

Company registration number: 07771068
Charity registration number: 1145908

**TORAH ACTION LIFE
TRUSTEES' REPORT AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 SEPTEMBER 2025**

Ripe LLP
Chartered Accountants
9a Burroughs Gardens
London
NW4 4AU

Torah Action Life
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Torah Action Life
Reference and Administrative Details
For The Year Ended 30 September 2025

Trustees	M Saidi M Abraham D Yamin-Joseph
Charity Number	1145908
Company Number	07771068
Registered Office	9A Burroughs Gardens London NW4 4AU
Independent Examiner	Ripe LLP Chartered Accountants 9a Burroughs Gardens London NW4 4AU

Torah Action Life
Company No. 07771068
Trustees' Report For The Year Ended 30 September 2025

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

Objectives and Activities

Aims and Objectives

TAL strives to make the wisdom, depth, and beauty of Jewish heritage accessible, relevant, and alive—promoting a vibrant future for the British Jewish community.

Since its inception in 2011, TAL has been a driving force in connecting Jewish individuals to their heritage and traditions, providing education and support to under-engaged and underserved members of the community, and inspiring growth at every stage of life.

Our mission remains to empower a new generation—connecting them to Judaism, inspiring them, and instilling a deep appreciation for their heritage. We actively collaborate with communities across London, delivering educational, religious, and social programming in synagogues, universities, youth centres, and schools.

Through classes, mentorship, hospitality, publications, and experiential learning, TAL continues to provide meaningful access points into Jewish life for thousands.

Trustees and officers

The trustees and officers serving during the year and since the year end were as follows:

Trustees:

M Saidi
D Yamin-Joseph
Moses Abraham

Achievements and Performance

Main Achievements

2025–2026 has been a year of exceptional expansion, innovation, and strengthened community impact. Building on previous success, TAL has significantly increased both its reach and depth, introducing new platforms, expanding physical spaces, and enhancing its role as a central hub of Jewish life.

TAL continues to empower young Jewish men and women with the confidence, identity, and values needed to thrive in today's world—while also supporting them as they grow into adulthood, leadership, and family life.

Charitable Activities

Teenage Programme – From Strength to Strength – 125 teenagers weekly

This year has seen our teenage programme flourish like never before, with over 125 teenagers attending weekly. Our sessions have become a cornerstone of their week, offering a safe, inspiring space to discuss everything from Jewish values to real-world challenges. The feedback from both students and parents has been overwhelming: the teenagers have gained new skills, are more confident, proud of their identity, and making stronger, values-driven decisions.

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**Torah Action Life
Trustees' Report (continued)
For The Year Ended 30 September 2025**

Charitable Activities - continued

Ladies' Leadership Course – Empowering Tomorrow's Female Leaders – 20 graduates.

One of the most exciting additions to TAL in 2024 has been our Ladies' Leadership Course. This ground breaking initiative is designed to teach young Jewish women the tools of leadership, including public speaking, decision-making, confidence building, and how to lead with Jewish values. The course has been met with tremendous enthusiasm, and early outcomes have already shown a shift in how these young women see their role in their communities, their families, and their futures. We have 20 graduates who have succeeded in the course.

Three European Heritage Trips – Experiential Jewish Learning Beyond the Classroom

This year, TAL proudly ran three heritage trips across Europe for 42 teenagers, offering a powerful combination of Jewish historical education, identity-building, and leadership development. These journeys took students to key sites of Jewish significance—allowing them to connect deeply with their heritage in a visceral, unforgettable way. Beyond the history, students engaged in workshops, group bonding, and leadership training, returning home with a stronger Jewish identity, deeper perspective, and lifelong friendships.

These trips are quickly becoming one of our most sought-after programmes.

University Programme – Expanding Our Reach – 240 sessions at 12 Universities

TAL's university programme continues to thrive, now reaching hundreds of students every week. Our vibrant sessions explore Judaism, mental health, wisdom, and navigating modern life. These classes offer more than information—they offer identity, belonging, and perspective at a critical time in young adults' lives. Students leave our sessions feeling stronger, more grounded, and inspired to be proud Jewish contributors to society.

Matchmaking – Building Futures – 2 TAL weddings!

In a joyful new addition to our work, we are thrilled to share that we have welcomed a dedicated matchmaker to the TAL team. This new initiative has already borne fruit, with two successful weddings and more matches in progress. As our students grow into adulthood, this expansion allows TAL to continue guiding and supporting them in the most important areas of their lives.

TAL has never been more impactful, more relevant, or more needed. Our alumni are stepping into the world as strong, thoughtful, values-driven Jewish leaders—many of whom stay involved, give back, and bring others into the fold. From a teenage girl finding her voice, to a university student gaining clarity, to a newly married couple building a Jewish home, TAL is there for the community.

As we look to 2026, our goals are ambitious. We plan to expand our leadership programmes, grow our team, and offer even more high-quality support to the next generation. The demand is there. The momentum is building. And the results speak for themselves.

Torah Action Life Trustees' Report (continued) For The Year Ended 30 September 2025

This year's key achievements include:

📍 Opening of TAL London Bridge – A New Hub for Growth

The launch of our new London Bridge branch marks a major milestone for TAL. This vibrant new centre has quickly become a dynamic home for dozens of students and young professionals. It provides a welcoming space for daily Mincha prayers, shared meals, learning sessions, and meaningful social connection. This expansion significantly broadens our reach and establishes a strong presence in a key central London location.

📅 Weekly Educational Engagement

We delivered 23 weekly educational sessions, engaging over 380 unique participants. These sessions continue to spark curiosity, deepen understanding, and create a consistent space for thoughtful discussion and personal growth.

📰 Expanding Our Voice

Our weekly publications now reach over 22,000 readers, distributed through synagogues, national newspapers, and digital platforms. These publications serve as a powerful tool for sharing Torah insights, inspiration, and connection across the wider community.

🕯 Shabbat & Festival Hospitality

We welcomed 1,020 young individuals into warm and meaningful Shabbat and Festival experiences. These gatherings remain a cornerstone of TAL's impact, fostering belonging, connection, and lived Jewish experience.

👤📖 Thriving Teenage Programme

Our teenage programme continues to flourish, with 110 teenagers attending weekly across our after-school and 19+ programmes. Participants report increased confidence, stronger identity, and the ability to navigate modern challenges with clarity and values.

🎧 NEW: TAL Podcast – Lessons For Life!

This year saw the successful launch of the TAL Podcast, now listened to by thousands. It engages the youth through insightful discussions that explore well-being, personal success, and spiritual connection. Through engaging conversations with business leaders, and practical teachings, it effectively guides listeners on their journey to a more fulfilled life, significantly expanding TAL's digital reach and accessibility.

💍 Building Jewish Futures

TAL has now supported and celebrated 64 newlywed couples since inception, continuing to guide participants into the next stage of life—building strong Jewish homes and communities.

🕍 Heichal Moshe Synagogue at TAL – A Flourishing Community Hub

Heichal Moshe Synagogue continues to thrive as a vibrant centre of prayer, learning, and communal life. It serves as an anchor for many of our programmes and inspires connection at every service and event.

University Programme – Continued Growth

TAL's university programme remains a vital pillar of our work, reaching hundreds of students weekly across multiple campuses. Sessions explore Judaism, mental health, identity, and life direction—providing clarity, belonging, and resilience during critical formative years.

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**Torah Action Life
Trustees' Report (continued)
For The Year Ended 30 September 2025**

This year's key achievements include: - continued

Leadership and Long-Term Impact

From teenagers finding their voice, to students shaping their identity, to young couples building families—TAL continues to support individuals at every stage of their journey. Our alumni remain deeply engaged, often returning as leaders, mentors, and contributors—further strengthening the cycle of impact within the community.

Financial Review

Financial Performance

TAL continues to benefit from the generous support of a diverse network of donors, including students, alumni, and philanthropists who share our vision.

Our fundraising strategy focuses on building strong, lasting relationships and clearly communicating the impact and importance of our work.

All expenditure is carefully directed toward delivering high-quality programmes with measurable impact. We remain committed to responsible financial stewardship, ensuring that every resource contributes meaningfully to the growth and wellbeing of our community.

Other Information

Looking Ahead

As we look toward 2025–2026, TAL is positioned for continued growth and increased impact. With strong momentum, expanding infrastructure, and growing demand, we aim to further develop our leadership programmes, enhance our outreach, and continue innovating in how we engage the next generation.

The need is clear, the community is growing, and TAL is proud to stand at the forefront—building a stronger, more connected Jewish future.

**Torah Action Life
Trustees' Report (continued)
For The Year Ended 30 September 2025**

Statement of Trustees' Responsibilities

The trustees (who are also the directors of Torah Action Life for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statement unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing the financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgments and accounting estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The trustees are responsible for keeping adequate accounting records which disclose with reasonable accuracy at anytime the financial position of the charitable company and to enable them to ensure that the accounts comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The trustees' report was approved by the board of trustees and signed on its behalf by:



M Saidi
Trustee

Date 15 July 2026

Torah Action Life
Independent Examiner's Report to the Trustees of Torah Action Life
For The Year Ended 30 September 2025

I report to the charity trustees on my examination of the accounts of the Company for the year ended 30 September 2025.

Responsibilities and Basis of Report

As the charity 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.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the accounts. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently, I express no opinion as to whether the accounts present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent Examiner's Statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of Ripe LLP, 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:

accounting records were not kept in respect of Torah Action Life as required by section 386 of the 2006 Act; or

1. the accounts do not accord with those records; or
2. 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
3. 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.

Robert Glazer

Robert Glazer FCA
 Chartered Accountants
 Ripe LLP

9a Burroughs Gardens
 London
 NW4 4AU

Date 16 July 2026

Torah Action Life
Statement of Financial Activities (including Income and Expenditure Account)
For The Year Ended 30 September 2025

				2025	2024
		Unrestricted funds	Restricted funds	Total funds	Total funds
	Notes	£	£	£	£
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	3	378,550	-	378,550	368,991
Charitable activities:	4				
Grant		-	47,462	47,462	11,468
Other trading activities	5	2,707	-	2,707	3,950
Investments	6	641	-	641	1,812
		381,898	47,462	429,360	386,221
EXPENDITURE ON:					
Raising funds	8	(10,750)	-	(10,750)	(4,584)
Charitable activities:	8				
Other expenditure		(126,940)	-	(126,940)	(118,577)
Charitable activities		(216,883)	(55,081)	(271,964)	(290,556)
		(354,573)	(55,081)	(409,654)	(413,717)
NET INCOME/(EXPENDITURE)		27,325	(7,619)	19,706	(27,496)
NET MOVEMENT IN FUNDS		27,325	(7,619)	19,706	(27,496)
RECONCILIATION OF FUNDS:					
Total funds brought forward		832,984	7,619	840,603	868,099
TOTAL FUNDS CARRIED FORWARD	17	860,309	-	860,309	840,603

The notes on pages 12 to 20 form part of these financial statements.

Torah Action Life
Comparative Statement of Financial Activities (including Income and Expenditure Account)
For The Year Ended 30 September 2025

			2024	
		Unrestricted funds	Restricted funds	Total funds
	Notes	£	£	£
INCOME AND ENDOWMENTS FROM:				
Donations and legacies	3	349,991	19,000	368,991
Charitable activities:	4			
Grant		3,849	7,619	11,468
Other trading activities	5	3,950	-	3,950
Investments	6	1,812	-	1,812
		<u>359,602</u>	<u>26,619</u>	<u>386,221</u>
EXPENDITURE ON:				
Raising funds	8	(4,584)	-	(4,584)
Charitable activities:	8			
Other expenditure		(118,577)	-	(118,577)
Charitable activities		(271,556)	(19,000)	(290,556)
		<u>(394,717)</u>	<u>(19,000)</u>	<u>(413,717)</u>
NET EXPENDITURE		<u>(35,115)</u>	<u>7,619</u>	<u>(27,496)</u>
NET MOVEMENT IN FUNDS		<u>(35,115)</u>	<u>7,619</u>	<u>(27,496)</u>
RECONCILIATION OF FUNDS:				
Total funds brought forward		868,099	-	868,099
TOTAL FUNDS CARRIED FORWARD	17	<u>832,984</u>	<u>7,619</u>	<u>840,603</u>

The notes on pages 12 to 20 form part of these financial statements.

**Torah Action Life
Balance Sheet
As At 30 September 2025**

				2025	2024
		Unrestricted funds	Restricted funds	Total funds	Total funds
	Notes	£	£	£	£
FIXED ASSETS					
Tangible Assets	12	1,668,751	-	1,668,751	1,676,554
		<u>1,668,751</u>	<u>-</u>	<u>1,668,751</u>	<u>1,676,554</u>
CURRENT ASSETS					
Debtors	13	4,362	-	4,362	463
Cash at bank and in hand		75,351	-	75,351	95,676
		<u>79,713</u>	<u>-</u>	<u>79,713</u>	<u>96,139</u>
Creditors: Amounts Falling Due Within One Year	14	(22,940)	-	(22,940)	(39,683)
		<u>56,773</u>	<u>-</u>	<u>56,773</u>	<u>56,456</u>
NET CURRENT ASSETS (LIABILITIES)					
TOTAL ASSETS LESS CURRENT LIABILITIES		1,725,524	-	1,725,524	1,733,010
		<u>1,725,524</u>	<u>-</u>	<u>1,725,524</u>	<u>1,733,010</u>
Creditors: Amounts Falling Due After More Than One Year	15	(865,215)	-	(865,215)	(892,407)
		<u>860,309</u>	<u>-</u>	<u>860,309</u>	<u>840,603</u>
NET ASSETS					
		<u>860,309</u>	<u>-</u>	<u>860,309</u>	<u>840,603</u>
FUNDS OF THE CHARITY					
Restricted Funds				-	7,619
Unrestricted Funds				860,309	832,984
TOTAL FUNDS	17			<u>860,309</u>	<u>840,603</u>

Torah Action Life
Balance Sheet (continued)
As At 30 September 2025

For the year ending 30 September 2025 the charitable company was entitled to exemption from audit under section 479a of the Companies Act 2006 relating to subsidiary companies.
The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.
The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.
These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.
On behalf of the board



M Saidi
Trustee
Date 15 July 2026

The notes on pages 12 to 20 form part of these financial statements.

Torah Action Life
Notes to the Financial Statements
For The Year Ended 30 September 2025

1. General Information

Torah Action Life is a company limited by share capital, incorporated in England & Wales, registered number 07771068 and registered charity number 1145908 . The registered office is 9A Burroughs Gardens, London, NW4 4AU.

2. Accounting Policies

2.1. Basis of Preparation of Financial Statements

The charitable company is a Public Benefit Entity as defined by FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

The financial statements have been prepared in accordance with 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)) (issued in October 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

2.2. Going Concern Disclosure

The trustees have identified no material uncertainties related to events or conditions that may cast significant doubt about the charitable company's ability to continue as a going concern, however, the going concern basis remains appropriate.

2.3. Incoming Resources

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

Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Legacy gifts are recognised on a case by case basis following the grant of probate when the administrator/executor for the estate has communicated in writing both the amount and settlement date. In the event that the gift is in the form of an asset other than cash or a financial asset traded on a recognised stock exchange, recognition is subject to the value of the gift being reliably measurable with a degree of reasonable accuracy and the title to the asset having been transferred to the charity.

Donated services and facilities

Where services or facilities are provided to the charity as a donation that would normally be purchased from our suppliers, this benefit is included in the financial statements at its fair value unless its fair value cannot be reliably measured, then at the cost to the donor or the resale value of goods that are to be sold.

Torah Action Life
Notes to the Financial Statements (continued)
For The Year Ended 30 September 2025

2.4. Resources Expended

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Grant provisions

Provisions for grants are made when the intention to make a grant has been communicated to the recipient but there is uncertainty about either the timing of the grant or the amount of grant payable.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

2.5. Tangible Fixed Assets and Depreciation

Tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. Depreciation is provided at rates calculated to write off the cost of the fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Freehold	No Depreciation
Website	15% Reducing Balance Method
Other Tangible Asset	20% Staright Line Method
Fixtures & Fittings	15% Reducing balance
Computer Equipment	15% Reducing balance

2.6. Cash and Cash Equivalents

Cash and cash equivalents are basic financial assets and include cash in hand and deposits held at call with banks, other short-term highly liquid investments that mature in no more than three months from the date of acquisition and are readily convertible to a known amount of cash with insignificant risk of change in value, and bank overdrafts.

Torah Action Life
Notes to the Financial Statements (continued)
For The Year Ended 30 September 2025

2.7. Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

The charity is a registered charity and is therefore exempt from taxation.

2.8. Trade Debtors & Trade Creditors

Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

Trade creditors

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

2.9. Staff Costs

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000.

3. Income from Donations and Legacies

			2025
	Unrestricted funds	Restricted funds	Total funds
	£	£	£
Other	378,550	-	378,550
			2024
	Unrestricted funds	Restricted funds	Total funds
	£	£	£
Other	349,991	19,000	368,991

Torah Action Life
Notes to the Financial Statements (continued)
For The Year Ended 30 September 2025

The following donations and legacies are included within the total income from donations and legacies above:

1. Income from Donation Gift Aids
2. Income from Donation No-Gift Aids
3. Income from Ticket sales

4. Income from Charitable Activities

	2025		
	Unrestricted funds £	Restricted funds £	Total funds £
Grant	-	47,462	47,462
	2024		
	Unrestricted funds £	Restricted funds £	Total funds £
Grant	3,849	7,619	11,468

5. Income from Other Trading Activities

	2025	2024
	Unrestricted funds £	Unrestricted funds £
Income from other trading activities	2,707	3,950
Income from other trading activities includes income from Hall Hire.		

6. Investment Income

	2025	2024
	Unrestricted funds £	Unrestricted funds £
Interest on short-term deposits	641	1,812

7. Net Income/(Expenditure)

The net income/(expenditure) is stated after charging/(crediting):

	2025	2024
	£	£
Depreciation of tangible fixed assets - owned	13,405	12,020

Torah Action Life
Notes to the Financial Statements (continued)
For The Year Ended 30 September 2025

8. Analysis of Expenditure

	2025		
	Activities undertaken directly (see note 9)	Support costs (see note 10)	Total
	£	£	£
Raising funds	10,750	-	10,750
Charitable activities	136,233	135,731	271,964
Other expenditure	-	126,940	126,940
	<u>146,983</u>	<u>262,671</u>	<u>409,654</u>
	2024		
	Activities undertaken directly (see note 9)	Support costs (see note 10)	Total
	£	£	£
Raising funds	4,584	-	4,584
Charitable activities	131,817	158,739	290,556
Other expenditure	-	118,577	118,577
	<u>136,401</u>	<u>277,316</u>	<u>413,717</u>

9. Direct Costs

	2025		
	Raising funds	Charitable activities	Total
	£	£	£
Fundraising activities	10,750	-	10,750
Event Costs	-	136,233	136,233
	<u>10,750</u>	<u>136,233</u>	<u>146,983</u>
	2024		
	Raising funds	Charitable activities	Total
	£	£	£
Fundraising activities	4,584	-	4,584
Event Costs	-	131,817	131,817
	<u>4,584</u>	<u>131,817</u>	<u>136,401</u>

Torah Action Life
Notes to the Financial Statements (continued)
For The Year Ended 30 September 2025

10. Support Costs

	2025		
	Charitable activities	Other expenditure	Total
	£	£	£
Employee costs	122,951	16,683	139,634
Premises expenses	9,094	35,146	44,240
General administration	2,900	25,868	28,768
Depreciation	-	13,405	13,405
Interest payable	-	35,838	35,838
Governance costs	786	-	786
	<u>135,731</u>	<u>126,940</u>	<u>262,671</u>
	2024		
	Charitable activities	Other expenditure	Total
	£	£	£
Employee costs	132,148	686	132,834
Premises expenses	11,637	23,768	35,405
General administration	-	40,687	40,687
Depreciation	-	12,020	12,020
Interest payable	-	41,416	41,416
Governance costs	14,954	-	14,954
	<u>158,739</u>	<u>118,577</u>	<u>277,316</u>

11. Average Number of Employees

Average number of employees during the year was: 3 (2024: 4)

Torah Action Life
Notes to the Financial Statements (continued)
For The Year Ended 30 September 2025

12. Tangible Assets

	Land & Property		Other Tangible Asset	Fixtures & Fittings
	Freehold	Website		
	£	£	£	£
Cost				
As at 1 October 2024	1,630,538	14,472	56,264	4,576
Additions	-	-	2,186	-
As at 30 September 2025	1,630,538	14,472	58,450	4,576
Depreciation				
As at 1 October 2024	-	12,216	21,303	1,568
Provided during the period	-	338	11,453	451
As at 30 September 2025	-	12,554	32,756	2,019
Net Book Value				
As at 30 September 2025	1,630,538	1,918	25,694	2,557
As at 1 October 2024	1,630,538	2,256	34,961	3,008
			Computer Equipment	Total
			£	£
Cost				
As at 1 October 2024			8,677	1,714,527
Additions			3,416	5,602
As at 30 September 2025			12,093	1,720,129
Depreciation				
As at 1 October 2024			2,886	37,973
Provided during the period			1,163	13,405
As at 30 September 2025			4,049	51,378
Net Book Value				
As at 30 September 2025			8,044	1,668,751
As at 1 October 2024			5,791	1,676,554

Torah Action Life
Notes to the Financial Statements (continued)
For The Year Ended 30 September 2025

13. Debtors

	2025	2024
	£	£
Due within one year		
Other debtors	4,362	463
	<u>4,362</u>	<u>463</u>

14. Creditors: Amounts Falling Due Within One Year

	2025	2024
	£	£
Trade creditors	9,553	26,051
Other creditors	3,360	6,201
Taxation and social security	821	871
Accruals and deferred income	9,206	6,560
	<u>22,940</u>	<u>39,683</u>

15. Creditors: Amounts Falling Due After More Than One Year

	2025	2024
	£	£
Bank loans	515,018	542,210
Other creditors	350,197	350,197
	<u>865,215</u>	<u>892,407</u>

16. Pension Commitments

At the balance sheet date contributions of £3,500 (2024: £3,719) were due to the fund and are included in creditors.

17. Movement in Funds

	As at 1 October 2024	Income	Expenditure	As at 30 September 2025
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	832,984	381,898	(354,573)	860,309
Restricted funds				
Restricted fund	7,619	47,462	(55,081)	-
Total funds	<u>840,603</u>	<u>429,360</u>	<u>(409,654)</u>	<u>860,309</u>

Torah Action Life
Notes to the Financial Statements (continued)
For The Year Ended 30 September 2025

	As at 1 October 2023 £	Income £	Expenditure £	As at 30 September 2024 £
Unrestricted funds				
General:				
General unrestricted fund	868,099	359,602	(394,717)	832,984
Restricted funds				
Restricted fund	-	26,619	(19,000)	7,619
Total funds	868,099	386,221	(413,717)	840,603

18. Transactions with Trustees

None of the trustees received any remuneration or any other benefits from an employment with the charity or a related entity during the current or previous year.
No trustee expenses have been incurred.

19. Related Party Disclosures

The company is limited by guarantee and has no share capital; thus no single party controls the company.