

Charity registration number 1156754 (England and Wales)

MAVAR

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2024

MAVAR

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Dieter Stein	(Appointed 2 December 2024)
	Nicholas Gendler	
	Barry Taylor	(Appointed 15 September 2025)
	Paul Goodman	
	Sara Gatoff	
Charity number (England and Wales)	1156754	
Registered office	PO Box 61194 London E3 9FA	
Independent examiner	Affinia 3rd Floor Chancery House St Nicholas Way Sutton Surrey SM1 1JB	

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The Trustees present their annual report and financial statements for the year ended 31 December 2024.

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, 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)".

Mavar's mission and values

Mavar assists individuals within the UK ultra-orthodox Jewish community to live a life that has the most meaning to them. We offer one-to-one mentoring and education support so that we can help our service users create pathways to personal fulfilment.

In particular, we help members of the Charedi community who, through lack of education, means and English language skills, would otherwise be unable to obtain such support, with the aim of facilitating an improvement in their personal, social and financial well-being and their feelings of self-worth.

Mavar maintains a neutral position in relation to the community. We support individuals who are happy and contributing members of the community, as well as those who do desire a change in how they are able to live their lives.

Strategic objectives

Mavar's mission and values translate to six strategic objectives.

1. Provide consistently and measurably high-quality services to our members
2. Ensure no one falls through the cracks of our services
3. Pursue a person-centred approach to our work at all times
4. Improve the upskilling and retention of Mavar volunteers to provide high quality service
5. Broaden awareness of Mavar's services and further enhance Mavar's reputation amongst potential members, supporters and within the wider Jewish community
6. Grow our financial ability to further professionalise our organisation in order to support a growing base of service users and broaden the scope of services we can provide

Progress and achievements

Mavar celebrated its 10th anniversary in April 2024. Since its foundation, Mavar:

- has had a total of 240 enquiries from potential members for the charity's services;
- helped 136 members (service users) with counselling, legal, welfare, employment and education support.

As at the end of 2024:

- Mavar provided its services with 27 active mentors, 4 tutors and 6 BACP or UKCP accredited counsellors; and
- we were able to draw on an additional pool of 15 expert volunteers with specific skills (legal, financial, housing, benefits etc.) to assist our mentors and members on an as-needed basis.

A key focus of Mavar's work in 2024 was to create a more robust and scalable organisational structure so that we could grow the number of service users and serve our members in the best possible way.

To that end, we:

- appointed a Head of Education and a Head of Pastoral Support as paid positions, creating a sustainable governance structure for the activities of our volunteer mentor supervisors and volunteer mentors.
- recruited a number of highly qualified individuals as tutors for one-on-one, personalised education courses in subjects such as GCSE-level English, maths and functional skills, with the aim of helping our members to access higher education and/or professional advancement pathways. Our new tutors were selected on the basis of their prior experience working in education settings, so they require little support or set up in terms of lessons and curriculum.

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

- introduced a framework of scheduled case calls, alongside our quarterly peer supervision sessions, to ensure consistent and measurably high-quality services to our members, and to ensure no one falls through the cracks. Case calls are meetings for all Mavar volunteers to discuss their respective mentees' needs and any additional support Mavar can arrange. This ensures we have a holistic, detailed and up to date picture for each member and that our volunteers feel properly supported
- welcomed a new trustee, Dieter Stein, who was also appointed to the position of Mavar's honorary treasurer, a position which had been vacant for some months.

To both broaden awareness of Mavar's services and grow our member base, we maintained key relationships with trusted organisations in the Jewish community and education space.

Public benefit

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Structure, governance and management

The charity is registered as a Charitable Incorporated Organisation (CIO) and is subject to its Governing Document.

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with the charity's Governing Document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016).

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the charity's Governing Document.

The law applicable to charities requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

Nick Gendler

Nick Gendler (Nov-1, 2025 20:53:38 GMT)

Nicholas Gendler

Chair of the Trustees

Date: 1/11/25

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INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF MAVAR

I report to the Trustees on my examination of the financial statements of Mavar for the year ended 31 December 2024.

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.

DocuSigned by:

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Andrew Seton FCCA

Affinia

Chartered Accountants

3rd Floor

Chancery House

St Nicholas Way

Sutton

Surrey

SM1 1JB

Date: 1/11/2025

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**STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT**

FOR THE YEAR ENDED 31 DECEMBER 2024

		Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
	Notes						
Income from:							
Donations and legacies	2	58,130	17,165	75,295	56,012	15,000	71,012
Investments	3	496	-	496	379	-	379
Total income		58,626	17,165	75,791	56,391	15,000	71,391
Expenditure on:							
Raising funds	4	2,109	-	2,109	218	-	218
Charitable activities	5	73,153	-	73,153	66,839	-	66,839
Total expenditure		75,262	-	75,262	67,057	-	67,057
Net income/(expenditure) and movement in funds		(16,636)	17,165	529	(10,666)	15,000	4,334
Reconciliation of funds:							
Fund balances at 1 January 2024		52,967	15,000	67,967	63,633	-	63,633
Fund balances at 31 December 2024		36,331	32,165	68,496	52,967	15,000	67,967

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

MAVAR**BALANCE SHEET****AS AT 31 DECEMBER 2024**

	Notes	2024 £	£	2023 £	£
Current assets					
Cash at bank and in hand		71,942		72,577	
Creditors: amounts falling due within one year	10	(3,446)		(4,610)	
Net current assets			68,496		67,967
			=====		=====
The funds of the charity					
Restricted income funds	11		32,165		15,000
Unrestricted funds	12		36,331		52,967
			=====		=====
			68,496		67,967
			=====		=====

The financial statements were approved by the Trustees on **01/11/2025**



Dieter Stein
Treasurer

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

1 Accounting policies

Charity information

Mavar is a charitable incorporated organisation registered in England and Wales under charity number 1156754.

1.1 Basis of preparation

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. 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.

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.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

Charitable activities comprise 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.

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2024

1 Accounting policies

(Continued)

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

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.

1.7 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Income from donations and legacies

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Donations and gifts	23,130	1,080	24,210	45,012	-	45,012
Grants	35,000	16,085	51,085	11,000	15,000	26,000
	<u>58,130</u>	<u>17,165</u>	<u>75,295</u>	<u>56,012</u>	<u>15,000</u>	<u>71,012</u>

3 Income from investments

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Interest receivable	<u>496</u>	<u>379</u>

4 Expenditure on raising funds

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Fundraising and publicity		
Staging fundraising events	<u>2,109</u>	<u>218</u>

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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

5 Expenditure on charitable activities

	Unrestricted 2024 £	Unrestricted 2023 £
Direct costs		
Staff costs	39,339	36,542
Other charitable expenditure	29,452	24,429
	<u>68,791</u>	<u>60,971</u>
Grant funding of activities (see note 6)	4,362	5,868
	<u>73,153</u>	<u>66,839</u>
Analysis by fund		
Unrestricted funds	<u>73,153</u>	<u>66,839</u>

6 Grants payable

	Unrestricted 2024 £	Unrestricted 2023 £
Grants to individuals	<u>4,362</u>	<u>5,868</u>

7 Trustees

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

8 Employees

The average monthly number of employees during the year was:

	2024 Number	2023 Number
	<u>1</u>	<u>1</u>
Employment costs		
	<u>2024 £</u>	<u>2023 £</u>
Wages and salaries	<u>39,339</u>	<u>36,542</u>

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

9 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2024

10 Creditors: amounts falling due within one year

	2024	2023
	£	£
Other taxation and social security	2,697	-
Other creditors	749	4,610
	<u>3,446</u>	<u>4,610</u>

11 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 January 2024	Incoming resources	At 31 December 2024
	£	£	£
	15,000	17,165	32,165
	<u>15,000</u>	<u>17,165</u>	<u>32,165</u>
Previous year:			
	At 1 January 2023	Incoming resources	At 31 December 2023
	£	£	£
	-	15,000	15,000
	<u>-</u>	<u>15,000</u>	<u>15,000</u>

12 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. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 January 2024	Incoming resources	Resources expended	At 31 December 2024
	£	£	£	£
General funds	52,967	58,626	(75,262)	36,331
	<u>52,967</u>	<u>58,626</u>	<u>(75,262)</u>	<u>36,331</u>
Previous year:				
	At 1 January 2023	Incoming resources	Resources expended	At 31 December 2023
	£	£	£	£
General funds	63,633	56,391	(67,057)	52,967
	<u>63,633</u>	<u>56,391</u>	<u>(67,057)</u>	<u>52,967</u>

13 Related party transactions

There were no disclosable related party transactions during the year (2023 - none).

Mavar accounts 31 December 2024 v2

Final Audit Report

2025-11-01

Created:	2025-11-01
By:	Dieter Stein (dieter.stein@gmail.com)
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