

**REPORT OF THE TRUSTEES AND  
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 17 AUGUST 2025  
FOR  
GATESHEAD KOLLEL HORO'AH**

JKA Accountancy Limited  
Marlborough House  
298 Regents Park Road  
London  
N3 2SZ

**GATESHEAD KOLLEL HORO'AH**  
**CONTENTS OF THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 17 AUGUST 2025**

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	<b>Page</b>
<b>Report of the Trustees</b>	1 to 2
<b>Independent Examiner's Report</b>	3
<b>Statement of Financial Activities</b>	4
<b>Statement of Financial Position</b>	5
<b>Notes to the Financial Statements</b>	6 to 10

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**GATESHEAD KOLLEL HORO'AH**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 17 AUGUST 2025**

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The trustees present their report with the financial statements of the charity for the year ended 17 August 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).

## **OBJECTIVES AND ACTIVITIES**

### **Objectives and activities**

The objectives are as follows:-

- \* the advancement of Orthodox Jewish religious education.
- \* the advancement of the Orthodox Jewish religion and
- \* the relief of poverty and illness amongst members of the Jewish faith.

## **ACHIEVEMENTS AND PERFORMANCE**

The Board of Trustees are satisfied with the performance of the charity during the period and the position at 17th August 2025 and consider that the charity is in a strong position to continue its activities during the coming year, and that the charity's assets are adequate to fulfil its obligations.

## **FINANCIAL REVIEW**

The statement of financial activities shows net incoming resources for the year of a revenue nature of £71,048 and net realised outgoing resources of £73,826. The total reserves at the year end stand at £3,180.

## **FUTURE PLANS**

The need for our services is increasing and we plan to continue doing what we can to assist. However, the trustees realise that we must use the resources we have wisely and so we will continue to target those problems where we have expertise to make the most difference. We therefore intend to continue our approach of education and training with further projects to build on the previous ones.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Governing document**

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

### **Trustees and organisational structure**

The trust is an unincorporated trust, constituted under a Trust Deed dated 10 November 2003. The trustees are appointed by the Board of Trustees, who would normally appoint new trustees to fill vacancies arising through resignation or death of an existing trustee. At the Trustees' meeting, the trustees agree the broad strategy and areas of activity for the trust, including consideration of risk management policies and performance.

## **REFERENCE AND ADMINISTRATIVE DETAILS**

### **Registered Charity number**

1101383

### **Principal address**

5 Grasmere Street  
Gateshead  
Tyne and Wear  
NE8 1TR

### **Trustees**

A Weiniger  
J Mimran  
A Raffles

**GATESHEAD KOLLEL HORO'AH**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 17 AUGUST 2025**

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**REFERENCE AND ADMINISTRATIVE DETAILS**

**Independent Examiner**

Joey Joseph  
JKA Accountancy Limited  
Marlborough House  
298 Regents Park Road  
London  
N3 2SZ

**Bankers**

Lloyds Bank PLC  
Chelmsford Legg St Osc  
1 Legg St  
Chelmsford  
Essex  
CM1 1JS

**DECLARATION OF PUBLIC BENEFIT**

The trustees have considered the Charity Commission's general guidance on public benefit in deciding what activities the charity should undertake.

As stated in 'Objectives and Activities' section, the charity provides education and supports poverty and illness amongst members of the Jewish faith.

The trustees consider that the activities explained above, adequately satisfy the public benefit requirements.

Approved by order of the board of trustees on 5 June 2026 and signed on its behalf by:

J Mimran - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF  
GATESHEAD KOLLEL HORO'AH**

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**Independent examiner's report to the trustees of Gateshead Kollel Horo'ah**

I report to the charity trustees on my examination of the accounts of Gateshead Kollel Horo'ah (the Trust) for the year ended 17 August 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.

Joey Joseph

JKA Accountancy Limited  
Marlborough House  
298 Regents Park Road  
London  
N3 2SZ

5 June 2026

GATESHEAD KOLLEL HORO'AH

STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 17 AUGUST 2025

	Notes	2025 Unrestricted fund £	2024 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies		71,048	56,939
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
General		73,826	51,916
<b>NET INCOME/(EXPENDITURE)</b>		(2,778)	5,023
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward		5,958	935
<b>TOTAL FUNDS CARRIED FORWARD</b>		3,180	5,958

The notes form part of these financial statements

**GATESHEAD KOLLEL HORO'AH**  
**STATEMENT OF FINANCIAL POSITION**  
**17 AUGUST 2025**

		2025 Unrestricted fund £	2024 Total funds £
	Notes		
<b>CURRENT ASSETS</b>			
Debtors: amounts falling due within one year	5	-	100
Cash at bank		3,840	6,508
		<u>3,840</u>	<u>6,608</u>
<b>CREDITORS</b>			
Amounts falling due within one year	6	(660)	(650)
		<u>          </u>	<u>          </u>
<b>NET CURRENT ASSETS</b>		3,180	5,958
		<u>          </u>	<u>          </u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		3,180	5,958
		<u>          </u>	<u>          </u>
<b>NET ASSETS</b>		3,180	5,958
		<u>          </u>	<u>          </u>
<b>FUNDS</b>	7		
Unrestricted funds		3,180	5,958
		<u>          </u>	<u>          </u>
<b>TOTAL FUNDS</b>		3,180	5,958
		<u>          </u>	<u>          </u>

The financial statements were approved by the Board of Trustees and authorised for issue on 5 June 2026 and were signed on its behalf by:

J Mimran - Trustee

The notes form part of these financial statements

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 17 AUGUST 2025**

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**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.

**Going concern**

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern. The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

**Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

**Tangible fixed assets**

Tangible fixed assets are stated at historical cost less accumulated depreciation and any accumulated impairment losses. Historical cost includes expenditure that is directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management.

Depreciation is charged so as to allocate the cost of assets less their residual value over their estimated useful lives, using either a straight line or reducing balance method, as indicated below.

Depreciation is provided on the following basis:

Fixtures and fittings-	50% on cost
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The assets' residual values, useful lives and depreciation methods are reviewed, and adjusted prospectively if appropriate, or if there is an indication of a significant change since the last reporting date.

Gains and losses on disposals are determined by comparing the proceeds with the carrying amount and are recognised in profit or loss.

**Taxation**

The charity is exempt from tax on its charitable activities.

**Fund accounting**

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.



**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 17 AUGUST 2025**

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**1. ACCOUNTING POLICIES - continued**

**Fund accounting**

Designated funds comprise unrestricted funds that have been set aside by the Trustee for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each material restricted fund is set out in the notes to the financial statements.

**Debtors**

Basic financial assets, including trade and other debtors, are initially recognised at transaction price, unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Such assets are subsequently carried at amortised cost using the effective interest method, less any impairment.

**Cash and cash equivalents**

Cash and cash equivalents are represented by cash in hand, deposits held at call with financial institutions, and other short-term highly liquid investments that mature in no more than three months from the date of acquisition and that are readily convertible to known amounts of cash with insignificant risk of change in value.

**Creditors**

Basic financial liabilities, including trade and other creditors, loans from third parties and loans from related parties, are initially recognised at transaction price, unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Such instruments are subsequently carried at amortised cost using the effective interest method, less any impairment.

**Financial instruments**

The Company only enters into basic financial instruments transactions that result in the recognition of financial assets and liabilities like trade and other debtors and creditors, loans from banks and other third parties, loans to related parties and investments in non-puttable ordinary shares.

Financial assets that are measured at cost and amortised cost are assessed at the end of each reporting period for objective evidence of impairment. If objective evidence of impairment is found, an impairment loss is recognised in profit or loss.

Financial assets and liabilities are offset and the net amount reported in the Balance Sheet when there is an enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 17 AUGUST 2025**

**2. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 17 August 2025 nor for the year ended 17 August 2024.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 17 August 2025 nor for the year ended 17 August 2024.

**3. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted fund £
<b>INCOME AND ENDOWMENTS FROM</b>	
Donations and legacies	56,939
	<u>          </u>
<b>EXPENDITURE ON</b>	
<b>Charitable activities</b>	
General	51,916
	<u>          </u>
<b>NET INCOME</b>	5,023
<b>RECONCILIATION OF FUNDS</b>	
Total funds brought forward	935
	<u>          </u>
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>5,958</u>

**4. TANGIBLE FIXED ASSETS**

	Fixtures and fittings £
<b>COST</b>	
At 18 August 2024 and 17 August 2025	406
	<u>          </u>
<b>DEPRECIATION</b>	
At 18 August 2024 and 17 August 2025	406
	<u>          </u>
<b>NET BOOK VALUE</b>	
At 17 August 2025	-
	<u>          </u>
At 17 August 2024	-
	<u>          </u>

GATESHEAD KOLLEL HORO'AH

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 17 AUGUST 2025

5. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Other debtors	-	100
	<u>          </u>	<u>          </u>

6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Accrued expenses	660	650
	<u>          </u>	<u>          </u>

7. MOVEMENT IN FUNDS

	At 18.8.24 £	Net movement in funds £	At 17.8.25 £
<b>Unrestricted funds</b>			
General fund	5,958	(2,778)	3,180
	<u>          </u>	<u>          </u>	<u>          </u>
<b>TOTAL FUNDS</b>	<u>5,958</u>	<u>(2,778)</u>	<u>3,180</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	71,048	(73,826)	(2,778)
	<u>          </u>	<u>          </u>	<u>          </u>
<b>TOTAL FUNDS</b>	<u>71,048</u>	<u>(73,826)</u>	<u>(2,778)</u>

Comparatives for movement in funds

	At 18.8.23 £	Net movement in funds £	At 17.8.24 £
<b>Unrestricted funds</b>			
General fund	935	5,023	5,958
	<u>          </u>	<u>          </u>	<u>          </u>
<b>TOTAL FUNDS</b>	<u>935</u>	<u>5,023</u>	<u>5,958</u>

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 17 AUGUST 2025**

**7. MOVEMENT IN FUNDS - continued**

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	56,939	(51,916)	5,023
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>56,939</u>	<u>(51,916)</u>	<u>5,023</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 18.8.23 £	Net movement in funds £	At 17.8.25 £
<b>Unrestricted funds</b>			
General fund	935	2,245	3,180
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>935</u>	<u>2,245</u>	<u>3,180</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	127,987	(125,742)	2,245
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>127,987</u>	<u>(125,742)</u>	<u>2,245</u>

**8. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 17 August 2025.