you.

We may use this information and the combined information for the purposes set out above (depending on the types of information we receive).

We will ensure that any such disclosure and use is proportionate; considers your right to respect for your private life; and is done fairly and lawfully in accordance with the data protection principles of the Data Protection Act.

The Data Protection Act 1998 regulates the use of 'personal data', which is essentially any information, however stored, about identifiable living individuals.

As a 'data controller' under the Act, the Charity Commission must comply with it. Any changes we may make to our privacy statement in the future will be set out in the replacement version of this form.

Please check back frequently to see any updates or changes to our privacy policy.

## Declaration

This annual return has not been submitted and no Declaration has been made

A handwritten signature in black ink, consisting of a large, stylized 'A' followed by a series of loops and a final horizontal stroke.