

KOLLEL GUR TRUST

England & Wales · Charity number 803762

Details

Status Registered

Legal form Other

Registered 1990-07-20

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

Contact

Address 16 Linthorpe Road
London
N16 5RF

Phone 020 8880 8910

Activities

Objects: - THE ADVANCEMENT OF ORTHODOX JEWISH RELIGIOUS EDUCATION.- THE ADVANCEMENT OF THE ORTHODOX JEWISH FAITH AND- THE RELIEF OF THE POOR, THE SICK AND THE FEEBLE AMONGST MEMBERS OF THE JEWISH FAITH IN ANY PART OF THE WORLD.

Activities: Making grants to mature students studying at Kollel Gur.

Classification

- **How:** Makes Grants To Individuals
- **What:** Education/training, The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** People Of A Particular Ethnic Or Racial Origin

Geography

- Hackney

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£217,581	£235,156	-	-
2024-03-31	£194,891	£209,960	-	-
2023-03-31	£202,629	£205,610	-	-
2022-03-31	£227,587	£214,289	-	-
2021-03-31	£198,456	£204,056	-	-

Trustees

Name	Role	Appointed
Hinda Pesach		2021-12-15
JOSEPH MARGULIES		
MORDECHAI PESACH		

KOLLEL GUR TRUST

England & Wales - Charity number 803762

Accounts

KOLLEL GUR TRUST
REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

Sugarwhite Meyer Accountants Ltd
First Floor
94 Stamford Hill
London
N16 6XS

KOLLEL GUR TRUST

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KOLLEL GUR TRUST

REFERENCE AND ADMINISTRATIVE DETAILS FOR THE YEAR ENDED 31 MARCH 2025

TRUSTEES	J Margulies M Pesach H Pesach
PRINCIPAL ADDRESS	16 Linthorpe Road London N16 5RF
REGISTERED CHARITY NUMBER	803762
INDEPENDENT EXAMINER	Sugarwhite Meyer Accountants Ltd First Floor 94 Stamford Hill London N16 6XS
BANKERS	The Co-operative Bank PO Box 250 Skelmersdale WN8 6WT

KOLLEL GUR TRUST

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

The trustees present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Reference and administrative information

Reference and administrative information is shown on page 1 of the financial statements and forms part of this report.

OBJECTIVES AND ACTIVITIES

Objectives for public benefit

The objects of the charity are the benefit and promotion of the Orthodox Jewish Religion and Orthodox Jewish Religious Education in any part of the world.

The trustees confirm that they have given due regard the Charity Commission's guidance on public benefit.

Activities and grantmaking

The charity awards grants and bursaries to mature students at Kollel Gur, an institute for advanced Jewish Religious and Talmudical studies.

FINANCIAL REVIEW

Financial review

The trustees are satisfied with the results for the year. There was an increase in donations of nearly 12%, and the trustees increased grantmaking similarly. There was a deficit for the year, being funded from reserves held.

Reserves policy

The trustees endeavour to maintain sufficient funds to enable the charity to meet its ongoing financial commitments to students on the learning programme. Reserves at the year end, which are all free reserves, were £105,381 (2024 - £123,076)

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is constituted and governed by a Declaration of Trust dated 1 December 1969.

Organisational structure

The day-to-day affairs of the company are administered by the trustees. It is not the intention of the trustees to appoint any new trustees. Should the situation change in the future, the trustees will apply suitable recruitment induction and training procedures.

Risk management

The trustees have reviewed the major risks to which the charity is exposed and confirm that they have established systems to mitigate them.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

KOLLEL GUR TRUST

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

Charity law requires the trustees to prepare financial statements for each financial year. Under that law, the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).

Under charity law 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 those 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 estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011 and The Charity (Accounts and Reports) Regulations 2008. 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.

Approved by order of the board of trustees on 27 January 2026 and signed on its behalf by:

M Pesach - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF KOLLEL GUR TRUST

Independent examiner's report to the trustees of Kollel Gur Trust

I report to the charity trustees on my examination of the accounts of Kollel Gur Trust (the Trust) for the year ended 31 March 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 Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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

E Meyer FCA BSc

Sugarwhite Meyer Accountants Ltd
First Floor
94 Stamford Hill
London
N16 6XS

27 January 2026

KOLLEL GUR TRUST

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2025**

	Notes	2025 Unrestricted fund £	2024 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		215,013	194,287
Investment income	2	2,568	604
Total		217,581	194,891
 EXPENDITURE ON			
Charitable activities			
Grantmaking	3	234,130	208,529
Support		1,146	1,431
Total		235,276	209,960
 NET INCOME/(EXPENDITURE)		 (17,695)	 (15,069)
 RECONCILIATION OF FUNDS			
Total funds brought forward		123,076	138,145
 TOTAL FUNDS CARRIED FORWARD		 105,381	 123,076

The notes form part of these financial statements

KOLLEL GUR TRUST

BALANCE SHEET 31 MARCH 2025

	Notes	2025 Total funds £	2024 Total funds £
CURRENT ASSETS			
Cash at bank		106,581	124,276
CREDITORS			
Amounts falling due within one year	7	(1,200)	(1,200)
NET CURRENT ASSETS		<u>105,381</u>	<u>123,076</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		105,381	123,076
NET ASSETS		<u>105,381</u>	<u>123,076</u>
FUNDS			
Unrestricted funds		<u>105,381</u>	<u>123,076</u>
TOTAL FUNDS		<u>105,381</u>	<u>123,076</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 27 January 2026 and were signed on its behalf by:

M Pesach - Trustee

KOLLEL GUR TRUST

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

Income received by way of donations is accounted for when received.

Income from investments is included in the year in which it is receivable.

Expenditure

Liabilities are recognised in the year in which they are incurred and includes irrecoverable VAT.

Support costs are those incurred to assist the work of the charity but are not direct charitable activities.

Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

Taxation

The charity is exempt from tax on its charitable activities.

Going concern

There are no material uncertainties about the charity's ability to continue.

2. INVESTMENT INCOME

	2025	2024
	£	£
Deposit account interest	2,568	604

3. CHARITABLE ACTIVITIES COSTS

	Grant funding of activities (see note 4)	Support costs (see note 5)	Totals
	£	£	£
Grantmaking	234,130	-	234,130
Support	-	1,146	1,146
	<u>234,130</u>	<u>1,146</u>	<u>235,276</u>

KOLLEL GUR TRUST

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2025

4. GRANTS PAYABLE

	2025	2024
	£	£
Grantmaking	234,130	208,529

The total grants paid to institutions during the year was as follows:

	2025	2024
	£	£
Advancement of religion	9,355	-
Relief of poverty	30,000	6,000
Advancement of education	8,000	26,000
Social welfare	8,000	6,000
	<u>55,355</u>	<u>38,000</u>

Care All Ltd	10,000
Keren Nissuin (Misionim)	10,000
Support The Charity Worker	8,000
Edupoor Ltd	8,000
Chadei Sorele	8,000
Chasdei Uvois	6,000
Others under £3,000	5,355
	<u>55,355</u>

The total grants paid to individuals during the year was as follows:

	2025	2024
	£	£
Study grants	178,775	170,529

5. SUPPORT COSTS

	Finance	Governance costs	Totals
	£	£	£
Support	66	1,080	1,146

Support costs, included in the above, are as follows:

	2025	2024
	Support	Total
	£	activities
	£	£
Bank charges	66	231
Independent examiner's fee	360	360
Independent examiner's other fees	840	840
Legal and professional fees	(120)	-
	<u>1,146</u>	<u>1,431</u>

KOLLEL GUR TRUST

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2025

6. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Other creditors	1,200	1,200
	<u>1,200</u>	<u>1,200</u>

8. RELATED PARTY DISCLOSURES

The charity received £34,750 from Kehal Yisroel D' Chasidei Gur, a charity with trustees in common.

KOLLEL GUR TRUST

England & Wales - Charity number 803762

Accounts

KOLLEL GUR TRUST
REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

Sugarwhite Meyer Accountants Ltd
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London
N16 6XS

KOLLEL GUR TRUST

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FOR THE YEAR ENDED 31 MARCH 2024**

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KOLLEL GUR TRUST

**REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 MARCH 2024**

TRUSTEES

J Margulies
M Pesach
H Pesach

PRINCIPAL ADDRESS

16 Linthorpe Road
London
N16 5RF

**REGISTERED CHARITY
NUMBER**

803762

INDEPENDENT EXAMINER

Sugarwhite Meyer Accountants Ltd
First Floor
94 Stamford Hill
London
N16 6XS

BANKERS

CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

KOLLEL GUR TRUST

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2024

The trustees present their report with the financial statements of the charity for the year ended 31 March 2024. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Reference and administrative information

Reference and administrative information is shown on page 1 of the financial statements and forms part of this report.

OBJECTIVES AND ACTIVITIES

Objectives for public benefit

The objects of the charity are the benefit and promotion of the Orthodox Jewish Religion and Orthodox Jewish Religious Education in any part of the world.

The trustees confirm that they have given due regard the Charity Commission's guidance on public benefit.

Activities and grantmaking

The charity awards grants and bursaries to mature students at Kollel Gur, an institute for advanced Jewish Religious and Talmudical studies.

FINANCIAL REVIEW

Financial review

The trustees are satisfied with the results for the year. There was an decrease in donations of about 4%, although the trustees increased grantmaking by 2% leaving a deficit for the year, this being funded from reserves held.

Reserves policy

The trustees endeavour to maintain sufficient funds to enable the charity to meet its ongoing financial commitments to students on its learning programme. Reserves at the year end, which are all free reserves, were £123,076 (2023 - £138,145).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is constituted and governed by a Declaration of Trust dated 1 December 1969.

Organisational structure

The day-to-day affairs of the company are administered by the trustees. It is not the intention of the trustees to appoint any new trustees. Should the situation change in the future, the trustees will apply suitable recruitment induction and training procedures.

Risk management

The trustees have reviewed the major risks to which the charity is exposed and confirm that they have established systems to mitigate them.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

KOLLEL GUR TRUST

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2024

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed requires the trustees to prepare financial statements for each financial year which 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 those financial statements, the trustees are required to

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

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 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.

Approved by order of the board of trustees on 31 January 2025 and signed on its behalf by:

M Pesach - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF KOLLEL GUR TRUST

Independent examiner's report to the trustees of Kollel Gur Trust

I report to the charity trustees on my examination of the accounts of Kollel Gur Trust (the Trust) for the year ended 31 March 2024.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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

E Meyer FCA BSc

Sugarwhite Meyer Accountants Ltd
First Floor
94 Stamford Hill
London
N16 6XS

31 January 2025

KOLLEL GUR TRUST

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2024**

	Notes	2024 Unrestricted fund £	2023 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		194,287	202,627
Investment income	2	604	2
Total		194,891	202,629
 EXPENDITURE ON			
Charitable activities	3		
Grantmaking		208,529	204,426
Support		1,431	1,184
Total		209,960	205,610
 NET INCOME/(EXPENDITURE)		(15,069)	(2,981)
 RECONCILIATION OF FUNDS			
Total funds brought forward		138,145	141,126
 TOTAL FUNDS CARRIED FORWARD		123,076	138,145

The notes form part of these financial statements

KOLLEL GUR TRUST

**BALANCE SHEET
31 MARCH 2024**

	Notes	2024 Total funds £	2023 Total funds £
CURRENT ASSETS			
Cash at bank		124,276	139,225
CREDITORS			
Amounts falling due within one year	7	(1,200)	(1,080)
NET CURRENT ASSETS		<u>123,076</u>	<u>138,145</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		123,076	138,145
NET ASSETS		<u>123,076</u>	<u>138,145</u>
FUNDS			
Unrestricted funds		<u>123,076</u>	<u>138,145</u>
TOTAL FUNDS		<u>123,076</u>	<u>138,145</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 31 January 2025 and were signed on its behalf by:

M Pesach - Trustee

KOLLEL GUR TRUST

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

Income received by way of donations is accounted for when received.

Income from investments is included in the year in which it is receivable.

Expenditure

Liabilities are recognised in the year in which they are incurred and includes irrecoverable VAT.

Support costs are those incurred to assist the work of the charity but are not direct charitable activities.

Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

Taxation

The charity is exempt from tax on its charitable activities.

Going concern

There are no material uncertainties about the charity's ability to continue.

2. INVESTMENT INCOME

	2024	2023
	£	£
Deposit account interest	604	2
	<u>604</u>	<u>2</u>

3. CHARITABLE ACTIVITIES COSTS

	Grant funding of activities (see note 4)	Support costs (see note 5)	Totals
	£	£	£
Grantmaking	208,529	-	208,529
Support	-	1,431	1,431
	<u>208,529</u>	<u>1,431</u>	<u>209,960</u>

KOLLEL GUR TRUST

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2024

4. GRANTS PAYABLE

	2024	2023
	£	£
Grantmaking	208,529	204,426
	<u> </u>	<u> </u>

The total grants paid to institutions during the year was as follows:

	2024	2023
	£	£
Relief of poverty	6,000	-
Advancement of education	26,000	-
Social welfare	6,000	-
	<u> </u>	<u> </u>
	<u>38,000</u>	<u> </u>

No donation exceeded £2,000.

The total grants paid to individuals during the year was as follows:

	2024	2023
	£	£
Study grants	170,529	204,426
	<u> </u>	<u> </u>

5. SUPPORT COSTS

	Finance	Governance	Totals
	£	costs	£
	£	£	£
Support	231	1,200	1,431
	<u> </u>	<u> </u>	<u> </u>

Support costs, included in the above, are as follows:

	2024	2023
	Support	Total
	£	activities
	£	£
Bank charges	231	104
Independent examiner's fee	360	300
Independent examiner's other fees	840	780
	<u> </u>	<u> </u>
	<u>1,431</u>	<u>1,184</u>

6. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2024 nor for the year ended 31 March 2023.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2024 nor for the year ended 31 March 2023.

KOLLEL GUR TRUST

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2024**

7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024	2023
	£	£
Other creditors	1,200	1,080

8. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2024.

KOLLEL GUR TRUST

England & Wales - Charity number 803762

Accounts

KOLLEL GUR TRUST
REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

Sugarwhite Meyer Accountants Ltd
First Floor
94 Stamford Hill
London
N16 6XS

KOLLEL GUR TRUST

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KOLLEL GUR TRUST

REFERENCE AND ADMINISTRATIVE DETAILS FOR THE YEAR ENDED 31 MARCH 2023

TRUSTEES	A A Zonszajn (resigned 1.2.23) J Margulies M Pesach H Pesach
PRINCIPAL ADDRESS	16 Linthorpe Road London N16 5RF
REGISTERED CHARITY NUMBER	803762
INDEPENDENT EXAMINER	Sugarwhite Meyer Accountants Ltd First Floor 94 Stamford Hill London N16 6XS
BANKERS	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ

KOLLEL GUR TRUST
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2023

The trustees present their report with the financial statements of the charity for the year ended 31 March 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Reference and administrative information

Reference and administrative information is shown on page 1 of the financial statements and forms part of this report.

OBJECTIVES AND ACTIVITIES

Objectives for public benefit

The objects of the charity are the benefit and promotion of the Orthodox Jewish Religion and Orthodox Jewish Religious Education in any part of the world.

The trustees confirm that they have given due regard the Charity Commission's guidance on public benefit.

Activities and grantmaking

The charity awards grants and bursaries to mature students at Kollel Gur, an institute for advanced Jewish Religious and Talmudical studies.

FINANCIAL REVIEW

Financial review

The trustees are satisfied with the results for the year. There was an decrease in in donations of about 11%. However the trustees reduced grantmaking by only 4% leaving a deficit for the year being funded from reserves held.

Reserves policy

The trustees endeavour to maintain sufficient funds to enable the charity to meet its ongoing financial commitments to students on its learning programme. Reserves, which are free reserves, at the year end were £138,145 (2022 - £141,126).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is constituted and governed by a Declaration of Trust dated 1 December 1969.

Organisational structure

The day-to-day affairs of the company are administered by the trustees. It is not the intention of the trustees to appoint any new trustees. Should the situation change in the future, the trustees will apply suitable recruitment induction and training procedures.

Risk management

The trustees have confirmed that there are no major risks to which the charity is exposed.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

KOLLEL GUR TRUST
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2023

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed requires the trustees to prepare financial statements for each financial year which 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 those financial statements, the trustees are required to

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

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 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.

Approved by order of the board of trustees on 15 February 2024 and signed on its behalf by:

M Pesach - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF KOLLEL GUR TRUST

Independent examiner's report to the trustees of Kollel Gur Trust

I report to the charity trustees on my examination of the accounts of Kollel Gur Trust (the Trust) for the year ended 31 March 2023.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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

E Meyer FCA BSc

Sugarwhite Meyer Accountants Ltd
First Floor
94 Stamford Hill
London
N16 6XS

15 February 2024

KOLLEL GUR TRUST

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2023**

	Notes	2023 Unrestricted fund £	2022 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		202,627	227,571
Investment income	2	2	16
Total		202,629	227,587
 EXPENDITURE ON			
Charitable activities			
Grantmaking	3	204,426	213,106
Support		1,184	1,183
Total		205,610	214,289
 NET INCOME/(EXPENDITURE)		 (2,981)	 13,298
 RECONCILIATION OF FUNDS			
Total funds brought forward		141,126	127,828
 TOTAL FUNDS CARRIED FORWARD		 138,145	 141,126

The notes form part of these financial statements

KOLLEL GUR TRUST

BALANCE SHEET 31 MARCH 2023

	Notes	2023 Total funds £	2022 Total funds £
CURRENT ASSETS			
Cash at bank		139,225	142,206
CREDITORS			
Amounts falling due within one year	7	(1,080)	(1,080)
NET CURRENT ASSETS		<u>138,145</u>	<u>141,126</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		138,145	141,126
NET ASSETS		<u>138,145</u>	<u>141,126</u>
FUNDS			
Unrestricted funds		<u>138,145</u>	<u>141,126</u>
TOTAL FUNDS		<u>138,145</u>	<u>141,126</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 15 February 2024 and were signed on its behalf by:

M Pesach - Trustee

KOLLEL GUR TRUST

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

Income received by way of donations is accounted for when received.

Income from investments is included in the year in which it is receivable.

Expenditure

Liabilities are recognised in the year in which they are incurred and includes irrecoverable VAT.

Support costs are those incurred to assist the work of the charity but are not direct charitable activities.

Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

Taxation

The charity is exempt from tax on its charitable activities.

Going concern

There are no material uncertainties about the charity's ability to continue.

2. INVESTMENT INCOME

	2023	2022
	£	£
Deposit account interest	2	16
	<u>2</u>	<u>16</u>

3. CHARITABLE ACTIVITIES COSTS

	Grant funding of activities (see note 4)	Support costs (see note 5)	Totals
	£	£	£
Grantmaking	204,426	-	204,426
Support	-	1,184	1,184
	<u>204,426</u>	<u>1,184</u>	<u>205,610</u>

KOLLEL GUR TRUST

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2023

4. GRANTS PAYABLE

	2023	2022
	£	£
Grantmaking	204,426	213,106
	<u>204,426</u>	<u>213,106</u>

The total grants paid to individuals during the year was as follows:

	2023	2022
	£	£
Study grants	204,426	187,606
Relief of poverty	-	25,500
	<u>204,426</u>	<u>213,106</u>

5. SUPPORT COSTS

	Finance	Governance costs	Totals
	£	£	£
Support	104	1,080	1,184
	<u>104</u>	<u>1,080</u>	<u>1,184</u>

Support costs, included in the above, are as follows:

	2023	2022
	Support	Total activities
	£	£
Bank charges	104	103
Independent examiner's fee	300	300
Independent examiner's other fees	780	780
	<u>1,184</u>	<u>1,183</u>

6. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2023 nor for the year ended 31 March 2022.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2023 nor for the year ended 31 March 2022.

KOLLEL GUR TRUST

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2023**

7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Other creditors	1,080	1,080
	<u>1,080</u>	<u>1,080</u>

8. RELATED PARTY DISCLOSURES

The charity received an unrestricted donation of £200 from a related party.

KOLLEL GUR TRUST

England & Wales - Charity number 803762

Accounts

KOLLEL GUR TRUST
REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

Sugarwhite Meyer Accountants Ltd
First Floor
94 Stamford Hill
London
N16 6XS

KOLLEL GUR TRUST

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KOLLEL GUR TRUST

REFERENCE AND ADMINISTRATIVE DETAILS FOR THE YEAR ENDED 31 MARCH 2022

TRUSTEES	A A Zonszajn J Margulies M Pesach H Pesach (appointed 15.12.21)
PRINCIPAL ADDRESS	16 Linthorpe Road London N16 5RF
REGISTERED CHARITY NUMBER	803762
INDEPENDENT EXAMINER	Sugarwhite Meyer Accountants Ltd First Floor 94 Stamford Hill London N16 6XS
BANKERS	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ

KOLLEL GUR TRUST

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2022

The trustees present their report with the financial statements of the charity for the year ended 31 March 2022. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Reference and administrative information

Reference and administrative information is shown on page 1 of the financial statements and forms part of this report.

OBJECTIVES AND ACTIVITIES

Objectives for public benefit

The objects of the charity are the benefit and promotion of the Orthodox Jewish Religion and Orthodox Jewish Religious Education in any part of the world.

The trustees confirm that they have given due regard the Charity Commission's guidance on public benefit.

Activities and grantmaking

The charity awards grants and bursaries to mature students at Kollel Gur, an institute for advanced Jewish Religious and Talmudical studies.

FINANCIAL REVIEW

Financial review

The trustees are pleased with the results for the year. There was an increase in in donations of almost 15%, the trustees increased grantmaking by 6% to leave a surplus for the year. In addition to study grants, the trustees made grants for the relief of poverty to help families with basic needs especially for Sabbath and Jewish festivals.

Reserves policy

The trustees endeavour to maintain sufficient funds to enable the charity to meet its ongoing financial commitments to students on its learning programme. Reserves, which are free reserves, at the year end were £141,126 (2020 - £127,828).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is constituted and governed by a Declaration of Trust dated 1 December 1969.

Organisational structure

The day-to-day affairs of the company are administered by the trustees. It is not the intention of the trustees to appoint any new trustees. Should the situation change in the future, the trustees will apply suitable recruitment induction and training procedures.

Risk management

The trustees have confirmed that there are no major risks to which the charity is exposed.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

KOLLEL GUR TRUST
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2022

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed requires the trustees to prepare financial statements for each financial year which 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 those financial statements, the trustees are required to

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

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 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.

Approved by order of the board of trustees on 29 January 2023 and signed on its behalf by:

M Pesach - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF KOLLEL GUR TRUST

Independent examiner's report to the trustees of Kollel Gur Trust

I report to the charity trustees on my examination of the accounts of Kollel Gur Trust (the Trust) for the year ended 31 March 2022.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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

E Meyer FCA BSc
Sugarwhite Meyer Accountants Ltd
First Floor
94 Stamford Hill
London
N16 6XS

29 January 2023

KOLLEL GUR TRUST

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2022**

	Notes	2022 Unrestricted fund £	2021 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		227,571	198,431
Investment income	2	16	25
Total		227,587	198,456
 EXPENDITURE ON			
Raising funds		-	122
Charitable activities			
Grantmaking	3	213,106	200,716
Support		1,183	3,218
Total		214,289	204,056
 NET INCOME/(EXPENDITURE)		 13,298	 (5,600)
 RECONCILIATION OF FUNDS			
Total funds brought forward		127,828	133,428
 TOTAL FUNDS CARRIED FORWARD		 141,126	 127,828

The notes form part of these financial statements

KOLLEL GUR TRUST

BALANCE SHEET 31 MARCH 2022

	Notes	2022 Total funds £	2021 Total funds £
CURRENT ASSETS			
Cash at bank		142,206	128,907
CREDITORS			
Amounts falling due within one year	7	(1,080)	(1,079)
NET CURRENT ASSETS		<u>141,126</u>	<u>127,828</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		141,126	127,828
NET ASSETS		<u>141,126</u>	<u>127,828</u>
FUNDS			
Unrestricted funds		<u>141,126</u>	<u>127,828</u>
TOTAL FUNDS		<u>141,126</u>	<u>127,828</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 29 January 2023 and were signed on its behalf by:

M Pesach - Trustee

KOLLEL GUR TRUST

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

Income received by way of donations is accounted for when received.

Income from investments is included in the year in which it is receivable.

Expenditure

Liabilities are recognised in the year in which they are incurred and includes irrecoverable VAT.

Support costs are those incurred to assist the work of the charity but are not direct charitable activities.

Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

Taxation

The charity is exempt from tax on its charitable activities.

Going concern

There are no material uncertainties about the charity's ability to continue.

2. INVESTMENT INCOME

	2022	2021
	£	£
Deposit account interest	16	25

3. CHARITABLE ACTIVITIES COSTS

	Grant funding of activities (see note 4)	Support costs (see note 5)	Totals
	£	£	£
Grantmaking	213,106	-	213,106
Support	-	1,183	1,183
	<u>213,106</u>	<u>1,183</u>	<u>214,289</u>

KOLLEL GUR TRUST

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2022

4. GRANTS PAYABLE

	2022	2021
	£	£
Grantmaking	213,106	200,716
	<u>213,106</u>	<u>200,716</u>

The total grants paid to institutions during the year was as follows:

	2022	2021
	£	£
Relief of poverty	-	3,115
	<u>-</u>	<u>3,115</u>

The total grants paid to individuals during the year was as follows:

	2022	2021
	£	£
Study grants	187,606	168,546
Relief of poverty	25,500	29,055
	<u>213,106</u>	<u>197,601</u>

5. SUPPORT COSTS

	Finance	Governance	Totals
	£	costs £	£
Support	103	1,080	1,183
	<u>103</u>	<u>1,080</u>	<u>1,183</u>

Support costs, included in the above, are as follows:

	2022	2021
	Support	Total
	£	activities £
Bank charges	103	138
Independent examiner's fee	300	300
Independent examiner's other fees	780	780
General expenses	-	2,000
	<u>1,183</u>	<u>3,218</u>

6. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2022 nor for the year ended 31 March 2021.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2022 nor for the year ended 31 March 2021.

KOLLEL GUR TRUST

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022**

7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Other creditors	1,080	1,079

8. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2022.

KOLLEL GUR TRUST

England & Wales - Charity number 803762

Accounts

KOLLEL GUR TRUST
REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

Sugarwhite Meyer Accountants Ltd
First Floor
94 Stamford Hill
London
N16 6XS

KOLLEL GUR TRUST

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KOLLEL GUR TRUST

REFERENCE AND ADMINISTRATIVE DETAILS FOR THE YEAR ENDED 31 MARCH 2021

TRUSTEES

A A Zonszajn
J Margulies
M Pesach
H Pesach (appointed 15.12.21)

PRINCIPAL ADDRESS

16 Linthorpe Road
London
N16 5RF

REGISTERED CHARITY NUMBER

803762

INDEPENDENT EXAMINER

Sugarwhite Meyer Accountants Ltd
First Floor
94 Stamford Hill
London
N16 6XS

BANKERS

CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

KOLLEL GUR TRUST
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021

The trustees present their report with the financial statements of the charity for the year ended 31 March 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Reference and administrative information

Reference and administrative information is shown on page 1 of the financial statements and forms part of this report.

OBJECTIVES AND ACTIVITIES

Objectives for public benefit

The objects of the charity are the benefit and promotion of the Orthodox Jewish Religion and Orthodox Jewish Religious Education in any part of the world.

The trustees confirm that they have given due regard the Charity Commission's guidance on public benefit.

Activities and grantmaking

The charity awards grants and bursaries to mature students at Kollel Gur, an institute for advanced Jewish Religious and Talmudical studies.

FINANCIAL REVIEW

Financial review

The trustees are satisfied with the results for the year. There was a decline in donations of about one third and the trustees reduced grantmaking accordingly. In addition to study grants, this year, because of the Covid crisis the trustees made grants for the relief of poverty to help families with basic needs especially for Sabbath and Jewish festivals.

Reserves policy

The trustees endeavour to maintain sufficient funds to enable the charity to meet its ongoing financial commitments to students on its learning programme. Reserves, which are free reserves, at the year end were £127,828 (2020 - £133,428).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is constituted and governed by a Declaration of Trust dated 1 December 1969.

Organisational structure

The day-to-day affairs of the company are administered by the trustees. It is not the intention of the trustees to appoint any new trustees. Should the situation change in the future, the trustees will apply suitable recruitment induction and training procedures.

Risk management

The trustees have confirmed that there are no major risks to which the charity is exposed.

Approved by order of the board of trustees on 15 February 2022 and signed on its behalf by:

M Pesach - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF KOLLEL GUR TRUST

Independent examiner's report to the trustees of Kollel Gur Trust

I report to the charity trustees on my examination of the accounts of Kollel Gur Trust (the Trust) for the year ended 31 March 2021.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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

E Meyer FCA BSc
Sugarwhite Meyer Accountants Ltd
First Floor
94 Stamford Hill
London
N16 6XS

15 February 2022

KOLLEL GUR TRUST

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2021**

	Notes	2021 Unrestricted fund £	2020 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		198,431	292,459
Investment income	2	25	99
Total		198,456	292,558
 EXPENDITURE ON			
Raising funds		122	1,794
Charitable activities	3		
Charitable activities		203,934	314,324
Total		204,056	316,118
 NET INCOME/(EXPENDITURE)		(5,600)	(23,560)
 RECONCILIATION OF FUNDS			
Total funds brought forward		133,428	156,988
 TOTAL FUNDS CARRIED FORWARD		127,828	133,428

The notes form part of these financial statements

KOLLEL GUR TRUST

BALANCE SHEET 31 MARCH 2021

	Notes	2021 Total funds £	2020 Total funds £
CURRENT ASSETS			
Cash at bank		128,907	134,389
CREDITORS			
Amounts falling due within one year	7	(1,079)	(961)
NET CURRENT ASSETS		<u>127,828</u>	<u>133,428</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		127,828	133,428
NET ASSETS		<u>127,828</u>	<u>133,428</u>
FUNDS			
Unrestricted funds		<u>127,828</u>	<u>133,428</u>
TOTAL FUNDS		<u>127,828</u>	<u>133,428</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 15 February 2022 and were signed on its behalf by:

M Pesach - Trustee

KOLLEL GUR TRUST

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

Income received by way of donations is accounted for when received.

Income from investments is included in the year in which it is receivable.

Expenditure

Liabilities are recognised in the year in which they are incurred and includes irrecoverable VAT.

Support costs are those incurred to assist the work of the charity but are not direct charitable activities.

Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

Taxation

The charity is exempt from tax on its charitable activities.

Going concern

There are no material uncertainties about the charity's ability to continue.

2. INVESTMENT INCOME

	2021	2020
	£	£
Deposit account interest	25	99

3. CHARITABLE ACTIVITIES COSTS

	Grant funding of activities (see note 4)	Support costs (see note 5)	Totals
	£	£	£
Charitable activities	200,716	3,218	203,934

KOLLEL GUR TRUST

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2021

4. GRANTS PAYABLE

	2021	2020
	£	£
Charitable activities	200,716	313,443
	<u>200,716</u>	<u>313,443</u>

The total grants paid to institutions during the year was as follows:

	2021	2020
	£	£
Relief of poverty	3,115	-
	<u>3,115</u>	<u>-</u>

The total grants paid to individuals during the year was as follows:

	2021	2020
	£	£
Study grants	168,546	313,443
Relief of poverty	29,055	-
	<u>197,601</u>	<u>313,443</u>

5. SUPPORT COSTS

	Other	Governance	Totals
	£	costs £	£
Charitable activities	138	3,080	3,218
	<u>138</u>	<u>3,080</u>	<u>3,218</u>

Support costs, included in the above, are as follows:

	2021	2020
	Charitable	Total
	activities	activities
	£	£
Sundries	138	101
Independent examiner's fee	300	240
Independent examiner's other fees	780	720
General expenses	2,000	-
Fees waived	-	(180)
	<u>3,218</u>	<u>881</u>

6. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2021 nor for the year ended 31 March 2020.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2021 nor for the year ended 31 March 2020.

KOLLEL GUR TRUST

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2021**

7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
	£	£
Other creditors	1,079	961

8. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2021.