

Charity registration number 1136709 (England and Wales)

NORTH WEST HACHNOSAS KALLOH
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 APRIL 2025

NORTH WEST HACHNOSAS KALLOH

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

Rabbi G.B. Knopfler
Mrs N. Klor
Mrs R.I.Dunner

Charity number

1136709

Principal address

142 Bridge Lane
London
NW11 9JS

Independent examiner

Berish Hoffman FCA
325-327 Oldfield Lane North
Greenford
Middlesex
UB6 0FX

NORTH WEST HACHNOSAS KALLOH

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NORTH WEST HACHNOSAS KALLOH

TRUSTEES' REPORT

FOR THE YEAR ENDED 30 APRIL 2025

The trustees present their annual report and financial statements for the year ended 30 April 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities Act 2011 and "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

The primary object of the charity is to raise funds to relieve poverty particularly by assisting poor brides and grooms with funding to help them meet their expenses in setting up home and for such other purposes as are for the public benefit and recognised as charitable according to English law.

The objective is achieved through the collection of donation from individuals, trusts and companies.

The charity achieved these objects during the year ended 30 April 2025 by providing financial assistance to poor brides and grooms to aid in easing the financial burden of setting up home.

The trustees are grateful to generous benefactors who continued to support the activities of the charity and made it's grant activities possible.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance

During the year, the charity raised funds totalling £229,106 (2024: 459,295.)

The trustees are pleased to advise that the charity has been able to achieve its objectives during the year ended 30 April 2025 by providing financial assistance to disadvantaged brides and grooms.

Assistance provided by the Charity has helped to alleviate the financial strain of these couples in setting up home.

Financial review

The income of the charity for the year amounted to £229,106 (2024: £459,295) and grants paid amounted to £339,923 (2024: £182,716).

Grants made are dependent upon the level of income and the trustees wish to thank all those who contributed so generously during the year and whose contributions have made a material difference to the running of Hachnosas Kalloh.

Reserves policy

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year. At the year end the charity had free reserves totalling £180,891 (2024: £293,268).

Structure, governance and management

The trust is governed by trust deed dated 26 April 2010. It is a registered charity, number 1136709.

The trustees who served during the year and up to the date of signature of the financial statements were:

Rabbi G.B. Knopfler

Mrs N. Klor

Mrs R.I.Dunner

NORTH WEST HACHNOSAS KALLOH

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 30 APRIL 2025

Recruitment and appointment of trustees

The trustees determine the general policy of the charity and are responsible for its day to day running. They meet regularly to assess the payment of grants.

As and when the trustees deem it advisable to add to their body, new trustees are recruited from personal contacts of the existing trustees. The induction and training of trustees is carried out by the existing trustees utilising their knowledge and experience.

None of the trustees has any beneficial interest in the charity.

The trustees' report was approved by the Board of Trustees.

Mrs N. Klor

Trustee

20 November 2025

NORTH WEST HACHNOSAS KALLOH

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF NORTH WEST HACHNOSAS KALLOH

I report to the trustees on my examination of the financial statements of North West Hachnosas Kalloh (the charity) for the year ended 30 April 2025.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared the financial statements in accordance with the relevant version of the Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn. I understand that this has been done in order for the financial statements to provide a true and fair view in accordance with UK Generally Accepted Accounting Practice.

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 that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the Charities Act 2011.
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements 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 financial statements to be reached.

Berish Hoffman FCA

325-327 Oldfield Lane North
Greenford
Middlesex
UB6 0FX
20 November 2025

NORTH WEST HACHNOSAS KALLOH

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 30 APRIL 2025

| | | Unrestricted funds 2025 £ | Restricted funds 2025 £ | Total 2025 £ | Unrestricted funds 2024 £ | Restricted funds 2024 £ | Total 2024 £ |
|---|-------|------------------------------------|----------------------------------|--------------------|------------------------------------|----------------------------------|--------------------|
| | Notes | | | | | | |
| Income from: | | | | | | | |
| Donations and legacies | 3 | 158,283 | 70,823 | 229,106 | 403,179 | 56,116 | 459,295 |
| Total income | | 158,283 | 70,823 | 229,106 | 403,179 | 56,116 | 459,295 |
| Expenditure on: | | | | | | | |
| Raising funds | 4 | - | - | - | 10,602 | - | 10,602 |
| Charitable activities | 5 | 270,660 | 70,823 | 341,483 | 129,387 | 56,116 | 185,503 |
| Total expenditure | | 270,660 | 70,823 | 341,483 | 139,989 | 56,116 | 196,105 |
| Net income/(expenditure) and movement in funds | | (112,377) | - | (112,377) | 263,190 | - | 263,190 |
| Reconciliation of funds: | | | | | | | |
| Fund balances at 1 May 2024 | | 293,268 | - | 293,268 | 30,078 | - | 30,078 |
| Fund balances at 30 April 2025 | | 180,891 | - | 180,891 | 293,268 | - | 293,268 |

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

NORTH WEST HACHNOSAS KALLOH

BALANCE SHEET

AS AT 30 APRIL 2025

| | Notes | 2025 £ | £ | 2024 £ | £ |
|---|-----------|----------------|----------------|----------------|----------------|
| Current assets | | | | | |
| Cash at bank and in hand | | 182,451 | | 294,768 | |
| Creditors: amounts falling due within one year | 11 | <u>(1,560)</u> | | <u>(1,500)</u> | |
| Net current assets | | | <u>180,891</u> | | <u>293,268</u> |
| The funds of the charity | | | | | |
| Unrestricted funds | 13 | | <u>180,891</u> | | <u>293,268</u> |
| | | | <u>180,891</u> | | <u>293,268</u> |

The financial statements were approved by the trustees on 20 November 2025

Mrs N. Klor
Trustee

NORTH WEST HACHNOSAS KALLOH

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 APRIL 2025

1 Accounting policies

Charity information

North West Hachnosas Kalloh is an unincorporated charity. The principal address is 142 Bridge Lane, London, NW11 9JS.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a statement of cash flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

NORTH WEST HACHNOSAS KALLOH

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 APRIL 2025

1 Accounting policies

(Continued)

1.6 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method 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. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans 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. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

| | Unrestricted funds 2025 £ | Restricted funds 2025 £ | Total 2025 £ | Unrestricted funds 2024 £ | Restricted funds 2024 £ | Total 2024 £ |
|---------------------|------------------------------------|----------------------------------|--------------------|------------------------------------|----------------------------------|--------------------|
| Donations and gifts | 158,283 | 70,823 | 229,106 | 403,179 | 56,116 | 459,295 |

NORTH WEST HACHNOSAS KALLOH

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 APRIL 2025

4 Expenditure on raising funds

| | Unrestricted funds 2025 £ | Unrestricted funds 2024 £ |
|----------------------------------|------------------------------------|------------------------------------|
| Fundraising and publicity | | |
| Campaign costs | - | 10,602 |
| | <u> </u> | <u> </u> |

5 Expenditure on charitable activities

| | 2025 £ | 2024 £ |
|---|-------------------|-------------------|
| Grant funding of activities (see note 6) | 339,923 | 182,716 |
| Share of support and governance costs (see note 7) | | |
| Support | - | 536 |
| Governance | 1,560 | 2,250 |
| | <u> </u> | <u> </u> |
| | 341,483 | 185,503 |
| | <u> </u> | <u> </u> |
| Analysis by fund | | |
| Unrestricted funds | 270,660 | 129,387 |
| Restricted funds | 70,823 | 56,116 |
| | <u> </u> | <u> </u> |
| | 341,483 | 185,503 |
| | <u> </u> | <u> </u> |

6 Grants payable

| | 2025 £ | 2024 £ |
|-----------------------|-------------------|-------------------|
| Grants to individuals | 339,923 | 182,716 |
| | <u> </u> | <u> </u> |

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NORTH WEST HACHNOSAS KALLOH

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 APRIL 2025

7 Support costs

| | Governance costs £ | 2025 £ | 2024 £ |
|------------------------------|-----------------------|--------------|--------------|
| Bank charges | | - | 536 |
| Governance costs | 1,560 | 1,560 | 2,250 |
| | <u>1,560</u> | <u>1,560</u> | <u>2,786</u> |
| Analysed between: | | | |
| <u>Charitable activities</u> | <u>1,560</u> | <u>1,560</u> | <u>2,786</u> |

8 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

9 Employees

| | 2025 Number | 2024 Number |
|-------|----------------|----------------|
| Total | - | - |

There were no employees whose annual remuneration was more than £60,000.

10 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

11 Creditors: amounts falling due within one year

| | 2025 £ | 2024 £ |
|------------------------------|--------------|--------------|
| Accruals and deferred income | <u>1,560</u> | <u>1,500</u> |

NORTH WEST HACHNOSAS KALLOH

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 APRIL 2025

12 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

| | At 1 May 2024 | Incoming resources | Resources expended | At 30 April 2025 |
|-----------------------|----------------------|---------------------------|---------------------------|-------------------------|
| | £ | £ | £ | £ |
| Restricted fund | - | 70,823 | (70,823) | - |
| | <u> </u> | <u> </u> | <u> </u> | <u> </u> |
| Previous year: | At 1 May 2023 | Incoming resources | Resources expended | At 30 April 2024 |
| | £ | £ | £ | £ |
| Restricted funds | - | 56,116 | (56,116) | - |
| | <u> </u> | <u> </u> | <u> </u> | <u> </u> |

13 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used.

| | At 1 May 2024 | Incoming resources | Resources expended | At 30 April 2025 |
|-----------------------|----------------------|---------------------------|---------------------------|-------------------------|
| | £ | £ | £ | £ |
| General funds | 293,268 | 158,283 | (270,660) | 180,891 |
| | <u> </u> | <u> </u> | <u> </u> | <u> </u> |
| Previous year: | At 1 May 2023 | Incoming resources | Resources expended | At 30 April 2024 |
| | £ | £ | £ | £ |
| General funds | 30,078 | 403,179 | (139,989) | 293,268 |
| | <u> </u> | <u> </u> | <u> </u> | <u> </u> |

14 Related party transactions

During the year, the charity received 24,450 (2024: £4,100) from Urbancircle Limited, a company in which one of the trustees is a director.

During the year, the charity also received £5,000 (2024: £5,000) from Cyldpride Limited, a registered charity with trustees related to a trustee of this charity.