

REGISTERED COMPANY NUMBER: 07327670 (England and Wales)
REGISTERED CHARITY NUMBER: 1140161

BEIS YAAKOV GIRLS SCHOOL LIMITED
(A COMPANY LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEES AND

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 JULY 2025

Sugarwhite Meyer Accountants Ltd
First Floor
94 Stamford Hill
London
N16 6XS

BEIS YAAKOV GIRLS SCHOOL LIMITED

CONTENTS OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 JULY 2025

	Page
Reference and Administrative Details	1
Report of the Trustees	2 to 3
Independent Examiner's Report	4
Statement of Financial Activities	5
Balance Sheet	6
Cash Flow Statement	7
Notes to the Cash Flow Statement	8
Notes to the Financial Statements	9 to 16

BEIS YAAKOV GIRLS SCHOOL LIMITED

**REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 JULY 2025**

TRUSTEES	J Leitner S S Sinitsky (resigned 13.4.26) A J Halpert (appointed 16.3.26) Mrs M H Lew (appointed 16.3.26) Rabbi M E Twerski (appointed 16.3.26)
REGISTERED OFFICE	First Floor 94 Stamford Hill London N16 6XS
REGISTERED COMPANY NUMBER	07327670 (England and Wales)
REGISTERED CHARITY NUMBER	1140161
INDEPENDENT EXAMINER	Sugarwhite Meyer Accountants Ltd First Floor 94 Stamford Hill London N16 6XS
BANKERS	Barclays Bank plc 278 Hoe Street London E17 9QE

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 JULY 2025**

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

REFERENCE AND ADMINISTRATIVE INFORMATION

The information is shown on page 1 of the financial statements and forms part of this report.

OBJECTIVES AND ACTIVITIES

Objectives and aims

The objects of the charity are:

- 1) The advancement of Orthodox Jewish Religious Education;
- 2) The advancement of such other objects as are for the benefit of the public and are charitable according to the laws of England and Wales.

In this respect the trustees have set up a girls' school.

The trustees have considered the Charity Commission's general guidance on public benefit and in particular the guidance on advancing education and fee charging. Fees are to be charged but those in financial hardship will be given an allowance or be fully funded, according to circumstances. No child is refused education because of an inability to pay.

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

There was a decrease in income of 12% mainly due to a reduced level of donations. School running costs fell by 7% and the charity was left with a deficit for the year.

FINANCIAL REVIEW

Reserves policy

The trustees do not seek to maintain reserves, other than to ensure that they can continue the activities of the charity. Reserves at the year end showed a deficit £165,311 (2024 - £55,099 deficit)

FUTURE PLANS

New trustees have been appointed who have indicated that they will give financial support to the school. They also intend to have a fundraising campaign.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Constitution

The charity is constituted as a limited company and is governed by its Memorandum and Articles of Association dated 27 July 2010.

Organisational structure

The power to appoint new trustees is vested in the board. New trustees are appointed based on personal competence, specialist skills and experience. They are inducted into the working of the charity by the current board and are given, in the view of the board, sufficient training to understand the nature of the charity. They are also encouraged to read the Charity Commission's various publications on trustees.

The day to day running of the school is delegated to administrators.

Risk management

The trustees have reviewed the major risks that the charity faces and confirm that they have established systems to mitigate them.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 JULY 2025**

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

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

.....
J Leitner - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF BEIS YAAKOV GIRLS SCHOOL LIMITED

Independent examiner's report to the trustees of Beis Yaakov Girls School Limited ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 July 2025.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts 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 your 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

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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 Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts 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 accounts 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.

E Meyer FCA BSc

Sugarwhite Meyer Accountants Ltd
First Floor
94 Stamford Hill
London
N16 6XS

Date:

BEIS YAAKOV GIRLS SCHOOL LIMITED

**STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 JULY 2025**

	Notes	Unrestricted fund £	Restricted fund £	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	356,785	-	356,785	427,893
Charitable activities	3				
School fees		508,054	-	508,054	532,601
Total		<u>864,839</u>	<u>-</u>	<u>864,839</u>	<u>960,494</u>
EXPENDITURE ON					
Raising funds	4	4,556	-	4,556	36,666
Charitable activities	5				
School running costs		966,775	-	966,775	981,882
Grantmaking		-	-	-	9,470
Support		3,720	-	3,720	3,391
Total		<u>975,051</u>	<u>-</u>	<u>975,051</u>	<u>1,031,409</u>
NET INCOME/(EXPENDITURE)		(110,212)	-	(110,212)	(70,915)
RECONCILIATION OF FUNDS					
Total funds brought forward		(55,099)	-	(55,099)	15,816
TOTAL FUNDS CARRIED FORWARD		<u><u>(165,311)</u></u>	<u><u>-</u></u>	<u><u>(165,311)</u></u>	<u><u>(55,099)</u></u>

The notes form part of these financial statements

**BALANCE SHEET
31 JULY 2025**

	Notes	2025 £	2024 £
CURRENT ASSETS			
Debtors	13	130,596	122,306
Cash at bank and in hand		53,255	30,796
		<u>183,851</u>	<u>153,102</u>
CREDITORS			
Amounts falling due within one year	14	(328,025)	(181,550)
		<u>(144,174)</u>	<u>(28,448)</u>
NET CURRENT ASSETS/(LIABILITIES)			
		<u>(144,174)</u>	<u>(28,448)</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>(144,174)</u>	<u>(28,448)</u>
CREDITORS			
Amounts falling due after more than one year	15	(21,137)	(26,651)
		<u>(165,311)</u>	<u>(55,099)</u>
NET ASSETS/(LIABILITIES)		<u>(165,311)</u>	<u>(55,099)</u>
FUNDS	18		
Unrestricted funds:			
General fund		(165,311)	(55,099)
TOTAL FUNDS		<u>(165,311)</u>	<u>(55,099)</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 July 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 July 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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

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

.....
J Leitner - Trustee

BEIS YAAKOV GIRLS SCHOOL LIMITED

**CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 JULY 2025**

	Notes	2025 £	2024 £
Cash flows from operating activities			
Cash generated from operations	1	27,972	(37,193)
Tax paid		-	44,867
		<hr/>	<hr/>
Net cash provided by operating activities		27,972	7,674
		<hr/>	<hr/>
Cash flows from financing activities			
Loan repayments in year		(5,514)	(5,514)
		<hr/>	<hr/>
Net cash used in financing activities		(5,514)	(5,514)
		<hr/>	<hr/>
Change in cash and cash equivalents in the reporting period		22,458	2,160
Cash and cash equivalents at the beginning of the reporting period	2	30,778	28,618
		<hr/>	<hr/>
Cash and cash equivalents at the end of the reporting period	2	53,236	30,778
		<hr/> <hr/>	<hr/> <hr/>

The notes form part of these financial statements

BEIS YAAKOV GIRLS SCHOOL LIMITED

**NOTES TO THE CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 JULY 2025**

1. RECONCILIATION OF NET EXPENDITURE TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2025	2024
	£	£
Net expenditure for the reporting period (as per the Statement of Financial Activities)	(110,212)	(70,915)
Adjustments for:		
Depreciation charges	-	4,506
Increase in debtors	(8,290)	(5,997)
Increase in creditors	146,474	35,213
	<hr/>	<hr/>
Net cash provided by/(used in) operations	27,972	(37,193)
	<hr/> <hr/>	<hr/> <hr/>

2. ANALYSIS OF CASH AND CASH EQUIVALENTS

	2025	2024
	£	£
Cash in hand	-	175
Notice deposits (less than 3 months)	53,255	30,621
Overdrafts included in bank loans and overdrafts falling due within one year	(19)	(18)
	<hr/>	<hr/>
Total cash and cash equivalents	53,236	30,778
	<hr/> <hr/>	<hr/> <hr/>

3. ANALYSIS OF CHANGES IN NET (DEBT)/FUNDS

	At 1.8.24	Cash flow	At 31.7.25
	£	£	£
Net cash			
Cash at bank and in hand	30,796	22,459	53,255
Bank overdraft	(18)	(1)	(19)
	<hr/>	<hr/>	<hr/>
	30,778	22,458	53,236
	<hr/>	<hr/>	<hr/>
Debt			
Debts falling due within 1 year	(5,514)	-	(5,514)
Debts falling due after 1 year	(26,651)	5,514	(21,137)
	<hr/>	<hr/>	<hr/>
	(32,165)	5,514	(26,651)
	<hr/>	<hr/>	<hr/>
Total	(1,387)	27,972	26,585
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

The notes form part of these financial statements

BEIS YAAKOV GIRLS SCHOOL LIMITED

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 JULY 2025

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, 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 Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Judgements and key sources of estimation uncertainty

In the application of the company's accounting policies, the directors are required to make judgements, estimates and assumptions about the carrying amounts of assets and liabilities that are not readily apparent from other sources. These estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. The estimates and underlying assumptions are reviewed on an ongoing basis.

Income

Donations are included in full in the Statement of Financial Activities when received.

Fee income and grants, including grants for the purchase of fixed assets, are recognised in full in the Statement of Financial Activities in the year in which they are receivable.

Expenditure

Liabilities are recognised in the year in which they are incurred and includes irrecoverable VAT, which is reported as part of the expenditure to which it relates.

Raising funds comprise the costs incurred by the charitable company in inducing third parties to make voluntary contributions to it, as well as the cost of any activities with a fundraising purpose.

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.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Plant and machinery	- 25% on cost
Computer equipment	- 33% on cost

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Financial instruments

The charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

BEIS YAAKOV GIRLS SCHOOL LIMITED

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 JULY 2025

1. ACCOUNTING POLICIES - continued

Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Going concern

The financial statements have been prepared in accordance with the accounting principles appropriate to a going concern, notwithstanding the deficiency in net assets at the balance sheet date.

2. DONATIONS AND LEGACIES

	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
Donations	91,348	-	91,348	167,553
Grants	265,437	-	265,437	260,340
	<u>356,785</u>	<u>-</u>	<u>356,785</u>	<u>427,893</u>

Grants received, included in the above, are as follows:

	2025 £	2024 £
Security grant	28,223	43,885
Local authority funding	237,214	216,455
	<u>265,437</u>	<u>260,340</u>

3. INCOME FROM CHARITABLE ACTIVITIES

	2025 School fees £	2024 Total activities £
Fee income	<u>508,054</u>	<u>532,601</u>

BEIS YAAKOV GIRLS SCHOOL LIMITED

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 JULY 2025**

4. RAISING FUNDS

Raising donations and legacies

	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
Fundraising costs	-	-	-	18,200
Events, adverts & promotions	4,426	-	4,426	18,094
Credit card charges	130	-	130	372
	<u>4,556</u>	<u>-</u>	<u>4,556</u>	<u>36,666</u>

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 6) £	Support costs (see note 8) £	Totals £
School running costs	966,065	710	966,775
Support	-	3,720	3,720
	<u>966,065</u>	<u>4,430</u>	<u>970,495</u>

6. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2025 £	2024 £
Staff costs	456,393	460,556
Rent, rates and service charge	210,922	204,141
Insurance	-	7,808
Light & heat	23,298	19,329
Telephone	3,104	3,358
Books and stationery	14,095	12,958
Staff training	-	2,200
Special needs and therapy fees	47,706	32,338
Cleaning	-	4,500
Repairs and maintenance	34,047	34,055
Educational equipment	1,387	3,617
Outings and activities	11,033	13,108
Security	28,158	44,286
Food	21,033	28,503
Professional fees	74,088	61,124
Loan interest	740	880
Administrative expenses	40,061	44,615
Depreciation	-	4,506
	<u>966,065</u>	<u>981,882</u>

BEIS YAAKOV GIRLS SCHOOL LIMITED

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 JULY 2025**

7. GRANTS PAYABLE

	2025	2024
	£	£
Grantmaking	-	9,470
	<u> </u>	<u> </u>
The total grants paid to institutions during the year was as follows:		
	2025	2024
	£	£
Advancement of education	-	7,470
Advancement of religion	-	2,000
	<u> </u>	<u> </u>
	-	9,470
	<u> </u>	<u> </u>

8. SUPPORT COSTS

	Governance costs
	£
School running costs	710
Support	3,720
	<u> </u>
	4,430
	<u> </u>

Support costs, included in the above, are as follows:

Governance costs

	School running costs	Support	2025	2024
	£	£	Total activities	Total activities
	£	£	£	£
Independent examiner's fee	-	1,440	1,440	1,080
Independent examiner's other fees	-	2,280	2,280	1,800
General expenses	710	-	710	511
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
	710	3,720	4,430	3,391
	<u> </u>	<u> </u>	<u> </u>	<u> </u>

9. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2025	2024
	£	£
Depreciation - owned assets	-	4,506
	<u> </u>	<u> </u>

BEIS YAAKOV GIRLS SCHOOL LIMITED

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 JULY 2025**

10. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 July 2025 nor for the year ended 31 July 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 July 2025 nor for the year ended 31 July 2024.

11. STAFF COSTS

	2025	2024
	£	£
Wages and salaries	453,763	459,250
Other pension costs	2,630	1,306
	<u>456,393</u>	<u>460,556</u>

The average monthly number of employees during the year was as follows:

	2025	2024
Teachers	57	52
Office	4	5
Cleaning & maintenance	2	3
	<u>63</u>	<u>60</u>

No employees received emoluments in excess of £60,000.

12. TANGIBLE FIXED ASSETS

	Plant and machinery £	Computer equipment £	Totals £
COST			
At 1 August 2024 and 31 July 2025	<u>9,420</u>	<u>14,760</u>	<u>24,180</u>
DEPRECIATION			
At 1 August 2024 and 31 July 2025	<u>9,420</u>	<u>14,760</u>	<u>24,180</u>
NET BOOK VALUE			
At 31 July 2025	<u>-</u>	<u>-</u>	<u>-</u>
At 31 July 2024	<u>-</u>	<u>-</u>	<u>-</u>

BEIS YAAKOV GIRLS SCHOOL LIMITED

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 JULY 2025**

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Other debtors	112,460	112,460
Prepayments and accrued income	18,136	9,846
	<u>130,596</u>	<u>122,306</u>

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Bank loans and overdrafts (see note 16)	5,533	5,532
Trade creditors	78,576	55,277
Social security and other taxes	30,511	12,932
NEST	717	324
Teachers Pension	1,596	1,596
Other creditors	68,636	42,363
Accruals and deferred income	142,456	63,526
	<u>328,025</u>	<u>181,550</u>

15. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	2025	2024
	£	£
Bank loans (see note 16)	<u>21,137</u>	<u>26,651</u>

16. LOANS

An analysis of the maturity of loans is given below:

	2025	2024
	£	£
Amounts falling due within one year on demand:		
Bank overdrafts	19	18
Bank loans	5,514	5,514
	<u>5,533</u>	<u>5,532</u>
Amounts falling between one and two years:		
Bank loans - 1-2 years	<u>5,514</u>	<u>5,514</u>
Amounts falling due between two and five years:		
Bank loans - 2-5 years	<u>15,623</u>	<u>16,542</u>
Amounts falling due in more than five years:		
Repayable by instalments:		
Bank loans more 5 yr by instal	-	4,595

BEIS YAAKOV GIRLS SCHOOL LIMITED

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 JULY 2025**

17. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted fund £	Restricted fund £	2025 Total funds £	2024 Total funds £
Current assets	183,851	-	183,851	153,102
Current liabilities	(328,025)	-	(328,025)	(181,550)
Long term liabilities	(21,137)	-	(21,137)	(26,651)
	<u>(165,311)</u>	<u>-</u>	<u>(165,311)</u>	<u>(55,099)</u>

18. MOVEMENT IN FUNDS

	At 1.8.24 £	Net movement in funds £	At 31.7.25 £
Unrestricted funds			
General fund	(55,099)	(110,212)	(165,311)
TOTAL FUNDS	<u>(55,099)</u>	<u>(110,212)</u>	<u>(165,311)</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	864,839	(975,051)	(110,212)
TOTAL FUNDS	<u>864,839</u>	<u>(975,051)</u>	<u>(110,212)</u>

Comparatives for movement in funds

	At 1.8.23 £	Net movement in funds £	At 31.7.24 £
Unrestricted funds			
General fund	13,461	(68,560)	(55,099)
Restricted funds			
Restricted fund	2,355	(2,355)	-
TOTAL FUNDS	<u>15,816</u>	<u>(70,915)</u>	<u>(55,099)</u>

BEIS YAAKOV GIRLS SCHOOL LIMITED

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 JULY 2025**

18. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	926,454	(995,014)	(68,560)
Restricted funds			
Restricted fund	34,040	(36,395)	(2,355)
TOTAL FUNDS	<u>960,494</u>	<u>(1,031,409)</u>	<u>(70,915)</u>

19. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 July 2025.