

THE CHERUBY TRUST

England & Wales · Charity number 327069

Details

Status Registered

Legal form Trust

Registered 1986-05-12

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

Contact

Address 62 Grosvenor Street
London
W1K 3JF

Phone 02074994301

Activities

Objects: (A) THE RELIEF OF POVERTY ANYWHERE IN THE WORLD (B) THE ADVANCEMENT OF PUBLIC EDUCATION ANYWHERE IN THE WORLD (C) SUCH OTHER CHARITABLE PURPOSES AS THE TRUSTEES SHALL SELECT FROM TIME TO TIME.

Activities: Give aid for crises overseas, and generally help improve welfare of people in developing world and disadvantaged in UK. Support conservation programmes, medical welfare & education of people with learning disabilities.

Classification

- **How:** Makes Grants To Organisations
- **What:** Education/training, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Environment/conservation/heritage
- **Who:** The General Public/mankind

Geography

- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-04-05	£163,044	£74,497	-	-
2024-04-05	£25,575	£84,847	-	-
2023-04-05	£170,206	£101,994	-	-
2022-04-05	£75,002	£81,748	-	-
2021-04-05	£70,013	£91,269	-	-

Trustees

Name	Role	Appointed
ALISON LAVINIA COROB		
CHRISTOPHER JOHN COOK		
LAURA ELAINE COROB		
SHEILA ANITA WECHSLER		
TRICIA COROB		

THE CHERUBY TRUST

England & Wales - Charity number 327069

Accounts

The Cheruby Trust

THE CHERUBY TRUST
STATEMENT OF ACCOUNTS
FOR THE YEAR ENDED 5 APRIL 2025

Charity number 327069

The Cheruby Trust

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The Cheruby Trust

Reference and administrative information For the year ended 5 April 2025

1. **Constitution**
The Charity is constituted as a Charitable Trust by a Deed dated 15 January 1986.
2. **Registered Number**
327069
3. **Trustees**
A L Corob
L E Corob
T A Corob
C J Cook
S A Wechsler
4. **Principal Office**
62 Grosvenor Street
London
W1K 3JF
5. **Solicitors**
Boodle Hatfield
89 New Bond Street
London
W1S 1DA
6. **Accountants**
Azets
2nd Floor Regis House
45 King William Street
London
EC4R 9AN
7. **Independent Examiner**
David Green MA (Cantab) FCA
Azets
2nd Floor Regis House
45 King William Street
London
EC4R 9AN
8. **Bankers**
National Westminster Bank plc
94 Moorgate
London
EC2M 6XT

The Cheruby Trust

Report of the Trustees For the year ended 5 April 2025

The Cheruby Trust has income of £163,044 (2024: £25,575) for the year and is eligible for independent examination.

Structure, Governance and Management

Foundation and administration of the Charity

The Cheruby Trust was founded by Deed on 15 January 1986 by Tricia A Corob, Alison L Corob and Laura E Corob. It was registered with the Charity Commission on 12 May 1986 and is an unincorporated Charity.

Appointment of Trustees

The power of appointing new Trustees is vested in the original Settlers of the Trust during their joint lives and thereafter in the surviving or continuing Trustees.

Objectives and principle activities of the Charity

The objects of the Charity are:

- the relief of poverty anywhere in the world
- the advancement of public education anywhere in the world
- such other charitable purposes as the Trustees shall select from time to time

These objects are met by the making of charitable donations to other Charities operating in these fields.

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

Achievements and performance

During the year, the Charity paid out donations amounting to £72,505 (2024: £82,850). The net surplus for the year of £88,547 (2024: deficit of £59,272) was added to the cash balance brought forward of £10,602 giving a cash balance carried forward of £99,149 which is available for future use. The charitable donations that have been made this year are in line with the objectives of the charity as stated above.

Financial review of the Charity

The Trustees have made grants for charitable purposes as shown in the Receipts and Payments Account and detailed in note 4 to the accounts.

Future plans of the Charity

The Trustees plan to continue to make charitable donations to other Charities operating in the fields mentioned above.

**Report of the Trustees (continued)
For the year ended 5 April 2025**

Reserves policy

The Trustees' policy is to hold a level of reserves sufficient for the Charity to meet any long term commitments and obligations.

Going concern

The Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing financial statements.

Trustees' responsibilities statement

The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and regulations.

The Charities Act 2011 requires the Trustees to prepare financial statements for each financial year. The Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources, including the income and expenditure of the Charity for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and accounting 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
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in operation

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and 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 2011 and the provisions of the trust deed. 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.

On behalf of the Trustees



S A Wechsler
Trustee

Date:

25-4-25

Independent Examiner's Report For the year ended 5 April 2025

Independent examiner's report to the trustees of The Cheruby Trust (Charity No 327069)

I report to the trustees on my examination of the accounts of The Cheruby Trust (the Trust) for the year ended 5 April 2025.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in any material respect:

- accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
- the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



David Green MA (Cantab) FCA
Azets
2nd Floor Regis House
45 King William Street
London
EC4R 9AN

Date: 25 April 2025

**Receipts and Payments Account
For the year ended 5 April 2025**

	Note	2025 Unrestricted Funds	2024 Unrestricted Funds
		£	£
Receipts			
Donations and gift aid receipts		163,041	24,569
Bank and other interest		<u>3</u>	<u>1,006</u>
Total Receipts		<u>163,044</u>	<u>25,575</u>
Less: Payments			
Charitable donations	4	72,505	82,850
Bank charges and interest		12	17
Governance costs:			
Accountancy and independent examiner's fees	5	<u>1,980</u>	<u>1,980</u>
Total Payments		<u>74,497</u>	<u>84,847</u>
Net receipts/(payments) for the year		88,547	(59,272)
Bank balances at 6 April 2024		<u>10,602</u>	<u>69,874</u>
Bank balances at 5 April 2025		<u>99,149</u>	<u>10,602</u>

All activities relate to continuing operations.

The notes on pages 7 to 9 form part of these accounts.

The Cheruby Trust

Statement of Assets and Liabilities at 5 April 2025

	2025	2024
	£	£
Cash funds		
Cash at bank	<u>99,149</u>	<u>10,602</u>
Funds		
Unrestricted funds	<u>99,149</u>	<u>10,602</u>

These accounts were approved by the Trustees on

S A Wechsler
Trustee



The notes on pages 7 to 9 form part of these accounts.

Notes to the accounts For the year ended 5 April 2025

1. Accounting Policies

Basis of accounting

The financial statements have been prepared on a receipts and payments basis.

The financial statements have been prepared in accordance with applicable United Kingdom accounting standards, insofar as they are applicable to financial statements prepared on a receipts and payments basis.

Funds

Unrestricted funds are donations and other incoming resources received or generated for payment on the general objectives of the Charity.

Income

Income is recognised on a receipts basis.

Expenditure

Expenditure is recognised on a payments basis.

The financial statements are presented in sterling (£).

2. Payments to Trustees and connected persons

No Trustees, who are the key management personnel, or a person with a family or business connection with them received any remuneration (2024: £Nil)

No Trustee received any expenses (2024: £Nil).

There were no employees of the Charity during the year (2024: £Nil).

3. Related party transactions

During the year donations were received from A L Corob £54,347 (2024: £Nil), L E Corob £54,347 (2024: £Nil) and T A Corob £54,347 (2024: £Nil) Trustees of the Charity.

The Cheruby Trust

Notes to the accounts (continued) For the year ended 5 April 2025

4. Charitable donations paid

	2025	2024
	£	£
Rainforest Concern	500	500
Arts 4 Dementia	4,000	4,000
Street Child	5,005	3,500
World Jewish Relief	3,000	3,000
Care International	5,000	6,500
Mobile Education Partnerships	2,000	2,000
Action on Poverty	3,000	3,000
Camfed	2,500	2,500
Maytree	-	2,000
The Stuart Low Trust	1,500	1,500
Dental Wellness Trust	2,000	2,000
Young Minds	2,000	2,000
Refuge	3,000	3,000
Amnesty International	3,000	3,000
Whitechapel Mission	3,000	3,000
MQ: Transforming Mental Health	2,000	2,000
Beat	1,500	1,500
Coeliac UK	1,500	1,500
Family Action	-	3,500
Fareshare	2,000	2,000
Jami	3,500	3,500
Maggie's Wallace	3,000	3,000
Freedom from Torture	2,500	2,500
Able Child Africa	1,500	1,500
Refugee Action	2,500	2,500
Reprieve	2,000	2,000
Safe Passage	1,500	1,500
Young Roots	1,500	1,500

The Cheruby Trust

**Notes to the accounts (continued)
For the year ended 5 April 2025**

4. Charitable donations paid (continued)

	2025	2024
	£	£
Sightsavers	2,000	2,000
Anne Frank Trust UK	1,000	1,000
Friends of the Earth	2,500	2,500
The Boys Clubhouse	-	200
Childhood First	-	4,000
NW Live Arts	-	500
Jewish Renaissance Publishing	-	150
Magen David Adom UK	-	1,000
Intermediaries for Justice	1,500	1,500
Sight 4 Bwindi	<u>1,000</u>	<u>-</u>
	<u>72,505</u>	<u>82,850</u>

5. Governance Costs

	2025	2024
	£	£
Accounting and independent examiner's fees	<u>1,980</u>	<u>1,980</u>

THE CHERUBY TRUST

England & Wales - Charity number 327069

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THE CHERUBY TRUST
STATEMENT OF ACCOUNTS
FOR THE YEAR ENDED 5 APRIL 2024

Charity number 327069

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Reference and administrative information For the year ended 5 April 2024

1. **Constitution**
The Charity is constituted as a Charitable Trust by a Deed dated 15 January 1986.

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C J Cook
S A Wechsler

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62 Grosvenor street
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EC4R 9AN

8. **Bankers**
National Westminster Bank plc
94 Moorgate
London
EC2M 6XT

The Cheruby Trust

Report of the Trustees For the year ended 5 April 2024

The Cheruby Trust has income of £25,575 (2023: £170,206) for the year and is eligible for independent examination.

Structure, Governance and Management

Foundation and administration of the Charity

The Cheruby Trust was founded by Deed on 15 January 1986 by Tricia A Corob, Alison L Corob and Laura E Corob. It was registered with the Charity Commission on 12 May 1986 and is an unincorporated Charity.

Appointment of Trustees

The power of appointing new Trustees is vested in the original Settlers of the Trust during their joint lives and thereafter in the surviving or continuing Trustees.

Objectives and principle activities of the Charity

The objects of the Charity are:

- the relief of poverty anywhere in the world
- the advancement of public education anywhere in the world
- such other charitable purposes as the Trustees shall select from time to time

These objects are met by the making of charitable donations to other Charities operating in these fields.

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

Achievements and performance

During the year, the Charity paid out donations amounting to £82,850 (2023: £100,000). The net deficit for the year of £59,272 (2023: surplus of £68,212) was deducted from the cash balance brought forward of £69,874 giving a cash balance carried forward of £10,602 which is available for future use. The charitable donations that have been made this year are in line with the objectives of the charity as stated above.

Financial review of the Charity

The Trustees have made grants for charitable purposes as shown in the Receipts and Payments Account and detailed in note 4 to the accounts.

Future plans of the Charity

The Trustees plan to continue to make charitable donations to other Charities operating in the fields mentioned above.

Report of the Trustees (continued) For the year ended 5 April 2024

Reserves policy

The Trustees' policy is to hold a level of reserves sufficient for the Charity to meet any long term commitments and obligations.

Going concern

The Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing financial statements.

Trustees' responsibilities statement

The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and regulations.

The Charities Act 2011 requires the Trustees to prepare financial statements for each financial year. The Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources, including the income and expenditure of the Charity for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and accounting 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
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in operation

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and 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 2011 and the provisions of the trust deed. 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.

On behalf of the Trustees



S A Wechsler
Trustee

Date: 23.7.24

Independent Examiner's Report For the year ended 5 April 2024

Independent examiner's report to the trustees of The Cheruby Trust (Charity No 327069)

I report to the trustees on my examination of the accounts of The Cheruby Trust (the Trust) for the year ended 5 April 2024.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in any material respect:

- accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
- the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



David Green MA (Cantab) FCA
Azets
2nd Floor Regis House
45 King William Street
London
EC4R 9AN

Date: 23.07.2024

**Receipts and Payments Account
For the year ended 5 April 2024**

	Note	2024 Unrestricted Funds	2023 Unrestricted Funds
		£	£
Receipts			
Donations and gift aid receipts		24,569	169,703
Bank and other interest		<u>1,006</u>	<u>503</u>
Total Receipts		<u>25,575</u>	<u>170,206</u>
Less: Payments			
Charitable donations	4	82,850	100,000
Bank charges and interest		17	14
Governance costs:			
Accountancy and independent examiner's fees	5	<u>1,980</u>	<u>1,980</u>
Total Payments		<u>84,847</u>	<u>101,994</u>
Net receipts/(payments) for the year		(59,272)	68,212
Bank balances at 6 April 2023		<u>69,874</u>	<u>1,662</u>
Bank balances at 5 April 2024		<u>10,602</u>	<u>69,874</u>

All activities relate to continuing operations.

The notes on pages 7 to 9 form part of these accounts.

The Cheruby Trust

Statement of Assets and Liabilities at 5 April 2024

	2024	2023
	£	£
Cash funds		
Cash at bank	<u>10,602</u>	<u>69,874</u>
Funds		
Unrestricted funds	<u>10,602</u>	<u>69,874</u>

These accounts were approved by the Trustees on 23.07.2024



S A Wechsler
Trustee

The notes on pages 7 to 9 form part of these accounts.

Notes to the accounts For the year ended 5 April 2024

1. Accounting Policies

Basis of accounting

The financial statements have been prepared on a receipts and payments basis.

The financial statements have been prepared in accordance with applicable United Kingdom accounting standards, insofar as they are applicable to financial statements prepared on a receipts and payments basis.

Funds

Unrestricted funds are donations and other incoming resources received or generated for payment on the general objectives of the Charity.

Income

Income is recognised on a receipts basis.

Expenditure

Expenditure is recognised on a payments basis.

The financial statements are presented in sterling (£).

2. Payments to Trustees and connected persons

No Trustees, who are the key management personnel, or a person with a family or business connection with them received any remuneration (2023: £Nil)

No Trustee received any expenses (2023: £Nil).

There were no employees of the Charity during the year (2023: £Nil).

3. Related party transactions

During the year donations were received from A L Corob £Nil (2023: £48,000), L E Corob £Nil (2023: £25,000) and T A Corob £Nil (2023: £25,000) Trustees of the Charity.

The Cheruby Trust

Notes to the accounts (continued) For the year ended 5 April 2024

4. Charitable donations paid

	2024	2023
	£	£
Rainforest Concern	500	500
Arts 4 Dementia	4,000	4,000
British Humanitarian Aid	-	2,500
Street Child	3,500	3,500
World Jewish Relief	3,000	5,000
Care International	6,500	5,000
AMEN – Land Where Women Heal	-	3,000
Mobile Education Partnerships	2,000	2,000
Action on Poverty	3,000	3,000
Camfed	2,500	2,500
Maytree	2,000	2,000
National Autistic Society	-	2,000
The Stuart Low Trust	1,500	1,500
Childhope	-	2,000
Dental Wellness Trust	2,000	2,000
Young Minds	2,000	2,000
Refuge	3,000	3,000
Amnesty International	3,000	3,000
Whitechapel Mission	3,000	3,000
MQ: Transforming Mental Health	2,000	2,000
Beat	1,500	1,500
Coeliac UK	1,500	1,500
Family Action	3,500	3,500
Food Bank Aid	-	1,000
Fareshare	2,000	2,000
Jami	3,500	3,500
Greenpeace Environmental Trust	-	2,500
Maggie's Wallace	3,000	3,000
Freedom from Torture	2,500	2,500
Able Child Africa	1,500	1,500
Marie Curie	-	2,000
Refugee Action	2,500	2,500
Reprieve	2,000	2,000
Safe Passage	1,500	1,500
Sight 4 Bwindi	-	1,000
Young Roots	1,500	1,500

The Cheruby Trust

**Notes to the accounts (continued)
For the year ended 5 April 2024**

4. Charitable donations paid (continued)

	2024	2023
	£	£
Sightsavers	2,000	3,000
Indian Rural Health Trust	-	3,000
Concern Worldwide	-	2,500
Anne Frank Trust UK	1,000	1,000
Friends of the Earth	2,500	2,500
Intermediaries for Justice	-	1,500
The Boys Clubhouse	200	-
Childhood First	4,000	-
NW Live Arts	500	-
Jewish Renaissance Publishing	150	-
Magen David Adom UK	1,000	-
Intermediaries for Justice	<u>1,000</u>	<u>-</u>
	<u>82,850</u>	<u>100,000</u>

5. Governance Costs

	2024	2023
	£	£
Accounting and independent examiner's fees	<u>1,980</u>	<u>1,980</u>

THE CHERUBY TRUST

England & Wales - Charity number 327069

Accounts

The Cheruby Trust

THE CHERUBY TRUST
STATEMENT OF ACCOUNTS
FOR THE YEAR ENDED 5 APRIL 2023

Charity number 327069

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The Cheruby Trust

Reference and administrative information For the year ended 5 April 2023

1. **Constitution**
The Charity is constituted as a Charitable Trust by a Deed dated 15 January 1986.
2. **Registered Number**
327069
3. **Trustees**
A L Corob
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8. **Bankers**
National Westminster Bank plc
94 Moorgate
London
EC2M 6XT

The Cheruby Trust

Report of the Trustees For the year ended 5 April 2023

The Cheruby Trust has income of £170,206 (2022: £75,002) for the year and is eligible for independent examination.

Structure, Governance and Management

Foundation and administration of the Charity

The Cheruby Trust was founded by Deed on 15 January 1986 by Tricia A Corob, Alison L Corob and Laura E Corob. It was registered with the Charity Commission on 12 May 1986 and is an unincorporated Charity.

Appointment of Trustees

The power of appointing new Trustees is vested in the original Settlers of the Trust during their joint lives and thereafter in the surviving or continuing Trustees.

Objectives and principle activities of the Charity

The objects of the Charity are:

- the relief of poverty anywhere in the world
- the advancement of public education anywhere in the world
- such other charitable purposes as the Trustees shall select from time to time

These objects are met by the making of charitable donations to other Charities operating in these fields.

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

Achievements and performance

During the year, the Charity paid out donations amounting to £100,000 (2022: £79,750). The net surplus for the year of £68,212 (2022: deficit of £6,746) was added to the cash balance brought forward of £1,662 giving a cash balance carried forward of £69,874 which is available for future use. The charitable donations that have been made this year are in line with the objectives of the charity as stated above.

Financial review of the Charity

The Trustees have made grants for charitable purposes as shown in the Receipts and Payments Account and detailed in note 4 to the accounts.

Future plans of the Charity

The Trustees plan to continue to make charitable donations to other Charities operating in the fields mentioned above.

Report of the Trustees (continued) For the year ended 5 April 2023

Reserves policy

The Trustees' policy is to hold a level of reserves sufficient for the Charity to meet any long term commitments and obligations.

Going concern

The Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing financial statements.

Trustees' responsibilities statement

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- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and accounting 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
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in operation

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and 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 2011 and the provisions of the trust deed. 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.

On behalf of the Trustees



S A Wechsler
Trustee

Date: 24.4.23

Independent Examiner's Report For the year ended 5 April 2023

Independent examiner's report to the trustees of The Cheruby Trust (Charity No 327069)

I report to the trustees on my examination of the accounts of The Cheruby Trust (the Trust) for the year ended 5 April 2023.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in any material respect:

- accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
- the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



David Green MA (Cantab) ACA
Azets
2nd Floor Regis House
45 King William Street
London
EC4R 9AN

Date: 24.04.2023

**Receipts and Payments Account
For the year ended 5 April 2023**

	Note	2023 Unrestricted Funds	2022 Unrestricted Funds
		£	£
Receipts			
Donations and gift aid receipts		169,703	75,000
Bank and other interest		<u>503</u>	<u>2</u>
Total Receipts		<u>170,206</u>	<u>75,002</u>
Less: Payments			
Charitable donations	4	100,000	79,750
Bank charges and interest		14	18
Governance costs:			
Accountancy and independent examiner's fees		<u>1,980</u>	<u>1,980</u>
Total Payments		<u>101,994</u>	<u>81,748</u>
Net receipts/(payments) for the year		68,212	(6,746)
Bank balances at 6 April 2022		<u>1,662</u>	<u>8,408</u>
Bank balances at 5 April 2023		<u>69,874</u>	<u>1,662</u>

All activities relate to continuing operations.

The notes on pages 7 to 9 form part of these accounts.

The Cheruby Trust

Statement of Assets and Liabilities at 5 April 2023

	2023	2022
	£	£
Cash funds		
Cash at bank	<u>69,874</u>	<u>1,662</u>
Funds		
Unrestricted funds	<u>69,874</u>	<u>1,662</u>

These accounts were approved by the Trustees on 24.4.23



S A Wechsler
Trustee

The notes on pages 7 to 9 form part of these accounts.

Notes to the accounts For the year ended 5 April 2023

1. Accounting Policies

Basis of accounting

The financial statements have been prepared on a receipts and payments basis.

The financial statements have been prepared in accordance with applicable United Kingdom accounting standards, insofar as they are applicable to financial statements prepared on a receipts and payments basis.

Funds

Unrestricted funds are donations and other incoming resources received or generated for payment on the general objectives of the Charity.

Income

Income is recognised on a receipts basis.

Expenditure

Expenditure is recognised on a payments basis.

The financial statements are presented in sterling (£).

2. Payments to Trustees and connected persons

No Trustees, who are the key management personnel, or a person with a family or business connection with them received any remuneration (2022: £Nil)

No Trustee received any expenses (2022: £Nil).

There were no employees of the Charity during the year (2022: £Nil).

3. Related party transactions

During the year donations were received from A L Corob £48,000 (2022: £25,000), L E Corob £25,000 (2022: £25,000) and T A Corob £25,000 (2022: £25,000) Trustees of the Charity.

The Cheruby Trust

Notes to the accounts (continued) For the year ended 5 April 2023

4. Charitable donations paid

	2023	2022
	£	£
Rainforest Concern	500	500
Arts 4 Dementia	4,000	3,750
British Humanitarian Aid	2,500	2,000
Street Child	3,500	7,000
World Jewish Relief	5,000	5,000
Care International	5,000	5,000
AMEN – Land Where Women Heal	3,000	-
Mobile Education Partnerships	2,000	4,000
Action on Poverty	3,000	-
Camfed	2,500	2,500
Maytree	2,000	2,000
National Autistic Society	2,000	2,000
The Stuart Low Trust	1,500	1,000
Childhope	2,000	2,000
Dental Wellness Trust	2,000	2,000
Young Minds	2,000	2,000
Refuge	3,000	3,000
Amnesty International	3,000	6,000
Whitechapel Mission	3,000	3,000
MQ: Transforming Mental Health	2,000	2,000
Beat	1,500	1,500
Coeliac UK	1,500	1,500
Family Action	3,500	-
Food Bank Aid	1,000	-
Fareshare	2,000	3,000
Jami	3,500	3,000
Greenpeace Environmental Trust	2,500	5,000
Maggie's Wallace	3,000	-
Freedom from Torture	2,500	-
Able Child Africa	1,500	-
Marie Curie	2,000	-
Refugee Action	2,500	-
Reprieve	2,000	-
Safe Passage	1,500	-
Sight 4 Bwindi	1,000	-
Young Roots	1,500	-

The Cheruby Trust

**Notes to the accounts (continued)
For the year ended 5 April 2023**

4. Charitable donations paid (continued)

	2023	2022
	£	£
Sightsavers	3,000	3,000
Indian Rural Health Trust	3,000	3,000
Concern Worldwide	2,500	5,000
Anne Frank Trust UK	1,000	-
Friends of the Earth	2,500	-
Intermediaries for Justice	<u>1,500</u>	<u>-</u>
	<u>100,000</u>	<u>79,750</u>

5. Governance Costs

	2023	2022
	£	£
Accounting and independent examiner's fees	<u>1,980</u>	<u>1,980</u>

THE CHERUBY TRUST

England & Wales - Charity number 327069

Accounts

**THE CHERUBY TRUST
STATEMENT OF ACCOUNTS
FOR THE YEAR ENDED 5 APRIL 2022**

Charity number 327069

The Cheruby Trust

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The Cheruby Trust

Reference and administrative information For the year ended 5 April 2022

1. **Constitution**
The Charity is constituted as a Charitable Trust by a Deed dated 15 January 1986.
2. **Registered Number**
327069
3. **Trustees**
A L Corob
L E Corob
T A Corob
C J Cook
S A Wechsler
4. **Principal Office**
62 Grosvenor street
London
W1K 3JF
5. **Solicitors**
Boodle Hatfield
89 New Bond Street
London
W1S 1DA
6. **Accountants**
Azets
2nd Floor Regis House
45 King William Street
London
EC4R 9AN
7. **Independent Examiner**
David Green MA (Cantab) ACA
Azets
2nd Floor Regis House
45 King William Street
London
EC4R 9AN
8. **Bankers**
National Westminster Bank plc
94 Moorgate
London
EC2M 6XT

The Cheruby Trust

Report of the Trustees For the year ended 5 April 2022

The Cheruby Trust has income of £75,002 (2021: £70,013) for the year and is eligible for independent examination.

Structure, Governance and Management

Foundation and administration of the Charity

The Cheruby Trust was founded by Deed on 15 January 1986 by Tricia A Corob, Alison L Corob and Laura E Corob. It was registered with the Charity Commission on 12 May 1986 and is an unincorporated Charity.

Appointment of Trustees

The power of appointing new Trustees is vested in the original Settlers of the Trust during their joint lives and thereafter in the surviving or continuing Trustees.

Objectives and principle activities of the Charity

The objects of the Charity are:

- the relief of poverty anywhere in the world
- the advancement of public education anywhere in the world
- such other charitable purposes as the Trustees shall select from time to time

These objects are met by the making of charitable donations to other Charities operating in these fields.

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

Achievements and performance

During the year, the Charity paid out donations amounting to £79,750 (2021: £89,250). The net deficit for the year of £6,746 (2021: £21,256) was deducted from the cash balance brought forward of £8,408 giving a cash balance carried forward of £1,662 which is available for future use. The charitable donations that have been made this year are in line with the objectives of the charity as stated above.

Financial review of the Charity

The Trustees have made grants for charitable purposes as shown in the Receipts and Payments Account and detailed in note 4 to the accounts.

Future plans of the Charity

The Trustees plan to continue to make charitable donations to other Charities operating in the fields mentioned above.

**Report of the Trustees (continued)
For the year ended 5 April 2022**

Reserves policy

The Trustees' policy is to hold a level of reserves sufficient for the Charity to meet any long term commitments and obligations.

Going concern

The Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing financial statements.

Trustees' responsibilities statement

The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and regulations.

The Charities Act 2011 requires the Trustees to prepare financial statements for each financial year. The Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources, including the income and expenditure of the Charity for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and accounting 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
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in operation

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and 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 2011 and the provisions of the trust deed. 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.

On behalf of the Trustees

Trustee



S A Wechsler

Date:

8.4.22

Independent Examiner's Report For the year ended 5 April 2022

Independent examiner's report to the trustees of The Cheruby Trust (Charity No 327069)

I report to the trustees on my examination of the accounts of The Cheruby Trust (the Trust) for the year ended 5 April 2022.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in any material respect:

- accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
- the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



David Green MA (Cantab) ACA
Azets
2nd Floor Regis House
45 King William Street
London
EC4R 9AN

Date: 08 April 2022

**Receipts and Payments Account
For the year ended 5 April 2022**

	Note	2022 Unrestricted Funds	2021 Unrestricted Funds
		£	£
Receipts			
Donations and gift aid receipts		75,000	70,000
Bank and other interest		<u>2</u>	<u>13</u>
Total Receipts		<u>75,002</u>	<u>70,013</u>
Less: Payments			
Charitable donations	4	79,750	89,250
Bank charges and interest		18	39
Governance costs: Accountancy and independent examiner's fees		<u>1,980</u>	<u>1,980</u>
Total Payments		<u>81,748</u>	<u>91,269</u>
Net payments for the year		(6,746)	(21,256)
Bank balances at 6 April 2021		<u>8,408</u>	<u>29,664</u>
Bank balances at 5 April 2022		<u>1,662</u>	<u>8,408</u>

All activities relate to continuing operations.

The notes on pages 7 to 9 form part of these accounts.

Statement of Assets and Liabilities at 5 April 2022

	2022	2021
	£	£
Cash funds		
Cash at bank	<u>1,662</u>	<u>8,408</u>
Funds		
Unrestricted funds	<u>1,662</u>	<u>8,408</u>

These accounts were approved by the Trustees on

S A Wechsler  Trustee 8.4.2022

The notes on pages 7 to 9 form part of these accounts.

Notes to the accounts For the year ended 5 April 2022

1. Accounting Policies

Basis of accounting

The financial statements have been prepared on a receipts and payments basis.

The financial statements have been prepared in accordance with applicable United Kingdom accounting standards, insofar as they are applicable to financial statements prepared on a receipts and payments basis.

Funds

Unrestricted funds are donations and other incoming resources received or generated for payment on the general objectives of the Charity.

Income

Income is recognised on a receipts basis.

Expenditure

Expenditure is recognised on a payments basis.

The financial statements are presented in sterling (£).

2. Payments to Trustees and connected persons

No Trustees, who are the key management personnel, or a person with a family or business connection with them received any remuneration (2021: £Nil)

No Trustee received any expenses (2021: £Nil).

There were no employees of the Charity during the year (2021: £Nil).

3. Related party transactions

During the year donations were received from A L Corob £25,000 (2021: £20,000), L E Corob £25,000 (2021: £20,000) and T A Corob £25,000 (2021: £30,000) Trustees of the Charity.

The Cheruby Trust

Notes to the accounts (continued) For the year ended 5 April 2022

4. Charitable donations paid

	2022	2021
	£	£
Rainforest Concern	500	500
Arts 4 Dementia	3,750	3,750
British Humanitarian Aid	2,000	2,000
Street Child	7,000	-
World Jewish Relief	5,000	5,000
Care International	5,000	-
Childhood First	-	3,000
Mobile Education Partnerships	4,000	-
Action on Poverty	-	3,000
Camfed	2,500	2,500
Maytree	2,000	2,000
National Autistic Society	2,000	2,000
The Stuart Low Trust	1,000	1,000
Childhope	2,000	2,000
Dental Wellness Trust	2,000	2,000
Young Minds	2,000	2,000
Refuge	3,000	3,000
Amnesty International	6,000	-
Whitechapel Mission	3,000	3,000
MQ: Transforming Mental Health	2,000	2,000
Beat	1,500	1,500
Coeliac UK	1,500	1,500
Family Action	-	3,500
Kew Foundation	-	1,000
Fareshare	3,000	3,000
Jami	3,000	-
Greenpeace Environmental Trust	5,000	-
Maggie's Wallace	-	3,000
Freedom from Torture	-	2,500
Housing the Homeless Central Fund	-	3,000

Notes to the accounts (continued)
For the year ended 5 April 2022

4. **Charitable donations paid (continued)**

	2022	2021
	£	£
Sightsavers	3,000	3,000
Indian Rural Health Trust	3,000	3,000
British Friends of the Feuerstein Centre	-	5,000
International Rescue Committee UK	-	5,000
Concern Worldwide	5,000	5,000
National Emergencies Trust	-	5,000
Jewish Care	-	5,000
Community Focus	-	5,000
	<u>79,750</u>	<u>89,250</u>

5. **Governance Costs**

	2022	2021
	£	£
Accounting and independent examiner's fees	<u>1,980</u>	<u>1,980</u>

THE CHERUBY TRUST

England & Wales - Charity number 327069

Accounts

The Cheruby Trust

THE CHERUBY TRUST
STATEMENT OF ACCOUNTS
FOR THE YEAR ENDED 5 APRIL 2021

Charity number 327069

The Cheruby Trust

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The Cheruby Trust

Reference and administrative information For the year ended 5 April 2021

1. **Constitution**
The Charity is constituted as a Charitable Trust by a Deed dated 15 January 1986.
2. **Registered Number**
327069
3. **Trustees**
A L Corob
L E Corob
T A Corob
C J Cook
S A Wechsler
4. **Principal Office**
62 Grosvenor street
London
W1K 3JF
5. **Solicitors**
Boodle Hatfield
89 New Bond Street
London
W1S 1DA
6. **Accountants**
Azets
2nd Floor Regis House
45 King William Street
London
EC4R 9AN
7. **Independent Examiner**
David Green MA (Cantab) ACA
Azets
2nd Floor Regis House
45 King William Street
London
EC4R 9AN
8. **Bankers**
National Westminster Bank plc
94 Moorgate
London
EC2M 6XT

The Cheruby Trust

Report of the Trustees For the year ended 5 April 2021

The Cheruby Trust has income of £70,013 (2020: £70,060) for the year and is eligible for independent examination.

Structure, Governance and Management

Foundation and administration of the Charity

The Cheruby Trust was founded by Deed on 15 January 1986 by Tricia A Corob, Alison L Corob and Laura E Corob. It was registered with the Charity Commission on 12 May 1986 and is an unincorporated Charity.

Appointment of Trustees

The power of appointing new Trustees is vested in the original Settlers of the Trust during their joint lives and thereafter in the surviving or continuing Trustees.

Objectives and principle activities of the Charity

The objects of the Charity are:

- the relief of poverty anywhere in the world
- the advancement of public education anywhere in the world
- such other charitable purposes as the Trustees shall select from time to time

These objects are met by the making of charitable donations to other Charities operating in these fields.

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

Achievements and performance

During the year, the Charity paid out donations amounting to £89,250 (2020: £105,750). The net deficit for the year of £21,256 (2020: £39,728) was deducted from the cash balance brought forward of £29,664 giving a cash balance carried forward of £8,408 which is available for future use. The charitable donations that have been made this year are in line with the objectives of the charity as stated above.

Financial review of the Charity

The Trustees have made grants for charitable purposes as shown in the Receipts and Payments Account and detailed in note 4 to the accounts.

Future plans of the Charity

The Trustees plan to continue to make charitable donations to other Charities operating in the fields mentioned above.

The Cheruby Trust

Report of the Trustees (continued) For the year ended 5 April 2021

Reserves policy

The Trustees' policy is to hold a level of reserves sufficient for the Charity to meet any long term commitments and obligations.

Going concern

The Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing financial statements.

Trustees' responsibilities statement

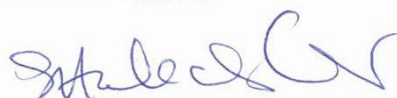
The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and regulations.

The Charities Act 2011 requires the Trustees to prepare financial statements for each financial year. The Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources, including the income and expenditure of the Charity for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and accounting 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
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in operation

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and 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 2011 and the provisions of the trust deed. 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.

On behalf of the Trustees



Trustee S A Wechsler

Date: 11.6.21

Independent Examiner's Report For the year ended 5 April 2021

Independent examiner's report to the trustees of The Cheruby Trust (Charity No 327069)

I report to the trustees on my examination of the accounts of The Cheruby Trust (the Trust) for the year ended 5 April 2021.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in any material respect:

- accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
- the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



David Green MA (Cantab) ACA
Azets
2nd Floor Regis House
45 King William Street
London
EC4R 9AN

Date: 15 June 2021

**Receipts and Payments Account
For the year ended 5 April 2021**

	Note	2021 Unrestricted Funds	2020 Unrestricted Funds
		£	£
Receipts			
Donations and gift aid receipts		70,000	70,000
Bank and other interest		<u>13</u>	<u>60</u>
Total Receipts		<u>70,013</u>	<u>70,060</u>
Less: Payments			
Charitable donations	4	89,250	105,750
Bank charges and interest		39	78
Governance costs: Accountancy and independent examiner's fees		<u>1,980</u>	<u>3,960</u>
Total Payments		<u>91,269</u>	<u>109,788</u>
Net (payments)/receipts for the year		(21,256)	(39,728)
Bank balances at 6 April 2020		<u>29,664</u>	<u>69,392</u>
Bank balances at 5 April 2021		<u>8,408</u>	<u>29,664</u>


All activities relate to continuing operations.

The notes on pages 7 to 9 form part of these accounts.

Statement of Assets and Liabilities at 5 April 2021

	2021	2020
	£	£
Cash funds		
Cash at bank	<u>8,408</u>	<u>29,664</u>
Funds		
Unrestricted funds	<u>8,408</u>	<u>29,664</u>

These accounts were approved by the Trustees on 11.6.21


S A Wechsler Trustee

The notes on pages 7 to 9 form part of these accounts.

Notes to the accounts For the year ended 5 April 2021

1. Accounting Policies

Basis of accounting

The financial statements have been prepared on a receipts and payments basis.

The financial statements have been prepared in accordance with applicable United Kingdom accounting standards, insofar as they are applicable to financial statements prepared on a receipts and payments basis.

Funds

Unrestricted funds are donations and other incoming resources received or generated for payment on the general objectives of the Charity.

Income

Income is recognised on a receipts basis.

Expenditure

Expenditure is recognised on a payments basis.

The financial statements are presented in sterling (£).

2. Payments to Trustees and connected persons

No Trustees, who are the key management personnel, or a person with a family or business connection with them received any remuneration (2020: £Nil)

No Trustee received any expenses (2020: £Nil).

There were no employees of the Charity during the year (2020: £Nil).

3. Related party transactions

During the year donations were received from A L Corob £20,000 (2020: £20,000), L E Corob £20,000 (2020: £20,000) and T A Corob £30,000 (2020: £30,000) Trustees of the Charity.

The Cheruby Trust

Notes to the accounts (continued) For the year ended 5 April 2021

4. Charitable donations paid

	2021	2020
	£	£
Friends of the Earth	-	2,500
Rainforest Concern	500	500
Arts 4 Dementia	3,750	3,750
British Humanitarian Aid	2,000	2,000
Street Child	-	3,500
World Jewish Relief	5,000	5,000
Camphill	-	2,000
Childhood First	3,000	-
Woodland Trust	-	1,500
Action on Poverty	3,000	-
Camfed	2,500	2,500
Human Trafficking Foundation	-	3,000
Maytree	2,000	2,000
National Autistic Society	2,000	2,000
The Stuart Low Trust	1,000	1,000
Childhope	2,000	2,000
Dental Wellness Trust	2,000	2,000
Young Minds	2,000	2,000
Refuge	3,000	3,000
Amnesty International	-	3,000
Whitechapel Mission	3,000	2,000
MQ: Transforming Mental Health	2,000	2,000
Beat	1,500	1,500
Coeliac UK	1,500	1,500
Family Action	3,500	-
Kew Foundation	1,000	-
Anne Frank Trust UK	-	1,000
Fareshare	3,000	3,000
Jami	-	2,000
Greenpeace Environmental Trust	-	7,500
Cygnets Theatre	-	500
Maggie's Wallace	3,000	3,000
Reprive	-	2,000
Joy	-	500
The Access Project	-	1,000
Freedom from Torture	2,500	2,500
C4WS Homeless project	-	1,000
Housing the Homeless Central Fund	3,000	3,000

The Cheruby Trust

**Notes to the accounts (continued)
For the year ended 5 April 2021**

4. Charitable donations paid (continued)

	2021	2020
	£	£
Sightsavers	3,000	3,000
Indian Rural Health Trust	3,000	3,000
Mobile Education Partnerships	-	2,000
British Friends of the Feuerstein Centre	5,000	15,000
International Rescue Committee UK	5,000	5,000
Shabbaton Choir	-	500
Concern Worldwide	5,000	-
National Emergencies Trust	5,000	-
Jewish Care	5,000	-
Community Focus	<u>500</u>	<u>-</u>
	<u>89,250</u>	<u>105,750</u>

5. Governance Costs

	2021	2020
	£	£
Accounting and independent examiner's fees	<u>1,980</u>	<u>3,960</u>