

MARBEH TORAH TRUST

England & Wales · Charity number 292491

Details

Status Registered

Legal form Trust

Registered 1985-08-28

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

Contact

Address 8 Harrogate Avenue
Prestwich
Manchester
M25 0LT

Phone 07811570401

Activities

Objects: FOR SUCH CHARITABLE PURPOSES AS THE TRUSTEES MAY FROM TIME TO TIME IN THEIR ABSOLUTE DISCRETION THINK FIT, AND TO GRANT INTEREST FREE LOANS TO NEEDY PEOPLE AND CHARITIES.

Activities: The trustees collected funds throughout the year which were then paid across to its beneficiaries to support Jewish education and religion.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations
- **What:** General Charitable Purposes, Education/training, The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** Other Charities Or Voluntary Bodies, Other Defined Groups

Geography

- **Area of benefit:** NATIONAL AND OVERSEAS
- Israel

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£176,298	£147,018	-	-
2023-12-31	£116,703	£119,057	-	-
2022-12-31	£289,575	£288,756	-	-
2021-12-31	£306,545	£317,522	-	-
2020-12-31	£163,713	£154,799	-	-

Trustees

Name	Role	Appointed
Jacob Naftali elzas		2025-01-03
MOSHE CHAIM ELZAS		
NAFTOLI ELZAS		

MARBEH TORAH TRUST

England & Wales - Charity number 292491

Accounts

MARBEH TORAH TRUST
FINANCIAL STATEMENTS FOR THE YEAR ENDED
31 DECEMBER 2024

REGISTERED CHARITY NUMBER: 292491

MARBEH TORAH TRUST

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MARBEH TORAH TRUST
REPORT OF THE TRUSTEES FOR THE YEAR ENDED
31 DECEMBER 2024

The trustees of the charity present their annual report under the Charities Act 2011 and the financial statements for the year ended 31 December 2024 and confirm that the latter comply with the requirements of the Act, the Trust Deed and the Charities SORP 2005.

REFERENCE AND ADMINISTRATIVE INFORMATION

Trustees	Moishe Chaim Elzas Jacob Naftoli Elzas Simone Elzas	
Charity Number	292491	
Charity Offices	116 Castlewood Road , London, N15 6BE	
Accountants	B Olsberg & Co, Chartered Accountants	Enterprise House 3 Middleton Road Manchester M8 5DT
Independent Examiners	B Olsberg & Co Chartered Accountants	Enterprise House 3 Middleton Road Manchester M8 5DT
Bankers	NatWest, Muswell Hill, London	

The Charity was founded on 1 March 1985 and is registered with the Charity Commission.

STRUCTURE, GOVERNANCE AND MANAGEMENT

GOVERNING DOCUMENT

The charity is governed by its Trust Deed dated 1 March 1985 which has not been amended.

GOVERNING BODY

The structure of the Charity consists of three trustees. The board of Trustees is authorised to appoint new Trustees to fill vacancies arising through resignation or death of an existing trustee.

TRUSTEES

The trustees have complied with the duty in section 4 of the 2006 Charities Act to have due regard to guidance published by the Charity Commission.

TRUSTEES INDUCTION AND TRAINING

Most trustees are already familiar with the practical work of the charity having received guidance from the existing trustees prior to appointment. New trustees are further encouraged to attend training sessions organised by the charity.

MARBEH TORAH TRUST
REPORT OF THE TRUSTEES FOR THE YEAR ENDED
31 DECEMBER 2024

ORGANISATIONAL MANAGEMENT

The Trustees of the Charity, are legally responsible for the overall management and control of the Charity and meet regularly.

RISK MANAGEMENT

The trustees do not feel that the trust is subject to any major risks

OBJECTS, AIMS, OBJECTIVES AND ACTIVITIES

The charity is constituted by Trust Deed and its objects are to encourage and support the furtherance of Orthodox Jewish Education and religion and the relief of poverty.

The policy of the Charitable Trust continues to be to support these activities.

It is intended to continue with the Trusts current activities.

The charity is organised so that the trustees meet regularly to manage its affairs. Administration of the charity is dealt with by the trustees

AIMS AND INTENDED IMPACT

Within these objects, the trustee's aim is to continue to provide funds for Jewish educational establishments.

OBJECTIVES FOR THE YEAR

The aim this year is to continue to give support to Jewish educational establishments.

STRATEGIES TO ACHIEVE THE YEAR'S OBJECTIVES

These included meetings with potential donors to obtain funds for the trust's objects.

PRINCIPAL ACTIVITIES OF THE YEAR

The charity collected funds during the year and was able to meet requests for support.

PUBLIC BENEFIT

The trustees confirm that they have referred to the guidance in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities.

GRANT MAKING POLICY

The policy is to provide funds requested by Jewish Educational Establishments.

REVIEW, ACHIEVEMENTS AND PERFORMANCE FOR THE YEAR

FINANCIAL REVIEW

TRANSACTIONS AND FINANCIAL POSITION

The Statement of Financial Activities shows a total income of £176,298 (2023 - £116,703) and distributions of £142,950 (2023 - £117,300). Governance costs were £4,068 leaving a net surplus for the year of £29,280 (2023 – deficit of 2,354).

The charity continues to collect funds for distribution and is continuing in operation.

MARBEH TORAH TRUST
REPORT OF THE TRUSTEES FOR THE YEAR ENDED
31 DECEMBER 2024

FINANCIAL REVIEW AND RESULTS FOR THE YEAR

The Trustees consider that the performance of the charity this year has been satisfactory. There were no significant changes in the year. The nature of the distributions were in line with the constitution and objects of the charity.

This is in line with the wishes of the Trustees who constantly review the effectiveness of the charity and approve the scope of their activities.

RESERVES POLICY

The trustees intend to distribute all funds collected, subject to retentions as appropriate.

INVESTMENT POLICY AND OBJECTIVES

Under the Trust Deed the charity has the power to make any investment which the trustees see fit but no investments are currently held.

FUTURE PLANS

The trustee's plans are to continue to collect donations to support the trust's objects.

ACCOUNTING AND REPORTING RESPONSIBILITIES

The trustees are required by Charity law to prepare financial statements for each financial year which give a true and fair view of the financial activities of the charity and of its financial position at the end of the year. In preparing those financial statements the trustees are required to:

- (a) select suitable accounting policies and apply them consistently;
- (b) make judgements and estimates that are reasonable and prudent;
- (c) follow applicable accounting standards and statements of recommended practice, disclosing and explaining any departures in the financial statements.
- (d) prepare the financial statements on a going concern basis unless it is inappropriate to assume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 1993. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

APPROVAL

The report was approved by the board of directors and trustees on 31 October 2025 and signed on its behalf.

.....
M C Elzas
Trustee

**INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF MARBEH TORAH TRUST**

I report on the financial statements of the Trust for the year ended 31 December 2024, which are set out on pages 7-11.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act
- To follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act and
- To state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanation from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with Section 41 of the Act; and
 - to prepare accounts which agree with the accounting records and which comply with the accounting requirements of the Act.have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**B OLSBERG FCA
B OLSBERG & CO
CHARTERED ACCOUNTANT
ENTERPRISE HOUSE
3 MIDDLETON ROAD
MANCHESTER M8 5DT**

31 October 2025

MARBEH TORAH TRUST
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2024

		<u>2024</u>	<u>2023</u>
		Unrestricted Funds	
	Note	£	£
Incoming Resources			
Donations		176,298	116,703
Resources Expended			
Charitable Activities			
Religious Education	6	142,950	117,300
Governance Costs			
Motor, Travel & Sundries		3,413	1,047
Bank Charges		76	94
Accountancy		540	540
Telephone		39	76
		4,068	1,757
Total Resources expended		147,018	119,057
Net Income/(Loss) of Resources		29,280	(2,354)
Reconciliation of Funds			
Balance b/f		438	2,791
Surplus carried forward		29,718	438

MARBEH TORAH TRUST

BALANCE SHEET AS AT 31 DECEMBER 2024

	<u>Note</u>	<u>2024</u>	<u>2023</u>
		<u>£</u>	<u>£</u>
CURRENT ASSETS			
Debtors	4	100	100
Bank		<u>3,0355</u>	<u>1,075</u>
		<u>30,455</u>	<u>1,175</u>
CREDITORS:			
Payable within one year	5	<u>637</u>	<u>637</u>
Net Assets		<u>29,818</u>	<u>538</u>
TRUST FUND			
CAPITAL ACCOUNT			
Settled Fund		100	100
Unrestricted Funds		<u>29,718</u>	<u>438</u>
		<u>29,818</u>	<u>538</u>

Approved by the Board of Trustees on 31 October 2025 and signed on its behalf by

.....
M C Elzas - Trustee

The notes form part of these accounts.

MARBEH TORAH TRUST

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR 31 DECEMBER 2024

1. ACCOUNTING POLICIES

- a. The financial statements have been prepared under the historical cost convention in accordance with applicable accounting standards and follow the recommendations in Statement of Recommended Practice; Accounting and Reporting by Charities (SORP) 2005.
- b. Voluntary income is received by way of donations and gifts and is included gross in the Statement of Financial Activities. All incoming resources are included in the SOFA when the charity is legally entitled to the income. Tax due back on gift aid receipts is included.
- c. Unrestricted funds are donations and other income received or generated for the objects of the charity without further specified purposes.
- d. Management and administration costs of the charity relate to the central costs of management including the costs of meetings, independent examination of the financial statements and statutory compliance.

2. TAXATION

The trust is a registered charity and accordingly is exempt from taxation on its income and gains where they are applied for charitable purposes.

3. STAFF COSTS

No remuneration was paid to the trustees in the year.

There were no staff costs, and the charity employed no volunteers.

Administration of the trust was by the trustees.

4. DEBTORS

	2024	2023
	£	£
Loans	<u>100</u>	<u>100</u>
	<u>100</u>	<u>100</u>

MARBEH TORAH TRUST
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR 31 DECEMBER 2024

5. CREDITORS	2024	2023
	£	£
Expenses Accrued	<u>637</u>	<u>630</u>

6. DISTRIBUTIONS FOR THE YEAR ENDED 31 DECEMBER 2024

Distributions made in the year were all made to further and support Jewish Education.

MARBEH TORAH TRUST

England & Wales - Charity number 292491

Accounts

MARBEH TORAH TRUST
FINANCIAL STATEMENTS FOR THE YEAR ENDED
31 DECEMBER 2023

REGISTERED CHARITY NUMBER: 292491

MARBEH TORAH TRUST

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MARBEH TORAH TRUST
REPORT OF THE TRUSTEES FOR THE YEAR ENDED
31 DECEMBER 2023

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REFERENCE AND ADMINISTRATIVE INFORMATION

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GOVERNING BODY

The structure of the Charity consists of three trustees. The board of Trustees is authorised to appoint new Trustees to fill vacancies arising through resignation or death of an existing trustee.

TRUSTEES

The trustees have complied with the duty in section 4 of the 2006 Charities Act to have due regard to guidance published by the Charity Commission.

TRUSTEES INDUCTION AND TRAINING

Most trustees are already familiar with the practical work of the charity having received guidance from the existing trustees prior to appointment. New trustees are further encouraged to attend training sessions organised by the charity.

MARBEH TORAH TRUST
REPORT OF THE TRUSTEES FOR THE YEAR ENDED
31 DECEMBER 2023

ORGANISATIONAL MANAGEMENT

The Trustees of the Charity, are legally responsible for the overall management and control of the Charity and meet regularly.

RISK MANAGEMENT

The trustees do not feel that the trust is subject to any major risks

OBJECTS, AIMS, OBJECTIVES AND ACTIVITIES

The charity is constituted by Trust Deed and its objects are to encourage and support the furtherance of Orthodox Jewish Education and religion and the relief of poverty.

The policy of the Charitable Trust continues to be to support these activities.

It is intended to continue with the Trusts current activities.

The charity is organised so that the trustees meet regularly to manage its affairs. Administration of the charity is dealt with by the trustees

AIMS AND INTENDED IMPACT

Within these objects, the trustee's aim is to continue to provide funds for Jewish educational establishments.

OBJECTIVES FOR THE YEAR

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These included meetings with potential donors to obtain funds for the trust's objects.

PRINCIPAL ACTIVITIES OF THE YEAR

The charity collected funds during the year and was able to meet requests for support.

PUBLIC BENEFIT

The trustees confirm that they have referred to the guidance in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities.

GRANT MAKING POLICY

The policy is to provide funds requested by Jewish Educational Establishments.

REVIEW, ACHIEVEMENTS AND PERFORMANCE FOR THE YEAR

FINANCIAL REVIEW

TRANSACTIONS AND FINANCIAL POSITION

The Statement of Financial Activities shows a total income of £116,703 (2022 - £289,575) and distributions of £117,300 (2022 - £285,950). Governance costs were £1,757 leaving a net loss for the year of £2,354 (2022 – surplus of £819).

The charity continues to collect funds for distribution and is continuing in operation.

MARBEH TORAH TRUST
REPORT OF THE TRUSTEES FOR THE YEAR ENDED
31 DECEMBER 2023

FINANCIAL REVIEW AND RESULTS FOR THE YEAR

The Trustees consider that the performance of the charity this year has been satisfactory. There were no significant changes in the year. The nature of the distributions were in line with the constitution and objects of the charity.

This is in line with the wishes of the Trustees who constantly review the effectiveness of the charity and approve the scope of their activities.

RESERVES POLICY

The trustees intend to distribute all funds collected, subject to retentions as appropriate.

INVESTMENT POLICY AND OBJECTIVES

Under the Trust Deed the charity has the power to make any investment which the trustees see fit but no investments are currently held.

FUTURE PLANS

The trustee's plans are to continue to collect donations to support the trust's objects.

ACCOUNTING AND REPORTING RESPONSIBILITIES

The trustees are required by Charity law to prepare financial statements for each financial year which give a true and fair view of the financial activities of the charity and of its financial position at the end of the year. In preparing those financial statements the trustees are required to:

- (a) select suitable accounting policies and apply them consistently;
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- (c) follow applicable accounting standards and statements of recommended practice, disclosing and explaining any departures in the financial statements.
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APPROVAL

The report was approved by the board of directors and trustees on 28 October 2024 and signed on its behalf.

.....
M C Elzas
Trustee

**INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF MARBEH TORAH TRUST**

I report on the financial statements of the Trust for the year ended 31 December 2023, which are set out on pages 7-11.

Respective responsibilities of trustees and examiner

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- Examine the accounts under section 145 of the 2011 Act
- To follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act and
- To state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanation from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

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 - to keep accounting records in accordance with Section 41 of the Act; and
 - to prepare accounts which agree with the accounting records and which comply with the accounting requirements of the Act.have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**B OLSBERG FCA
B OLSBERG & CO
CHARTERED ACCOUNTANT
ENTERPRISE HOUSE
3 MIDDLETON ROAD
MANCHESTER M8 5DT**

28 October 2024

MARBEH TORAH TRUST
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2023

		<u>2023</u>	<u>2022</u>
		Unrestricted Funds	
	Note	£	£
Incoming Resources			
Donations		<u>116,703</u>	<u>289,575</u>
Resources Expended			
Charitable Activities			
Religious Education	6	<u>117,300</u>	<u>285,950</u>
Governance Costs			
Motor, Travel & Sundries		1,047	2,198
Bank Charges		94	68
Accountancy		540	540
Telephone		76	-
		<u>1,757</u>	<u>2,806</u>
Total Resources expended		<u>119,057</u>	<u>288,756</u>
Net Income/(Loss) of Resources		(2,354)	819
Reconciliation of Funds			
Balance b/f		<u>2,791</u>	<u>1,972</u>
Surplus carried forward		<u>438</u>	<u>2,791</u>

MARBEH TORAH TRUST

BALANCE SHEET AS AT 31 DECEMBER 2023

	<u>Note</u>	<u>2023</u>	<u>2022</u>
		<u>£</u>	<u>£</u>
CURRENT ASSETS			
Debtors	4	100	100
Bank		1,075	3,421
		<u>1,175</u>	<u>3,521</u>
 CREDITORS:			
Payable within one year	5	637	630
Net Assets		<u>538</u>	<u>2,891</u>
 TRUST FUND			
CAPITAL ACCOUNT			
Settled Fund		100	100
Unrestricted Funds		438	2,791
		<u>538</u>	<u>2,891</u>

Approved by the Board of Trustees on 28 October 2024 and signed on its behalf by

.....
M C Elzas - Trustee

The notes form part of these accounts.

MARBEH TORAH TRUST

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR 31 DECEMBER 2023

1. ACCOUNTING POLICIES

- a. The financial statements have been prepared under the historical cost convention in accordance with applicable accounting standards and follow the recommendations in Statement of Recommended Practice; Accounting and Reporting by Charities (SORP) 2005.
- b. Voluntary income is received by way of donations and gifts and is included gross in the Statement of Financial Activities. All incoming resources are included in the SOFA when the charity is legally entitled to the income. Tax due back on gift aid receipts is included.
- c. Unrestricted funds are donations and other income received or generated for the objects of the charity without further specified purposes.
- d. Management and administration costs of the charity relate to the central costs of management including the costs of meetings, independent examination of the financial statements and statutory compliance.

2. TAXATION

The trust is a registered charity and accordingly is exempt from taxation on its income and gains where they are applied for charitable purposes.

3. STAFF COSTS

No remuneration was paid to the trustees in the year.

There were no staff costs, and the charity employed no volunteers.

Administration of the trust was by the trustees.

4. DEBTORS

	2023	2022
	£	£
Loans	<u>100</u>	<u>100</u>
	<u>100</u>	<u>100</u>

MARBEH TORAH TRUST
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR 31 DECEMBER 2023

5. CREDITORS

	2023	2022
	£	£
Expenses Accrued	<u>637</u>	<u>630</u>

6. DISTRIBUTIONS FOR THE YEAR ENDED 31 DECEMBER 2023

	£
Beis Dovid	7,400
Chazon Avraham Yitzchak	16,700
Ohavei Torah	5,000
Yeshiva Marbeh Torah	88,200
	<u>117,300</u>

Distributions made in the year were all made to further and support Jewish Education.

MARBEH TORAH TRUST

England & Wales - Charity number 292491

Accounts

MARBEH TORAH TRUST
FINANCIAL STATEMENTS FOR THE YEAR ENDED
31 DECEMBER 2022

REGISTERED CHARITY NUMBER: 292491

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31 DECEMBER 2022

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Independent Examiners	B Olsberg & Co Chartered Accountants	Enterprise House 3 Middleton Road Manchester M8 5DT
Bankers	Allied Irish Bank Plc, The Mall, London W4 3TA	

The Charity was founded on 1 March 1985 and is registered with the Charity Commission.

STRUCTURE, GOVERNANCE AND MANAGEMENT

GOVERNING DOCUMENT

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GOVERNING BODY

The structure of the Charity consists of three trustees. The board of Trustees is authorised to appoint new Trustees to fill vacancies arising through resignation or death of an existing trustee.

TRUSTEES

The trustees have complied with the duty in section 4 of the 2006 Charities Act to have due regard to guidance published by the Charity Commission.

TRUSTEES INDUCTION AND TRAINING

Most trustees are already familiar with the practical work of the charity having received guidance from the existing trustees prior to appointment. New trustees are further encouraged to attend training sessions organised by the charity.

MARBEH TORAH TRUST
REPORT OF THE TRUSTEES FOR THE YEAR ENDED
31 DECEMBER 2022

ORGANISATIONAL MANAGEMENT

The Trustees of the Charity, are legally responsible for the overall management and control of the Charity and meet regularly.

RISK MANAGEMENT

The trustees do not feel that the trust is subject to any major risks

OBJECTS, AIMS, OBJECTIVES AND ACTIVITIES

The charity is constituted by Trust Deed and its objects are to encourage and support the furtherance of Orthodox Jewish Education and religion and the relief of poverty.

The policy of the Charitable Trust continues to be to support these activities.

It is intended to continue with the Trusts current activities.

The charity is organised so that the trustees meet regularly to manage its affairs. Administration of the charity is dealt with by the trustees

AIMS AND INTENDED IMPACT

Within these objects, the trustee's aim is to continue to provide funds for Jewish educational establishments.

OBJECTIVES FOR THE YEAR

The aim this year is to continue to give support to Jewish educational establishments.

STRATEGIES TO ACHIEVE THE YEAR'S OBJECTIVES

These included meetings with potential donors to obtain funds for the trust's objects.

PRINCIPAL ACTIVITIES OF THE YEAR

The charity collected funds during the year and was able to meet requests for support.

PUBLIC BENEFIT

The trustees confirm that they have referred to the guidance in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities.

GRANT MAKING POLICY

The policy is to provide funds requested by Jewish Educational Establishments.

REVIEW, ACHIEVEMENTS AND PERFORMANCE FOR THE YEAR

FINANCIAL REVIEW

TRANSACTIONS AND FINANCIAL POSITION

The Statement of Financial Activities shows a total income of £289,575 (2021 - £306,545) and distributions of £285,950 (2021 - £316,800). Governance costs were £2,806 leaving a net surplus for the year of £819 (2021 – loss of £10,977).

The charity continues to collect funds for distribution and is continuing in operation.

MARBEH TORAH TRUST
REPORT OF THE TRUSTEES FOR THE YEAR ENDED
31 DECEMBER 2022

FINANCIAL REVIEW AND RESULTS FOR THE YEAR

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This is in line with the wishes of the Trustees who constantly review the effectiveness of the charity and approve the scope of their activities.

RESERVES POLICY

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INVESTMENT POLICY AND OBJECTIVES

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FUTURE PLANS

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ACCOUNTING AND REPORTING RESPONSIBILITIES

The trustees are required by Charity law to prepare financial statements for each financial year which give a true and fair view of the financial activities of the charity and of its financial position at the end of the year. In preparing those financial statements the trustees are required to:

- (a) select suitable accounting policies and apply them consistently;
- (b) make judgements and estimates that are reasonable and prudent;
- (c) follow applicable accounting standards and statements of recommended practice, disclosing and explaining any departures in the financial statements.
- (d) prepare the financial statements on a going concern basis unless it is inappropriate to assume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 1993. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

APPROVAL

The report was approved by the board of directors and trustees on 27 October 2023 and signed on its behalf.

Trustee

**INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF MARBEH TORAH TRUST**

I report on the financial statements of the Trust for the year ended 31 December 2022, which are set out on pages 7-11.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act
- To follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act and
- To state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanation from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with Section 41 of the Act; and
 - to prepare accounts which agree with the accounting records and which comply with the accounting requirements of the Act.have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**B OLSBERG FCA
B OLSBERG & CO
CHARTERED ACCOUNTANT
ENTERPRISE HOUSE
3 MIDDLETON ROAD
MANCHESTER M8 5DT**

27 October 2023

MARBEH TORAH TRUST
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2022

		<u>2022</u>	<u>2021</u>
		Unrestricted Funds	
	Note	£	£
Incoming Resources			
Donations		<u>289,575</u>	<u>306,545</u>
		<u>289,575</u>	<u>306,545</u>
Resources Expended			
Charitable Activities			
Religious Education	6	<u>285,950</u>	<u>316,800</u>
Governance Costs			
Motor, Travel & Sundries		2,198	80
Bank Charges		68	102
Accountancy		<u>540</u>	<u>540</u>
		<u>2,806</u>	<u>722</u>
Total Resources expended		<u>288,756</u>	<u>317,522</u>
Net Income/(Loss) of Resources		819	(10,977)
Reconciliation of Funds			
Balance b/f		<u>1,972</u>	<u>12,949</u>
Surplus carried forward		<u><u>2,791</u></u>	<u><u>1,972</u></u>

MARBEH TORAH TRUST

BALANCE SHEET AS AT 31 DECEMBER 2022

	<u>Note</u>	<u>2022</u>	<u>2021</u>
		<u>£</u>	<u>£</u>
CURRENT ASSETS			
Debtors	4	100	1,712
Bank		3,421	1,070
		3,521	2,782
 CREDITORS:			
Payable within one year	5	630	710
Net Assets		2,891	2,072
 TRUST FUND			
CAPITAL ACCOUNT			
Settled Fund		100	100
Unrestricted Funds		2,791	1,972
		2,891	2,072

Approved by the Board of Trustees on 27 October 2023 and signed on its behalf by

..... Trustee

..... Trustee

..... Trustee

The notes form part of these accounts.

MARBEH TORAH TRUST

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR 31 DECEMBER 2022

1. ACCOUNTING POLICIES

- a. The financial statements have been prepared under the historical cost convention in accordance with applicable accounting standards and follow the recommendations in Statement of Recommended Practice; Accounting and Reporting by Charities (SORP) 2005.
- b. Voluntary income is received by way of donations and gifts and is included gross in the Statement of Financial Activities. All incoming resources are included in the SOFA when the charity is legally entitled to the income. Tax due back on gift aid receipts is included.
- c. Unrestricted funds are donations and other income received or generated for the objects of the charity without further specified purposes.
- d. Management and administration costs of the charity relate to the central costs of management including the costs of meetings, independent examination of the financial statements and statutory compliance.

2. TAXATION

The trust is a registered charity and accordingly is exempt from taxation on its income and gains where they are applied for charitable purposes.

3. STAFF COSTS

No remuneration was paid to the trustees in the year.

There were no staff costs, and the charity employed no volunteers.

Administration of the trust was by the trustees.

4. DEBTORS

	2022	2021
	£	£
Tax Recoverable	-	1,612
Loans	100	100
	<u>100</u>	<u>1,712</u>

MARBEH TORAH TRUST
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR 31 DECEMBER 2022

5. CREDITORS

	2022	2021
	£	£
Expenses Accrued	630	710

6. DISTRIBUTIONS FOR THE YEAR ENDED 31 DECEMBER 2022

	£
Beis Dovid	12,500
Chazon Avraham Yitzchak	48,000
Margenita DeAvraham	10,000
Chasdei Aharon	700
Yeshiva Marbeh Torah	214,750
	285,950

Distributions made in the year were all made to further and support Jewish Education.

MARBEH TORAH TRUST

England & Wales - Charity number 292491

Accounts

MARBEH TORAH TRUST
FINANCIAL STATEMENTS FOR THE YEAR ENDED
31 DECEMBER 2021

REGISTERED CHARITY NUMBER: 292491

MARBEH TORAH TRUST

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MARBEH TORAH TRUST
REPORT OF THE TRUSTEES FOR THE YEAR ENDED
31 DECEMBER 2021

The trustees of the charity present their annual report under the Charities Act 2011 and the financial statements for the year ended 31 December 2021 and confirm that the latter comply with the requirements of the Act, the Trust Deed and the Charities SORP 2005.

REFERENCE AND ADMINISTRATIVE INFORMATION

Trustees	Moishe Chaim Elzas Jacob Naftoli Elzas Simone Elzas	
Charity Number	292491	
Charity Offices	116 Castlewood Road , London, N15 6BE	
Accountants	B Olsberg & Co, Chartered Accountants	Enterprise House 3 Middleton Road Manchester M8 5DT
Independent Examiners	B Olsberg & Co Chartered Accountants	Enterprise House 3 Middleton Road Manchester M8 5DT
Bankers	Allied Irish Bank Plc, The Mall, London W4 3TA	

The Charity was founded on 1 March 1985 and is registered with the Charity Commission.

STRUCTURE, GOVERNANCE AND MANAGEMENT

GOVERNING DOCUMENT

The charity is governed by its Trust Deed dated 1 March 1985 which has not been amended.

GOVERNING BODY

The structure of the Charity consists of three trustees. The board of Trustees is authorised to appoint new Trustees to fill vacancies arising through resignation or death of an existing trustee.

TRUSTEES

The trustees have complied with the duty in section 4 of the 2006 Charities Act to have due regard to guidance published by the Charity Commission.

TRUSTEES INDUCTION AND TRAINING

Most trustees are already familiar with the practical work of the charity having received guidance from the existing trustees prior to appointment. New trustees are further encouraged to attend training sessions organised by the charity.

MARBEH TORAH TRUST
REPORT OF THE TRUSTEES FOR THE YEAR ENDED
31 DECEMBER 2021

ORGANISATIONAL MANAGEMENT

The Trustees of the Charity, are legally responsible for the overall management and control of the Charity and meet regularly.

RISK MANAGEMENT

The trustees do not feel that the trust is subject to any major risks

OBJECTS, AIMS, OBJECTIVES AND ACTIVITIES

The charity is constituted by Trust Deed and its objects are to encourage and support the furtherance of Orthodox Jewish Education and religion and the relief of poverty.

The policy of the Charitable Trust continues to be to support these activities.

It is intended to continue with the Trusts current activities.

The charity is organised so that the trustees meet regularly to manage its affairs. Administration of the charity is dealt with by the trustees

AIMS AND INTENDED IMPACT

Within these objects, the trustee's aim is to continue to provide funds for Jewish educational establishments.

OBJECTIVES FOR THE YEAR

The aim this year is to continue to give support to Jewish educational establishments.

STRATEGIES TO ACHIEVE THE YEAR'S OBJECTIVES

These included meetings with potential donors to obtain funds for the trust's objects.

PRINCIPAL ACTIVITIES OF THE YEAR

The charity collected funds during the year and was able to meet requests for support.

PUBLIC BENEFIT

The trustees confirm that they have referred to the guidance in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities.

GRANT MAKING POLICY

The policy is to provide funds requested by Jewish Educational Establishments.

REVIEW, ACHIEVEMENTS AND PERFORMANCE FOR THE YEAR

FINANCIAL REVIEW

TRANSACTIONS AND FINANCIAL POSITION

The Statement of Financial Activities shows a total income of £306,545 (2020 - £163,713) and distributions of £316,800 (2020 - £153,800). Governance costs were £722 leaving a net loss for the year of £10,977 (2020 – income of £8,914).

The charity continues to collect funds for distribution and is continuing in operation.

MARBEH TORAH TRUST
REPORT OF THE TRUSTEES FOR THE YEAR ENDED
31 DECEMBER 2021

FINANCIAL REVIEW AND RESULTS FOR THE YEAR

The Trustees consider that the performance of the charity this year has been satisfactory. There were no significant changes in the year. The nature of the distributions were in line with the constitution and objects of the charity.

This is in line with the wishes of the Trustees who constantly review the effectiveness of the charity and approve the scope of their activities.

RESERVES POLICY

The trustees intend to distribute all funds collected, subject to retentions as appropriate.

INVESTMENT POLICY AND OBJECTIVES

Under the Trust Deed the charity has the power to make any investment which the trustees see fit but no investments are currently held.

FUTURE PLANS

The trustee's plans are to continue to collect donations to support the trust's objects.

ACCOUNTING AND REPORTING RESPONSIBILITIES

The trustees are required by Charity law to prepare financial statements for each financial year which give a true and fair view of the financial activities of the charity and of its financial position at the end of the year. In preparing those financial statements the trustees are required to:

- (a) select suitable accounting policies and apply them consistently;
- (b) make judgements and estimates that are reasonable and prudent;
- (c) follow applicable accounting standards and statements of recommended practice, disclosing and explaining any departures in the financial statements.
- (d) prepare the financial statements on a going concern basis unless it is inappropriate to assume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 1993. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

APPROVAL

The report was approved by the board of directors and trustees on 20 October 2022 and signed on its behalf.

Trustee

**INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF MARBEH TORAH TRUST**

I report on the financial statements of the Trust for the year ended 31 December 2021, which are set out on pages 7-11.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act
- To follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act and
- To state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanation from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with Section 41 of the Act; and
 - to prepare accounts which agree with the accounting records and which comply with the accounting requirements of the Act.have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**B OLSBERG FCA
B OLSBERG & CO
CHARTERED ACCOUNTANT
ENTERPRISE HOUSE
3 MIDDLETON ROAD
MANCHESTER M8 5DT**

20 October 2022

MARBEH TORAH TRUST
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2021

		<u>2021</u>	<u>2020</u>
		Unrestricted Funds	
Note		£	£
Incoming Resources			
Donations		306,545	163,712
Interest		-	1
		<u>306,545</u>	<u>163,713</u>
Resources Expended			
Charitable Activities			
Religious Education	6	<u>316,800</u>	<u>153,800</u>
Governance Costs			
Motor, Travel & Sundries		80	369
Bank Charges		102	90
Accountancy		540	540
		<u>722</u>	<u>999</u>
Total Resources expended		<u>317,522</u>	<u>154,799</u>
Net Loss of Resources		(10,977)	8,914
Reconciliation of Funds			
Balance b/f		<u>12,949</u>	<u>4,035</u>
Surplus carried forward		<u>1,972</u>	<u>12,949</u>

MARBEH TORAH TRUST

BALANCE SHEET AS AT 31 December 2021

	<u>Note</u>	<u>2021</u>	<u>2020</u>
		<u>£</u>	<u>£</u>
CURRENT ASSETS			
Debtors	4	1,712	3,262
Bank		1,070	10,417
		2,782	13,679
 CREDITORS:			
Payable within one year	5	710	630
Net Assets		2,072	13,049
 TRUST FUND			
CAPITAL ACCOUNT			
Settled Fund		100	100
Unrestricted Funds		1,972	12,949
		2,072	13,049

Approved by the Board of Trustees on 20 October 2022 and signed on its behalf by

..... Trustee

..... Trustee

..... Trustee

The notes form part of these accounts.

MARBEH TORAH TRUST

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR 31 DECEMBER 2021

1. ACCOUNTING POLICIES

- a. The financial statements have been prepared under the historical cost convention in accordance with applicable accounting standards and follow the recommendations in Statement of Recommended Practice; Accounting and Reporting by Charities (SORP) 2005.
- b. Voluntary income is received by way of donations and gifts and is included gross in the Statement of Financial Activities. All incoming resources are included in the SOFA when the charity is legally entitled to the income. Tax due back on gift aid receipts is included.
- c. Unrestricted funds are donations and other income received or generated for the objects of the charity without further specified purposes.
- d. Management and administration costs of the charity relate to the central costs of management including the costs of meetings, independent examination of the financial statements and statutory compliance.

2. TAXATION

The trust is a registered charity and accordingly is exempt from taxation on its income and gains where they are applied for charitable purposes.

3. STAFF COSTS

No remuneration was paid to the trustees in the year and trustees' expenses of £337 were reimbursed.

There were no staff costs, and the charity employed no volunteers.

Administration of the trust was by the trustees.

4. DEBTORS

	2021	2020
	£	£
Tax Recoverable	1,612	3,162
Loans	100	100
	<u>1,712</u>	<u>3,262</u>

MARBEH TORAH TRUST
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR 31 DECEMBER 2021

5. CREDITORS

	2021	2020
	£	£
Expenses Accrued	<u>710</u>	<u>630</u>

6. DISTRIBUTIONS FOR THE YEAR ENDED 31 DECEMBER 2021

	£
Beis Dovid	5,000
Chazon Avraham Yitzchak	80,700
Margenita DeAvraham	23,800
Ohavei Torah	5,000
Ponovezh Yeshiva	20,000
Yeshiva Marbeh Torah	182,300
	<u>316,800</u>

Distributions made in the year were all made to further and support Jewish Education.

MARBEH TORAH TRUST

England & Wales - Charity number 292491

Accounts

MARBEH TORAH TRUST
FINANCIAL STATEMENTS FOR THE YEAR ENDED
31 DECEMBER 2020

REGISTERED CHARITY NUMBER: 292491

MARBEH TORAH TRUST

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MARBEH TORAH TRUST
REPORT OF THE TRUSTEES FOR THE YEAR ENDED
31 DECEMBER 2020

The trustees of the charity present their annual report under the Charities Act 2011 and the financial statements for the year ended 31 December 2020 and confirm that the latter comply with the requirements of the Act, the Trust Deed and the Charities SORP 2005.

REFERENCE AND ADMINISTRATIVE INFORMATION

Trustees

Moishe Chaim Elzas
Jacob Naftoli Elzas
Simone Elzas

Charity Number

292491

Charity Offices

116 Castlewood Road , London, N15 6BE

Accountants

B Olsberg & Co,
Chartered Accountants

Enterprise House
3 Middleton Road
Manchester M8 5DT

Independent Examiners

Road

B Olsberg & Co
Chartered Accountants

Enterprise House
3 Middleton

Manchester M8 5DT

Bankers

Allied Irish Bank Plc, The Mall, London W4 3TA

The Charity was founded on 1 March 1985 and is registered with the Charity Commission.

STRUCTURE, GOVERNANCE AND MANAGEMENT

GOVERNING DOCUMENT

The charity is governed by its Trust Deed dated 1 March 1985 which has not been amended.

GOVERNING BODY

The structure of the Charity consists of three trustees. The board of Trustees is authorised to appoint new Trustees to fill vacancies arising through resignation or death of an existing trustee.

TRUSTEES

The trustees have complied with the duty in section 4 of the 2006 Charities Act to have due regard to guidance published by the Charity Commission.

TRUSTEES INDUCTION AND TRAINING

Most trustees are already familiar with the practical work of the charity having received guidance from the existing trustees prior to appointment. New trustees are further encouraged to attend training sessions organised by the charity.

MARBEH TORAH TRUST
REPORT OF THE TRUSTEES FOR THE YEAR ENDED
31 DECEMBER 2020

ORGANISATIONAL MANAGEMENT

The Trustees of the Charity, are legally responsible for the overall management and control of the Charity and meet regularly.

RISK MANAGEMENT

The trustees do not feel that the trust is subject to any major risks

OBJECTS, AIMS, OBJECTIVES AND ACTIVITIES

The charity is constituted by Trust Deed and its objects are to encourage and support the furtherance of Orthodox Jewish Education and religion and the relief of poverty.

The policy of the Charitable Trust continues to be to support these activities.

It is intended to continue with the Trusts current activities.

The charity is organised so that the trustees meet regularly to manage its affairs. Administration of the charity is dealt with by the trustees

AIMS AND INTENDED IMPACT

Within these objects, the trustee's aim is to continue to provide funds for Jewish educational establishments.

OBJECTIVES FOR THE YEAR

The aim this year is to continue to give support to Jewish educational establishments.

STRATEGIES TO ACHIEVE THE YEAR'S OBJECTIVES

These included meetings with potential donors to obtain funds for the trust's objects.

PRINCIPAL ACTIVITIES OF THE YEAR

The charity collected funds during the year and was able to meet requests for support.

PUBLIC BENEFIT

The trustees confirm that they have referred to the guidance in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities.

GRANT MAKING POLICY

The policy is to provide funds requested by Jewish Educational Establishments.

REVIEW, ACHIEVEMENTS AND PERFORMANCE FOR THE YEAR

FINANCIAL REVIEW

TRANSACTIONS AND FINANCIAL POSITION

The Statement of Financial Activities shows a total income of £163,713 (2019 - £265,519) and distributions of £153,800 (2019 - £260,970). Governance costs were £999 leaving a net income for the year of £8,914 (2019 - income of £2,362).

The charity continues to collect funds for distribution and is continuing in operation.

MARBEH TORAH TRUST
REPORT OF THE TRUSTEES FOR THE YEAR ENDED
31 DECEMBER 2020

FINANCIAL REVIEW AND RESULTS FOR THE YEAR

The Trustees consider that the performance of the charity this year has been satisfactory. There were no significant changes in the year. The nature of the distributions were in line with the constitution and objects of the charity.

This is in line with the wishes of the Trustees who constantly review the effectiveness of the charity and approve the scope of their activities.

RESERVES POLICY

The trustees intend to distribute all funds collected, subject to retentions as appropriate.

INVESTMENT POLICY AND OBJECTIVES

Under the Trust Deed the charity has the power to make any investment which the trustees see fit but no investments are currently held.

FUTURE PLANS

The trustee's plans are to continue to collect donations to support the trust's objects.

ACCOUNTING AND REPORTING RESPONSIBILITIES

The trustees are required by Charity law to prepare financial statements for each financial year which give a true and fair view of the financial activities of the charity and of its financial position at the end of the year. In preparing those financial statements the trustees are required to:

- (a) select suitable accounting policies and apply them consistently;
- (b) make judgements and estimates that are reasonable and prudent;
- (c) follow applicable accounting standards and statements of recommended practice, disclosing and explaining any departures in the financial statements.
- (d) prepare the financial statements on a going concern basis unless it is inappropriate to assume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with

reasonable accuracy at any time the financial position of the charity and enable them to

ensure that the financial statements comply with the Charities Act 1993.

They are

also responsible for safeguarding the assets of the charity and hence for taking

reasonable steps for the prevention and detection of fraud and other irregularities.

APPROVAL

The report was approved by the board of directors and trustees on 20 October 2021 and signed on its behalf.

Trustee

**INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF MARBEH TORAH TRUST**

I report on the financial statements of the Trust for the year ended 31 December 2020, which are set out on pages 7-11.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act
- To follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act and
- To state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanation from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the

requirements

- to keep accounting records in accordance with Section 41 of the Act; and
- to prepare accounts which agree with the accounting records and which comply with the accounting requirements of the Act. have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper

understanding of the accounts to be reached.

**B OLSBERG FCA
B OLSBERG & CO
CHARTERED ACCOUNTANT
ENTERPRISE HOUSE
3 MIDDLETON ROAD**

20 October 2021

MANCHESTER M8 5DT

MARBEH TORAH TRUST
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2020

		<u>2020</u>	<u>2019</u>
Note		Unrestricted Funds	
		£	£
Incoming Resources			
Donations		163,71	265,5
		2	19
Interest		1	-
		<u>163,71</u>	<u>265,5</u>
		3	19
Resources Expended			
Charitable Activities			
Religious Education	6	153,80	260,9
		<u>0</u>	<u>70</u>
Governance Costs			
Motor, Travel & Sundries		369	1,528
Bank Charges		90	119
Accountancy		540	540
		<u>999</u>	<u>2,187</u>
Total Resources expended		154,79	263,1
		<u>9</u>	<u>57</u>
Net Incoming Resources		8,914	2,362
Reconciliation of Funds			
Balance b/f		<u>4,035</u>	<u>1,673</u>
Surplus carried forward		<u>12,949</u>	<u>4,035</u>

MARBEH TORAH TRUST

BALANCE SHEET AS AT 31 December 2020

	<u>Note</u>	<u>2020</u>	<u>2019</u>
		<u>£</u>	<u>£</u>
CURRENT ASSETS			
Debtors	4	3,262	363
Bank		10,417	4,402
		13,679	4,765
 CREDITORS:			
Payable within one year	5	630	630
Net Assets		13,049	4,135
 TRUST FUND			
CAPITAL ACCOUNT			
Settled Fund		100	100
Unrestricted Funds		12,949	4,035
		13,049	4,135
		13,049	4,135

Approved by the Board of Trustees on 20 October 2021 and signed on its behalf by

..... Trustee

..... Trustee

..... Trustee

The notes form part of these accounts.

MARBEH TORAH TRUST

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR 31 DECEMBER 2020

1. ACCOUNTING POLICIES

- a. The financial statements have been prepared under the historical cost convention in accordance with applicable accounting standards and follow the recommendations in Statement of Recommended Practice; Accounting and Reporting by Charities (SORP) 2005.
- b. Voluntary income is received by way of donations and gifts and is included gross in the Statement of Financial Activities. All incoming resources are included in the SOFA when the charity is legally entitled to the income. Tax due back on gift aid receipts is included.
- c. Unrestricted funds are donations and other income received or generated for the objects of the charity without further specified purposes.
- d. Management and administration costs of the charity relate to the central costs of management including the costs of meetings, independent examination of the financial statements and statutory compliance.

2. TAXATION

The trust is a registered charity and accordingly is exempt from taxation on its income and gains where they are applied for charitable purposes.

3. STAFF COSTS

No remuneration was paid to the trustees in the year and trustees' expenses of £337 were reimbursed.

There were no staff costs, and the charity employed no volunteers.

Administration of the trust was by the trustees.

4. DEBTORS	2020	2019
	£	£
	3,16	
Tax Recoverable	2	350
Loans	<u>100</u>	<u>100</u>

$$\frac{3,26}{2} \quad \frac{450}{2}$$

MARBEH TORAH TRUST
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR 31 DECEMBER 2020

5.	CREDITORS	202	201
		0	9
		£	£
	Expenses		
	Accrued	<u>630</u>	<u>630</u>

6. DISTRIBUTIONS FOR THE YEAR ENDED 31 DECEMBER 2020

	£
Beis Dovid	1,800
Chazon Avraham Yitzchak	37,00
	0
Margenita DeAvraham	1,000
Yeshiva Marbeh Torah	104,0
	00
Shaarei Limmud	10,00
	0
	<u>153,8</u>
	<u>00</u>

Distributions made in the year were all made to further and support Jewish Education.