

**REGISTERED COMPANY NUMBER: 08825132 (England and Wales)**  
**REGISTERED CHARITY NUMBER: 1157109**

**Report of the Trustees and**  
**Unaudited Financial Statements for the Year Ended 31 December 2025**  
**for**  
**Mosaic Jewish Community Limited**

Grant Harrod Lerman Davis LLP  
Chartered Accountants  
Second Floor, Kirkland House  
11-15 Peterborough Road  
Harrow  
Middlesex  
HA1 2AX

**Mosaic Jewish Community Limited**

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for the year ended 31 December 2025**

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# **Mosaic Jewish Community Limited**

## **Report of the Trustees for the year ended 31 December 2025**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 December 2025. The trustees have adopted the provisions of 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**

#### **Objectives and aims**

##### **Objectives**

The principal objectives of the charity are to advance the beliefs and values of progressive Judaism for the benefit of the public and to provide, maintain and carry on a place or places of worship on behalf of the member synagogues and to conduct activities consistent with the objectives of the three member synagogues.

##### **Activities**

The charity provides a range of religious and cultural activities.

##### **Public benefit**

The charity carries out a wide range of activities in pursuance of its charitable aims. The trustees consider that these activities provide benefit to both community members and the wider communities of Stanmore, Pinner, Bushey, Harrow and surrounding areas. These activities include the provision of accommodation for its constituent synagogues for religious worship, religious education for both children and adults, inter-faith dialogue, a wide range of cultural activities such as music performances, book and film clubs, art and photography groups, community care and support for the welfare of members of community

### **FINANCIAL REVIEW**

#### **Financial position**

The financial position of Mosaic Jewish Community Limited as at 31 December 2025 is set out in the attached balance sheet on page 4 and financial results for year ended on that date are set out in the statement of financial activities on page 3.

Income and expenditure has further increased in the last year. However, expenditure is allocated to and recovered from the three communities that make up Mosaic Jewish Community and therefore, only minimal income or expenditure is reflected in the accounts and no surplus or deficit is generated by its financial activities.

### **FUTURE DEVELOPMENTS**

The charity will continue to maintain and extend its relationship with Mosaic Reform, Mosaic Masorti and Mosaic Liberal Synagogues.

#### **Note on Lease Agreement**

On 24 January 2024, Mosaic Jewish Community Limited signed an Underlease with Mosaic Reform Synagogue (the Superior Leaseholder) on the premises at 1a Halsbury Close, Stanmore, HA7 3DY, for a period ending on 31 December 2029, at an annual rent of a peppercorn. On the same date, Mosaic Jewish Community Limited granted licences to occupy those premises to Mosaic Liberal, Mosaic Masorti and Mosaic Reform synagogues, also for periods ending on 31 December 2029. The licences included terms on which the 3 synagogues would manage their shared occupation of the premises, including how the costs of the shared premises, and of other joint activities, would be allocated across the 3 synagogues. These licence terms replicated the bases on which the costs of the premises and other joint activities had been allocated since 1a Halsbury Close was initially occupied in 2022, and throughout 2023.

### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

#### **Governing document**

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

#### **Recruitment and appointment of new trustees**

Trustees are recruited from existing members of the three synagogues that make up the charity.

## **Mosaic Jewish Community Limited**

### **Report of the Trustees for the year ended 31 December 2025**

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Organisational structure**

The charity trustees are responsible for the general control and management of the charity. The trustees give their time freely and receive no remuneration or other financial benefits. The trustees will normally meet together as a body regularly as a board. In addition, the charity also holds a General Meeting of its Company Members and Congregant Members on an annual basis. The board is responsible for all decisions taken in relation to running the charity and its activities. To assist in the smooth running of the charity, the trustees will appoint additional members of the board who will help to oversee certain aspects of the charity's work.

##### **Induction and training of new trustees**

Following election and appointment, new trustees are introduced to their role and guidance on the policies and procedures adopted by the charity. They are given a role on the board to represent a particular aspect of the charity's activity.

##### **Risk management**

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. The Directors reviewed and revised the Risk Register in January 2025 to reflect the current situation of the community following its move to Stanmore in 2022.

#### **REFERENCE AND ADMINISTRATIVE DETAILS**

##### **Registered Company number**

08825132 (England and Wales)

##### **Registered Charity number**

1157109

##### **Registered office**

1a Halsbury Close  
Stanmore  
HA7 3DY

##### **Trustees**

Ms A L Cohen (resigned 19.6.2025)  
L S Chadwick  
A Cohen  
A H Grant  
D A Leibling  
D Pollak  
G F Ross  
P Austin (resigned 21.5.2025)  
Mrs G Goldsmith  
Dr D K Alalouff  
Ms R A G Bott (appointed 14.7.2025)  
S T Glass (appointed 19.9.2025)

##### **Company Secretary**

J Highfield

##### **Independent Examiner**

Roshni Prajapati FCCA  
Grant Harrod Lerman Davis LLP  
Chartered Accountants  
Second Floor, Kirkland House  
11-15 Peterborough Road  
Harrow  
Middlesex  
HA1 2AX

**Mosaic Jewish Community Limited**

**Report of the Trustees  
for the year ended 31 December 2025**

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

.....  
D Pollak - Trustee

**Independent Examiner's Report to the Trustees of  
Mosaic Jewish Community Limited**

**Independent examiner's report to the trustees of Mosaic Jewish Community Limited ('the Company')**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 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**

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.

Roshni Prajapati FCCA

Grant Harrod Lerman Davis LLP  
Chartered Accountants  
Second Floor, Kirkland House  
11-15 Peterborough Road  
Harrow  
Middlesex  
HA1 2AX

Date: .....

**Mosaic Jewish Community Limited**

**Statement of Financial Activities  
for the year ended 31 December 2025**

		2025 Unrestricted fund £	2024 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>	Notes		
Other activities	2	53,376	39,900
<b>EXPENDITURE ON</b>			
Raising funds		5,760	14,250
<b>Charitable activities</b>			
Charitable activities		47,616	25,050
<b>Total</b>		53,376	39,300
<b>NET INCOME</b>		-	600
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward		-	(600)
<b>TOTAL FUNDS CARRIED FORWARD</b>		-	-

The notes form part of these financial statements

**Mosaic Jewish Community Limited**

**Balance Sheet  
31 December 2025**

	Notes	2025 Unrestricted fund £	2024 Total funds £
<b>CURRENT ASSETS</b>			
Debtors	6	6,673	6,042
Cash at bank		12,353	16,287
		<u>19,026</u>	<u>22,329</u>
<b>CREDITORS</b>			
Amounts falling due within one year	7	(19,026)	(22,329)
		<u>-</u>	<u>-</u>
<b>NET CURRENT ASSETS</b>		<u>-</u>	<u>-</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>-</u>	<u>-</u>
<b>NET ASSETS/(LIABILITIES)</b>		<u>-</u>	<u>-</u>
<b>FUNDS</b>	8	<u>-</u>	<u>-</u>
<b>TOTAL FUNDS</b>		<u>-</u>	<u>-</u>

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

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 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:

.....  
D Pollak - Trustee

The notes form part of these financial statements



**Notes to the Financial Statements  
for the year ended 31 December 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.

**Income**

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

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

**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.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

**2. OTHER ACTIVITIES**

	2025	2024
	£	£
Advertising income	5,897	5,974
Fundraising activities	17,747	14,492
Donations	21,432	10,304
Hall hire	8,300	9,130
	<u>53,376</u>	<u>39,900</u>

**Notes to the Financial Statements - continued  
for the year ended 31 December 2025**

**3. TRUSTEES' REMUNERATION AND BENEFITS**

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

**Trustees' expenses**

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

**4. STAFF COSTS**

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

	2025	2024
Support staff	8	8
	<u>8</u>	<u>8</u>

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

**5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted fund £
<b>INCOME AND ENDOWMENTS FROM</b>	
Other activities	39,900
<b>EXPENDITURE ON</b>	
Raising funds	14,250
<b>Charitable activities</b>	
Charitable activities	25,050
<b>Total</b>	<u>39,300</u>
<b>NET INCOME</b>	600
<b>RECONCILIATION OF FUNDS</b>	
Total funds brought forward	(600)
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>-</u>

Notes to the Financial Statements - continued  
for the year ended 31 December 2025

6. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Other debtors	6,673	5,648
Prepayments	-	394
	<u>6,673</u>	<u>6,042</u>

7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Amounts owed to group undertakings	13,943	16,779
Social security and other taxes	1,520	2,421
Other creditors	196	-
Accrued expenses	3,367	3,129
	<u>19,026</u>	<u>22,329</u>

8. MOVEMENT IN FUNDS

	At 1.1.25	Net movement in funds	At 31.12.25
	£	£	£
<b>TOTAL FUNDS</b>	<u>-</u>	<u>-</u>	<u>-</u>

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

	Incoming resources	Resources expended	Movement in funds
	£	£	£
<b>Unrestricted funds</b>			
General fund	53,376	(53,376)	-
<b>TOTAL FUNDS</b>	<u>53,376</u>	<u>(53,376)</u>	<u>-</u>

Comparatives for movement in funds

	At 1.1.24	Net movement in funds	At 31.12.24
	£	£	£
<b>Unrestricted funds</b>			
General fund	(600)	600	-
<b>TOTAL FUNDS</b>	<u>(600)</u>	<u>600</u>	<u>-</u>

**Mosaic Jewish Community Limited**

**Notes to the Financial Statements - continued  
for the year ended 31 December 2025**

**8. MOVEMENT IN FUNDS - continued**

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

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	39,900	(39,300)	600
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>39,900</u>	<u>(39,300)</u>	<u>600</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.24 £	Net movement in funds £	At 31.12.25 £
<b>Unrestricted funds</b>			
General fund	(600)	600	-
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>(600)</u>	<u>600</u>	<u>-</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	93,276	(92,676)	600
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>93,276</u>	<u>(92,676)</u>	<u>600</u>

**9. RELATED PARTY DISCLOSURES**

There were amounts owing to the constituent members of the charity totalling £13,943 (2024: £16,779).