

FFH Educational Trust
Company Limited by Guarantee
Unaudited Financial Statements
31 January 2025

CHARTWELL ACCOUNTANTS & BUSINESS CONSULTANTS LLP

Chartered Certified Accountants
47 Bury New Road
Prestwich
Manchester
M25 9JY

FFH Educational Trust

Company Limited by Guarantee

Financial Statements

Period from 29 January 2024 to 31 January 2025

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FFH Educational Trust

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report)

Period from 29 January 2024 to 31 January 2025

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the period ended 31 January 2025.

Reference and administrative details

Registered charity name	FFH Educational Trust
Charity registration number	1135116
Company registration number	07070590
Principal office and registered office	Unit 8 Agecroft Trading Estate Salford M6 6JD

The trustees

Mr A Cope
Mr M Kaufman
Mr Z Goldberg

Independent examiner	M Guttentag FCCA of Chartwell Accountants and Business Consultants LLP 47 Bury New Road Prestwich Manchester M25 9JY
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Structure, governance and management

FFH Educational Trust is constituted by its Memorandum and Articles of Association and is a company limited by guarantee. It was incorporated on 09 November 2009 as a company and the company number is 7070590. It was registered as a charity on 23 March 2010 with a charity number 1135116.

Recruitment and appointment of new trustees would be in line with the Memorandum and Articles of Association and with the consent of the Trustees. The criteria set for the suitable candidate would be someone who is sensitive to the needs and demands of the organisation.

There is no chief executive officer. The day-to-day affairs are undertaken by Mr A Cope on behalf of the Trustees. All major decisions are taken collectively by the Trustees and all the Trustees give of their time freely. The Trustees are unpaid and details of any related party transactions are disclosed where applicable in the notes to the accounts.

Risk review

The Trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the Trust, and are satisfied that systems are in place to manage exposure to the major risks.

FFH Educational Trust

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Period from 29 January 2024 to 31 January 2025

Objectives and activities

The objects of the charity are: the advancement of education of the public in the subject of Jewish studies; and the relief of financial hardship, either generally or individually, amongst people who are in conditions of need, hardship and distress within the Jewish community by making grants of money, for providing or paying for items, services or facilities or providing such persons with goods or services which they could not otherwise afford through lack of means.

Public benefit

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities and setting grant making policy for the year.

Grant policy

The Charity has established its grant making policy to achieve its objects for the public benefit. The charity invites applications for funding through contacting local philanthropists to contribute towards projects that both the Trustees and the philanthropists feel are appropriate for the charities objects.

The application of the funds by way of grants is to either institutions or individuals and is almost always to institutions.

The Charity gives out grants in line with the above objects as the Trustees see fit. The Trustees consider they have met the public benefit test and outline these achievements below.

The Trustees measure the success of achieving the stated aims by the number and value of grants paid out for each object. The grants paid out in the year are detailed in the notes to the accounts and the trustees consider they have met their aims successfully this year.

The Trustees consider the shorter-term aims to be similar to the longer term aims and assess the achievement of the charity in the same way.

Achievements and performance

The charity received £65,084 (2024:£49,829) in donations during the year. The charity also received £27,000 (2024:£18,700) in other income during the year, which includes £15,000 for a summer camp operated by the charity.

The charity paid out grants of £46,910 (2024:£27,701) in accordance with the objects of the charity and detailed in the notes to the accounts.

The total surplus for the year was £24,955 (2024:£19,919).

Financial review

The Trustees are delighted to have made many valuable contributions to the community as a result of the additional income raised this year and hope to be able to continue do so in future periods.

The Trustees would like to record their appreciation for the financial support received from benefactors during the course of the year.

FFH Educational Trust

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Period from 29 January 2024 to 31 January 2025

Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on 24 October 2025 and signed on behalf of the board of trustees by:

Mr A Cope
Trustee

FFH Educational Trust

Company Limited by Guarantee

Independent Examiner's Report to the Trustees of FFH Educational Trust

Period from 29 January 2024 to 31 January 2025

I report to the trustees on my examination of the financial statements of FFH Educational Trust ('the charity') for the period ended 31 January 2025.

Responsibilities and basis of report

As the trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.

M Guttentag FCCA of Chartwell Accountants and Business Consultants LLP Independent Examiner

47 Bury New Road
Prestwich
Manchester
M25 9JY

24 Oct 25

FFH Educational Trust

Company Limited by Guarantee

Statement of Financial Activities (including income and expenditure account)

Period from 29 January 2024 to 31 January 2025

		Period from 29 Jan 24 to 31 Jan 25	Year to 28 Jan 24	
		Unrestricted funds	Total funds	Total funds
	Note	£	£	£
Income and endowments				
Donations and legacies	5	65,085	65,085	49,829
Investment income	6	749	749	101
Other income	7	27,000	27,000	18,700
Total income		<u>92,834</u>	<u>92,834</u>	<u>68,630</u>
Expenditure				
Expenditure on charitable activities	8,9	67,879	67,879	48,710
Total expenditure		<u>67,879</u>	<u>67,879</u>	<u>48,710</u>
Net income and net movement in funds		<u>24,955</u>	<u>24,955</u>	<u>19,920</u>
Reconciliation of funds				
Total funds brought forward		502,251	502,251	482,331
Total funds carried forward		<u>527,206</u>	<u>527,206</u>	<u>502,251</u>

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 7 to 13 form part of these financial statements.

FFH Educational Trust
Company Limited by Guarantee
Statement of Financial Position
31 January 2025

	Note	31 Jan 25 £	28 Jan 24 £
Fixed assets			
Tangible fixed assets	14	464,337	464,337
Current assets			
Cash at bank and in hand		63,469	39,594
Creditors: amounts falling due within one year	15	600	1,680
Net current assets		<u>62,869</u>	<u>37,914</u>
Total assets less current liabilities		<u>527,206</u>	<u>502,251</u>
Net assets		<u>527,206</u>	<u>502,251</u>
Funds of the charity			
Unrestricted funds		<u>527,206</u>	<u>502,251</u>
Total charity funds	16	<u>527,206</u>	<u>502,251</u>

For the period ending 31 January 2025 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the period in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 24 Oct 25, and are signed on behalf of the board by:

Mr A Cope
Trustee

The notes on pages 7 to 13 form part of these financial statements.

FFH Educational Trust

Company Limited by Guarantee

Notes to the Financial Statements

Period from 29 January 2024 to 31 January 2025

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is Unit 8, Agecroft Trading Estate, Salford, M6 6JD.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

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

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

FFH Educational Trust

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Period from 29 January 2024 to 31 January 2025

3. Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

FFH Educational Trust

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Period from 29 January 2024 to 31 January 2025

3. Accounting policies *(continued)*

Tangible assets *(continued)*

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

FFH Educational Trust

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Notes to the Financial Statements *(continued)*

Period from 29 January 2024 to 31 January 2025

3. Accounting policies *(continued)*

Financial instruments *(continued)*

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

4. Limited by guarantee

The Company is limited by guarantee and does not have share capital. In the event of winding up, the members are liable to an amount not exceeding £10.

5. Donations and legacies

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Donations				
Donations	65,085	65,085	49,829	49,829

6. Investment income

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Bank interest receivable	749	749	101	101

7. Other income

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Rental income	27,000	27,000	18,700	18,700

FFH Educational Trust

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Notes to the Financial Statements *(continued)*

Period from 29 January 2024 to 31 January 2025

8. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Charitable expenditure	20,220	20,220	19,905	19,905
Charitable grants	46,910	46,910	27,701	27,701
Support costs	749	749	1,104	1,104
	<u>67,879</u>	<u>67,879</u>	<u>48,710</u>	<u>48,710</u>

9. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Grant funding of activities £	Support costs £	Total funds 2025 £	Total fund 2024 £
Charitable expenditure	20,220	–	–	20,220	20,169
Charitable grants	–	46,910	–	46,910	27,701
Governance costs	–	–	749	749	840
	<u>20,220</u>	<u>46,910</u>	<u>749</u>	<u>67,879</u>	<u>48,710</u>

10. Analysis of grants

	Period from 29 Jan 24 to 31 Jan 25 £	Year to 28 Jan 24 £
Grants to institutions		
Relief of Poverty	–	3,500
Educational Grants	–	15,000
Grants under £1,000	4,148	1,013
Bederech Kovod	–	1,100
Etz Chaim	15,000	–
Kolyom Trust	10,000	–
TTT	2,600	–
BCGCT	2,300	–
	<u>34,048</u>	<u>20,613</u>
Grants to individuals		
Relief of Poverty	12,862	7,088
Total grants	<u>46,910</u>	<u>27,701</u>

FFH Educational Trust

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Notes to the Financial Statements *(continued)*

Period from 29 January 2024 to 31 January 2025

11. Independent examination fees

	Period from 29 Jan 24 to 31 Jan 25 £	Year to 28 Jan 24 £
Fees payable to the independent examiner for: Independent examination of the financial statements	600	840

12. Staff costs

The average head count of employees during the period was Nil (2024: Nil).

No employee received employee benefits of more than £60,000 during the year (2024: Nil).

13. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

14. Tangible fixed assets

	Freehold property £
Cost	
At 29 January 2024 and 31 January 2025	464,337
Depreciation	
At 29 January 2024 and 31 January 2025	—
Carrying amount	
At 31 January 2025	464,337
At 28 January 2024	464,337

15. Creditors: amounts falling due within one year

	31 Jan 25 £	28 Jan 24 £
Accruals and deferred income	600	1,680

FFH Educational Trust

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Notes to the Financial Statements *(continued)*

Period from 29 January 2024 to 31 January 2025

16. Analysis of charitable funds

Unrestricted funds

	At 29 January 20 24	Income £	Expenditure £	At 31 January 2025 £
General funds	502,251	92,834	(67,879)	527,206

	At 29 January 20 23	Income £	Expenditure £	At 28 January 2024 £
General funds	482,331	68,630	(48,710)	502,251

17. Analysis of net assets between funds

	Unrestricted Funds £	Total Funds 2025 £
Tangible fixed assets	464,337	464,337
Current assets	63,469	63,469
Creditors less than 1 year	(600)	(600)
Net assets	527,206	527,206

	Unrestricted Funds £	Total Funds 2024 £
Tangible fixed assets	464,337	464,337
Current assets	39,594	39,594
Creditors less than 1 year	(1,680)	(1,680)
Net assets	502,251	502,251

18. Related parties

No transactions with related parties required to be declared have taken place during the year.