

**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**

<b>TRUSTEES</b>	J Margulies M Pesach H Pesach
<b>PRINCIPAL ADDRESS</b>	16 Linthorpe Road London N16 5RF
<b>REGISTERED CHARITY NUMBER</b>	803762
<b>INDEPENDENT EXAMINER</b>	Sugarwhite Meyer Accountants Ltd First Floor 94 Stamford Hill London N16 6XS
<b>BANKERS</b>	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  
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27 January 2026

# KOLLEL GUR TRUST

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

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

The notes form part of these financial statements

# KOLLEL GUR TRUST

## BALANCE SHEET 31 MARCH 2025

	Notes	2025 Total funds £	2024 Total funds £
<b>CURRENT ASSETS</b>			
Cash at bank		106,581	124,276
<b>CREDITORS</b>			
Amounts falling due within one year	7	(1,200)	(1,200)
<b>NET CURRENT ASSETS</b>		<u>105,381</u>	<u>123,076</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		105,381	123,076
<b>NET ASSETS</b>		<u>105,381</u>	<u>123,076</u>
<b>FUNDS</b>			
Unrestricted funds		<u>105,381</u>	<u>123,076</u>
<b>TOTAL FUNDS</b>		<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
	234,130	1,146	235,276

# 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
Edu poor 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 Support £	2024 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	<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.