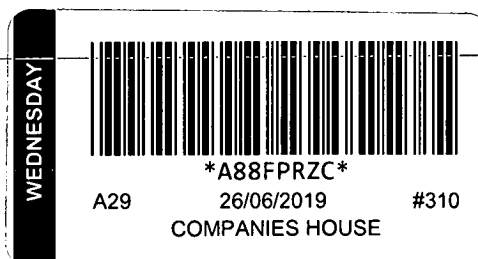


THE EUROPEAN BETH DIN LIMITED
(A company limited by guarantee)

FINANCIAL STATEMENTS 2019

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THE EUROPEAN BETH DIN LIMITED (a company limited by guarantee)

LEGAL AND ADMINISTRATIVE INFORMATION

TRUSTEES:

B.A. Morris
D.M. Finn
D. Monheit
M. Weiss
P.M. Kreditor

COMPANY NUMBER:

7515837 (England and Wales)

CHARITY NUMBER:

1141821

REGISTERED OFFICE:

Lynwood House,
373-375 Station Road,
Harrow,
Middlesex,
HA1 2AW

BANKERS:

Barclays Bank Plc.,
Watford,

ACCOUNTANTS

Independent Examiner,
A.H. Finn,
Purcells Chartered Accountants,
4 Quex Road,
London,
NW6 4PJ.

The trustees, who are also directors of the charity for the purposes of the Companies Act, submit their annual report and the financial statements for the year ended 31st March 2019. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities", revised in March 2005, in preparing the annual report and financial statements of the charity.

Reference and administrative details

Reference and administrative details set out on page 1 form part of this Report.

Structure, governance and management

The charity was incorporated on 3rd February 2011 as a company limited by guarantee and a registered charity governed by its Memorandum and Articles of Association. The company was registered as a charity on 11th May 2011. The trustees are authorised to appoint new trustees and to fill vacancies arising. All new trustees will have to undergo induction and training courses. Decisions as to making grants and donations are by majority vote of trustees.

The trustees have identified the major risks to which the charity is exposed and are satisfied that systems are in place to manage those risks.

Objectives and activities

The objectives are as set out in the Memorandum and Articles of Association of the charity to make available qualified Rabbis who are expert in Jewish Religious Law so as to establish in Europe, courts of Jewish religious Law in accordance with the requirements of the Orthodox Jewish Religion for members of the Jewish faith. During the period the charity has commenced realising these objectives.

Achievements and performances

The charity raised sufficient money to continue with its activities and add to its reserves over £13,000.

Review of the financial position of the charity

The financial position of the charity was adequate. Assets available were sufficient to fulfil its obligations and permit the charity to continue in operation in the medium term.

Policy on reserves

It is the policy of the charity to maintain unrestricted funds, which are free reserves of the charity, at a level which provides sufficient funds to cover management and administration and direct charitable expenditure.

Investment policy and its objectives

It is the policy of the charity to maintain its funds in the form of liquid assets.

Plans for future periods

The charity plans to continue to increase where possible its existing activities.

Trustees' responsibilities in relation to the financial statements

Company law requires the trustees to prepare financial statements for each financial year that give a true and fair view of the state of affairs of the charity at the end of the financial year and of its surplus or deficit for that year. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent; and
- 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 maintaining 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 Companies Act 2006. The trustees 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.

Small company special provisions

The report has been prepared in accordance with the small companies regime of the Companies Act 2006.

This report was approved by the Trustees on

17/6/2019.



.....
P.M. Kreditor - Trustee

THE EUROPEAN BETH DIN LIMITED (a company limited by guarantee)

STATEMENT OF FINANCIAL ACTIVITIES for the year ended 31st March 2019

SUMMARY INCOME AND EXPENDITURE ACCOUNT

			31.3.2018
	Note		Unrestricted funds
		£	£
INCOMING RESOURCES	1.2		
Incoming resources from generated funds			
Voluntary income			
Donations		58,946	53,476
Investment income		-	-
Other incoming resources		-	-
Total incoming resources		58,946	53,476
RESOURCES EXPENDED			
Charitable activities		33,162	30,593
Secretarial & office costs		12,651	12,505
Total resources expended		45,813	43,098
Net movement in funds		13,133	10,378
Reconciliation of funds			
Total funds brought forward at 1.4.2018		39,302	28,924
Total funds carried forward at 31.3.2019		52,435	39,302

The charity had no other recognised gains or losses for the year .

The notes on page 6 form part of these financial statements.

THE EUROPEAN BETH DIN LIMITED (a company limited by guarantee)

BALANCE SHEET at 31st March 2019

		31.3.2018 £
CURRENT ASSETS		
Debtors	-	-
Cash at bank and in hand	<u>52,915</u>	<u>39,782</u>
	52,915	39,782
CURRENT LIABILITIES		
Other creditors and accruals	<u>480</u>	<u>480</u>
Total assets less current liabilities	<u>52,435</u>	<u>39,302</u>
Unrestricted fund	<u>52,435</u>	<u>39,302</u>

For the year ending 31st March 2019 the company was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

The accounts have been prepared in accordance with the provision of the Companies Act 2006 applicable to companies subject to the small companies regime.

The financial statements were approved by the board of trustees on their behalf.

17/6/2019 and signed

P.M. Kreditor - Trustee

The notes on page 6 form part of these financial statements.

1. ACCOUNTING POLICIES

1.1 Basis of accounting

The financial statements have been prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Companies Act 2006 and follow the recommendations in Accounting and Reporting by Charities: Statement of Recommended Practice revised in March 2005.

The principal accounting policies adopted in the preparation of the financial statements are as follows:

1.2 Incoming resources

Income is derived from charitable donations and investment income and is reported in the Statement of Financial Activities on a receivable basis.

1.3 Value added tax

Value added tax is not recoverable by the charity and is, therefore, included in the relevant costs in the Statement of Financial Activities.

1.4 Management and administrative expenses

Expenditure on management and administration of the charity includes all expenditure not directly related to its charitable activities.

1.5 Foreign currencies

Transactions in foreign currencies are translated at rates prevailing at the date of the transaction. Balances denominated in foreign currencies are translated at the rate of exchange prevailing at year end.

INDEPENDENT EXAMINERS REPORT

To the trustees of Torah & Chesed Limited

I report on the accounts of the company for the year 31st March 2019, which are set out on pages 2 to 6.

Respective responsibilities of trustees and reporting accountants

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

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

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

Basis of independent examiner's report

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

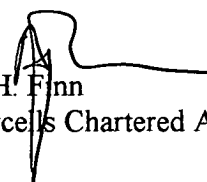
Independent examiners' report

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

- which give me reasonable cause to believe that, in any material respect, the requirements
(a) to keep accounting records in accordance with section 386 of the Companies Act 2006 and,
(b) to prepare accounts which accord with the accounting records, comply with the Accounting requirements of the Companies Act 2006 and with the methods and Principles of the Statement of Recommended Practice: Accounting and Reporting by Charities (revised 2005) have not been met; or
- To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

4 Quex Road,
London,
NW6 4PJ

Date: 19/4/19


A.H. Finn
Purcell Chartered Accountants