

TORAS HAMISHPACHA LTD

England & Wales · Charity number 1176133

Details

Other names	TAHAREINU
Status	Registered
Legal form	Charitable company
Company number	10769687
Registered	2017-12-06
Register	View on the Charity Commission register

Contact

Address	New Burlington House 1075 Finchley Road London NW11 0PU
Phone	02037692941
Email	Officeuk@tahareinu.com
Website	http://tahareinu.com/

Activities

Objects: TO PRESERVE AND PROTECT THE GOOD HEALTH OF WOMEN IN ACCORDANCE WITH JEWISH LAW AND TRADITIONS IN THE UK AND ABROAD, THROUGH THE PROVISION OF INFORMATION, GUIDANCE AND EMOTIONAL SUPPORT.

Activities: The advancement preservation and protection, the good health of women in accordance with Jewish law and traditions in the UK and worldwide, through the provision of information guidance and emotional support . Establishing call centres, hot lines, and seminars providing support education, practical guidance and advise, and to do what ever is needed to achieve these goals.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, The Advancement Of Health Or Saving Of Lives, Disability
- **Who:** The General Public/mankind

Geography

- Israel
- Throughout England

Finances

Period end	Income	Expenditure	Assets	Employees
2025-05-31	£247,937	£252,143	-	-
2024-05-31	£371,117	£346,519	-	-
2023-05-31	£182,476	£220,129	-	-
2022-05-31	£187,890	£210,212	-	-
2021-05-31	£144,792	£21,761	-	-

Trustees

Name	Role	Appointed
Rabbi YITZCHOK MELBER	Chair	2017-05-13
Benjamin Gestetner		2024-11-26
Gershon Aryeh James Edward Dunner		2022-06-12
IAN TESLER		2017-05-13
JEHUDA LEVI WITTENBERG		2022-06-12

TORAS HAMISHPACHA LTD

England & Wales - Charity number 1176133

Accounts

*We're at the
Forefront of
Transforming
Women's
Health*

BECAUSE

WE

CARE



TAHAREINU

**TORAS HAMISHPACHA LTD
COMPANY LIMITED BY GUARANTEE
ANNUAL REPORT AND ACCOUNTS**
for the year ended 31 May 2025



Chair's Statement

Women's reproductive health struggles are complex, deeply personal, and often invisible - making them easy to overlook.

Toras Hamishpacha exists to provide culturally competent awareness, education, resources, and targeted guidance to ensure that no woman feels alone in her journey.

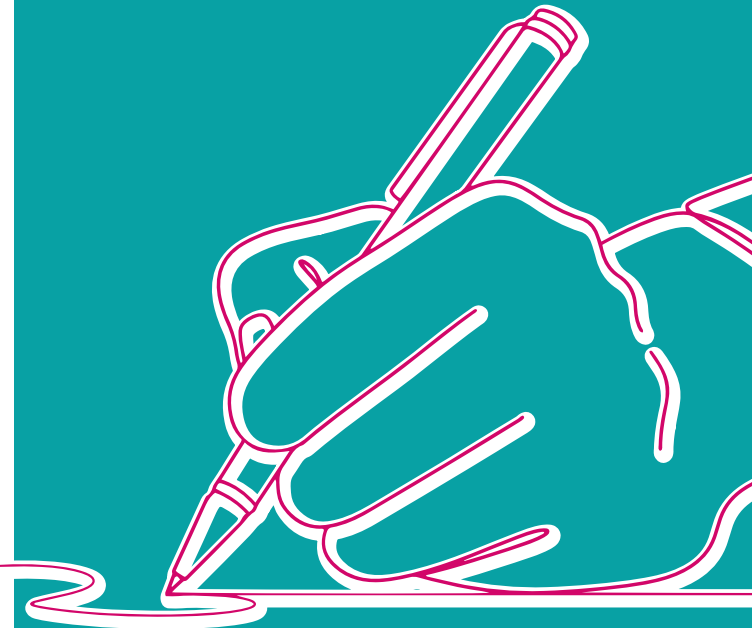
Our mission is to support women as they navigate health struggles, particularly those related to reproductive health, such as miscarriage, infertility and menopause. We are committed to empowering women to advocate for their own well-being, ensuring they have access to the care and information they deserve.

One of the many women we have helped is Sarah*. Sarah experienced three consecutive miscarriages, a condition known as Recurrent Pregnancy Loss (RPL). Crushed and hopeless, she thought she had to wait - and pay - for a specialist just to begin her journey toward having a healthy child. Then she called our hotline. We informed her about a readily available, affordable medication that she could request directly from her local GP. By advocating for herself, Sarah was able to take control of her reproductive health. She was deeply grateful when she later had a safe pregnancy and welcomed a healthy, precious baby.

Stories like these are only possible because of the dedication and generosity of our community. I would like to extend my deepest thanks to our staff, partners and donors for their ongoing dedication and commitment to improving women's health and well-being.

Together, we are making a real difference in the lives of countless women - **because we care.**

Y Melber
Chair





Because We Care ...

We're

**KEEPING OUR
FINGER ON THE
LATEST MEDICAL
INNOVATIONS
IN WOMEN'S
HEALTH.**

We're

**SHARING THIS
KNOWLEDGE
WITH WOMEN
SUFFERING FROM
REPRODUCTIVE
ISSUES.**

We're

**EMPOWERING
WOMEN TO MAKE
FULLY-INFORMED
DECISIONS
ABOUT THEIR
HEALTH.**



Our Mission

To transform lives by providing women with the education, resources and support they need to navigate health struggles, particularly those related to reproductive health.

Our Charitable Objectives

The charity's object and its principal activity continues to be to preserve and protect the good health of women in accordance with Jewish Law and tradition in the UK and abroad.

Though our objectives mention the provision of assistance abroad, in practice the trustees focus on activities exclusively in the UK.

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities.

Structure, Governance and Management

The charity is constituted as a company limited by guarantee, and is therefore governed by its Memorandum and Articles of Association.

The day-to-day affairs of the charity are administered by the trustees. None of the trustees who are also the directors has any beneficial interest in the company.

It is not currently the intention of the trustees of the charity to appoint new trustees. Should the situation change in the future, the trustees will apply suitable recruitment training and procedures.





Achievements & Performance

BECAUSE

WE

DELIVER

OUR ACHIEVEMENTS THIS YEAR:

5,428 people were advised through the hotline

59 couples received a private consultation

68 trained advisors

8 new advisors trained

17 medical conferences attended

258 people qualified through our course



Achievements
& Performance

BECAUSE

KNOWLEDGE

EMPOWERS

“

Recurrent Pregnancy Loss is wrenching. The constant rollercoaster of hope and despair left me feeling numb, to the point where I couldn't recognise myself anymore. Toras Hamishpacha provided not only guidance, but the validation and emotional support I needed to keep going and try again.

YB, June 2023

”

TAHARE NU

**WE OFFER EXPERT GUIDANCE
ON THESE KEY CONDITIONS**

Abnormal uterine bleeding (AUB)

Absence of menstruation

Painful menstruation

Polycystic Ovarian Syndrome (PCOS)

Endometriosis

Hyperalgesia

Reproductive organ cysts, abrasions or growths

Miscarriage

Recurrent Pregnancy Loss (RPL)

First level infertility

Intimacy pain/dysfunction

Pregnancy and postpartum difficulties

Menopause



Achievements
& Performance

BECAUSE WAITING IS TOUGH

“ I bled for months after a c-section, and the pills my gynaecologist prescribed didn't help. I called Toras Hamishpacha, who recommended that I ask to be evaluated for a 'niche.' The diagnosis confirmed this, and I underwent surgery. The bleeding stopped just one week later. ”

A.R. Sept. 2023



Our Hotline provides support 13 hours a day, 5 days a week

Our team of 64 trained advisors handles nearly 5,000 calls annually, offering support and guidance on women's health issues.

Each advisor receives training in coaching skills and medical knowledge, making them experts in understanding callers' concerns, offering empathy, and providing clear information about available options.

Here's how our callers describe the impact of their conversations with us:

- Their **mental health improved** because they felt understood and supported.
- They could be **active decision-makers** because they gained a clear understanding of their medical options.
- They gained **increased confidence** in presenting ideas to their doctor, thanks to the latest medical insights shared by TH.



Achievements
& Performance

BECAUSE

SOME ISSUES

ARE MORE

COMPLEX

We offer private consultations

For individuals or couples facing more complex challenges, such as infertility, recurrent pregnancy loss, or genetic concerns, we offer in-person or virtual consultations to review their cases in detail and provide enhanced support. Each client is paired with an experienced caseworker who will guide them through every step of their journey toward resolution.

This year, we also opened a dedicated office with a private consultation room to facilitate in-person meetings.

“ I’m a very private person and felt really lost after the treatments prescribed by my GP didn’t relieve my severe menopause symptoms. This was not something I felt comfortable discussing with friends. TH was a lifeline! Their targeted and effective guidance empowered me to find the solution that gave me my life back. ”

S.S. Feb. 2024



BECAUSE WE WANT TO SEE CHANGE

We are actively spreading awareness



REPRODUCTIVE HEALTH AWARENESS COURSE

Medical innovations have the potential to address countless challenges, yet they are often under-disseminated. Medical professionals have told us that, due to their focus on developing their own specialties in health, they lack the time to attend other medical conferences. To bridge this gap, our comprehensive, self-paced course provides the latest strategies in women's health, ensuring they stay updated.

Our course is delivered by a diverse team of medical professionals and is designed for medical practitioners, community educators, Rabbis, and community leaders.

WE'RE SPREADING KNOWLEDGE FURTHER BY:

- Distributing leaflets on the latest medical developments
- Sending monthly newsletters with in-depth updates
- Speaking at women's health events and talk shows
- Delivering community seminars to share insights on medical issues and advancements



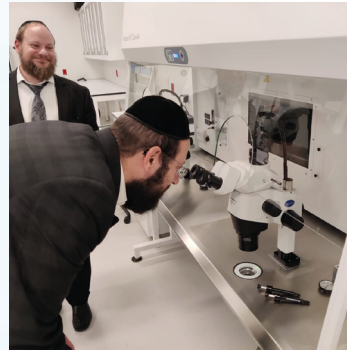
We attend leading medical conferences

Our senior team attends more than 20 medical conferences each year, staying up-to-date with the latest advancements in gynaecology and fertility. We meet with world-renowned experts in each sub-specialty, gaining valuable insights into their research, experience and innovative treatment methods. We then share this cutting-edge medical knowledge with those facing these challenges, as well as with doctors and community leaders.

CASE STUDY:

Until recently, women facing secondary infertility often struggled to conceive, even with fertility treatments. However, recent medical advances have shown that a simple blood test can identify individuals at risk of fertility loss. Unfortunately, local GPs lack access to this information, and even gynaecologists and fertility specialists will sooner offer pills for cycle control than recommend this vital test, which could reveal a woman's fertility risks. We are now advising women to take this affordable blood test, empowering them to make informed decisions about cycle control based on their unique medical profile. This proactive approach helps pre-empt and prevent the heartache associated with secondary infertility.

BECAUSE STAYING INFORMED IS ESSENTIAL



Royal College of Obstetricians & Gynaecologists





Achievements
& Performance

BECAUSE

WE'RE LOOKING

AHEAD



We're planning for a stronger future

1. We're working on expanding our services to reach more communities and families across the UK.
2. We're aiming to build stronger, more personal, relationships with medical professionals
3. We're working on defining the unique specialties of each of our centres. This includes helping individuals find local NHS specialists, increasing access to a wider range of services.
4. We're working on building our digital resources to better support those waiting for assistance, particularly in managing more complex cases.
5. We're compiling a comprehensive booklet covering over 25 women's health topics to help raise awareness and provide valuable information.

“

During our very first phone call, you identified the source of the problem. You provided me with a wealth of information about a cutting-edge medical procedure that neither I nor any of the medical professionals I met, knew existed. Thank you!

E.M, August 2023

”

FINANCIAL REVIEW

The financial results of the charity's activities for the year ended 31 May 2025 are fully reflected in the attached financial statements together with the notes thereon.

RESERVES POLICY

It is the policy of the charity to maintain unrestricted funds, at a level which the trustees think appropriate, after considering the future commitments of the charity and the likely costs of the charity for the next year.

As at 31 May 2025 the charity has total funds of £89,230, all of which are unrestricted funds.

INVESTMENT POWERS AND POLICY AND OBJECTIVES

Under the Memorandum and Articles of Association, the charity has the power to make any investment which the trustees see fit. The trustees regularly review the charity's position and needs in respect of the Investment policy.

RISK MANAGEMENT

The trustees have identified and reviewed the major risks to which the charity is exposed, in particular those related to the operations and finance of the charity, and are satisfied that systems are in place to manage those risks.

SMALL COMPANY PROVISIONS

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on 26 February 2026 and signed on behalf of the board of trustees by:



Mr Y Melber
Director

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF TORAS HAMISHPACHA LTD YEAR ENDED 31 MAY 2025

I report to the trustees on my examination of the financial statements of Toras Hamishpacha Ltd ('the charity') for the year ended 31 May 2025.

RESPONSIBILITIES AND BASIS OF REPORT

As the trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements 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 the 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 charity as required by section 386 of the 2006 Act; or
2. the financial statements do not accord with those records; or

3. the financial statements 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 financial statements 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.

David Goldberg

DAVID GOLDBERG FCA DCHA

Independent Examiner

New Burlington House
1075 Finchley Road
London
NW11 0PU

26 February 2026

STATEMENT OF FINANCIAL ACTIVITIES

(INCLUDING INCOME AND EXPENDITURE ACCOUNT)

TORAS HAMISHPACHA LTD - COMPANY LIMITED BY GUARANTEE

YEAR ENDED 31 MAY 2025

	Note	Unrestricted funds £	2025 Restricted funds £	Total funds £	2024 Total funds £
INCOME FROM					
Donations and legacies	5	237,348	10,589	247,937	371,117
TOTAL INCOME		237,348	10,589	247,937	371,117
EXPENDITURE ON					
Raising funds	6	49,102	-	49,102	51,581
Charitable activities	7,8	192,452	10,589	203,041	294,938
TOTAL EXPENDITURE		241,554	10,589	252,143	346,519
NET INCOME (EXPENDITURE) AND NET MOVEMENT IN FUNDS		(4,206)	-	(4,206)	24,598
RECONCILIATION OF FUNDS					
Total funds brought forward		93,436	-	93,436	68,838
TOTAL FUNDS CARRIED FORWARD		89,230	-	89,230	93,436

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

The notes on pages 16 to 24 form part of these financial statements.

BALANCE SHEET

TORAS HAMISHPACHA LTD - COMPANY LIMITED BY GUARANTEE YEAR ENDED 31 MAY 2025

	Note	2025 £	£	2024 £	£
CURRENT ASSETS					
Debtors	14	61,032		92,474	
Cash at bank and in hand		<u>30,198</u>		<u>2,962</u>	
		91,230		95,436	
CREDITORS: amounts falling due within one year					
	15	<u>2,000</u>		<u>2,000</u>	
NET CURRENT ASSETS			<u>89,230</u>		<u>93,436</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			<u>89,230</u>		<u>93,436</u>
NET ASSETS			<u>89,230</u>		<u>93,436</u>
FUNDS OF THE CHARITY					
Unrestricted funds		<u>89,230</u>		<u>93,436</u>	
TOTAL CHARITY FUNDS			<u>89,230</u>		<u>93,436</u>

The notes on pages 16 to 24 form part of these financial statements.

For the year ending 31 May 2025 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;

- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

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

These financial statements were approved by the board of trustees and authorised for issue on 26 February 2026, and are signed on behalf of the board by:



MR Y MELBER
Director

NOTES TO THE FINANCIAL STATEMENTS

TORAS HAMISHPACHA LTD - COMPANY LIMITED BY GUARANTEE YEAR ENDED 31 MAY 2025

1. GENERAL INFORMATION

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is New Burlington House, 1075 Finchley Road, NW11 0PU, London.

2. STATEMENT OF COMPLIANCE

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. ACCOUNTING POLICIES

Basis of preparation

The financial statements have been prepared on the historical cost basis. The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

There were no judgements made by the directors in the application of these accounting policies that have significant effect on the financial statements, nor estimates with a significant risk of material adjustment in the next year.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Incoming resources

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured.

NOTES TO THE FINANCIAL STATEMENTS (continued)

TORAS HAMISHPACHA LTD - COMPANY LIMITED BY GUARANTEE YEAR ENDED 31 MAY 2025

3. ACCOUNTING POLICIES (continued)

Incoming resources (continued)

Income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

Expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.

Expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

Charitable activities

Grants payable are charged to the statement of financial activities once the charity has made a commitment to pay the grant and this has been communicated to the beneficiary or the grant has been paid, whichever is earlier.

Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted. Debt instruments are subsequently measured at amortised cost.

4. LIMITED BY GUARANTEE

The company is limited by guarantee and does not have a share capital. The liability of every member is limited to £1 in the event of winding up.

NOTES TO THE FINANCIAL STATEMENTS (continued)

TORAS HAMISHPACHA LTD - COMPANY LIMITED BY GUARANTEE YEAR ENDED 31 MAY 2025

5. DONATIONS & LEGACIES

	Unrestricted funds £	Restricted funds £	Total funds 2025 £
DONATIONS			
Delapage Limited	-	10,589	10,589
Other donations	237,348	-	237,348
	<u>237,348</u>	<u>10,589</u>	<u>247,937</u>

	Unrestricted funds £	Restricted funds £	Total funds 2024 £
DONATIONS			
Delapage Limited	-	99,411	99,411
Other donations	271,706	-	271,706
	<u>271,706</u>	<u>99,411</u>	<u>371,117</u>

6. COSTS OF RAISING DONATIONS AND LEGACIES

	Unrestricted funds £	Total funds 2025 £	Unrestricted funds £	Total funds 2024 £
Costs of raising donations	49,102	49,102	51,581	51,581

NOTES TO THE FINANCIAL STATEMENTS (continued)

TORAS HAMISHPACHA LTD - COMPANY LIMITED BY GUARANTEE YEAR ENDED 31 MAY 2025

7. EXPENDITURE ON CHARITABLE ACTIVITIES BY FUND TYPE

	Unrestricted funds £	Restricted funds £	Total funds 2025 £
Advancement of women's health	131,803	10,589	142,392
Support costs	60,649	-	60,649
	192,452	10,589	203,041

	Unrestricted funds £	Restricted funds £	Total funds 2024 £
Advancement of women's health	138,000	99,411	237,411
Support costs	57,527	-	57,527
	195,527	99,411	294,938

8. EXPENDITURE ON CHARITABLE ACTIVITIES BY ACTIVITY TYPE

	Activities undertaken directly £	Support costs £	Total funds 2025 £	Total funds 2024 £
Advancement of women's health	142,392	50,771	193,163	290,784
Governance costs	-	9,878	9,878	4,154
	142,392	60,649	203,041	294,938

NOTES TO THE FINANCIAL STATEMENTS (continued)

TORAS HAMISHPACHA LTD - COMPANY LIMITED BY GUARANTEE YEAR ENDED 31 MAY 2025

9. ANALYSIS OF CHARITABLE ACTIVITIES

	2025 £	2024 £
Hotline services	67,074	81,276
Medical conferences	16,127	31,512
Educational services	22,288	40,442
Consultations and advocacy	12,276	19,634
Case management and referrals	12,436	32,132
Medical research and development	3,982	16,085
Women's health outreach/promotion	8,209	16,330
Total	<u>142,392</u>	<u>237,411</u>

10. ANALYSIS OF SUPPORT COSTS

	Advancement of women's health £	Total 2025 £	Total 2024 £
Premises	12,000	12,000	11,149
General office	171	171	3,703
Governance costs	9,878	9,878	4,154
Administrative costs	38,600	38,600	38,521
	<u>60,649</u>	<u>60,649</u>	<u>57,527</u>

NOTES TO THE FINANCIAL STATEMENTS (continued)

TORAS HAMISHPACHA LTD - COMPANY LIMITED BY GUARANTEE YEAR ENDED 31 MAY 2025

11. INDEPENDENT EXAMINATION FEES

	2025 £	2024 £
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>4,800</u>	2,000

12. STAFF COSTS

No salaries or employee benefits were paid during the year (2024: £nil).

13. TRUSTEE REMUNERATION AND EXPENSES

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

The charity did not meet any expenses incurred by the trustee for services provided to the charity (2024: £Nil).

14. DEBTORS

	2025 £	2024 £
Prepayments and accrued income	<u>61,032</u>	92,474

NOTES TO THE FINANCIAL STATEMENTS (continued)

TORAS HAMISHPACHA LTD - COMPANY LIMITED BY GUARANTEE YEAR ENDED 31 MAY 2025

15. CREDITORS: amounts falling due within one year

	2025 £	2024 £
Accruals and deferred income	<u>2,000</u>	<u>2,000</u>

16. ANALYSIS OF CHARITABLE FUNDS

	At 1 June 2024 £	Income £	Expenditure £	At 31 May 2025 £
Unrestricted funds				
General funds	93,436	237,348	(241,554)	89,230

	At 1 June 2023 £	Income £	Expenditure £	At 31 May 2024 £
General funds	68,838	271,706	(247,108)	93,436

NOTES TO THE FINANCIAL STATEMENTS (continued)

TORAS HAMISHPACHA LTD - COMPANY LIMITED BY GUARANTEE YEAR ENDED 31 MAY 2025

16. ANALYSIS OF CHARITABLE FUNDS (continued)

	At 1 June 2024 £	Income £	Expenditure £	At 31 May 2025 £
Restricted funds				
Restricted fund	-	10,589	(10,589)	-

	At 1 June 2023 £	Income £	Expenditure £	At 31 May 2024 £
Restricted fund	-	99,411	(99,411)	-

17. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds £	Total funds 2024 £
Current assets	91,230	91,230
Creditors less than 1 year	(2,000)	(2,000)
Net assets	89,230	89,230

NOTES TO THE FINANCIAL STATEMENTS (continued)

TORAS HAMISHPACHA LTD - COMPANY LIMITED BY GUARANTEE YEAR ENDED 31 MAY 2025

17. ANALYSIS OF NET ASSETS BETWEEN FUNDS (continued)

	Unrestricted funds £	Total funds 2023 £
Current assets	95,436	95,436
Creditors less than 1 year	(2,000)	(2,000)
Net assets	95,436	95,436

18. RELATED PARTIES

There were no transactions with related parties such that are required to be disclosed under FRS102.



REFERENCE AND ADMINISTRATIVE DETAILS

REGISTERED CHARITY NAME

Toras Hamishpacha Ltd

CHARITY REGISTRATION NUMBER

1176133

COMPANY REGISTRATION NUMBER

10769687

REGISTERED OFFICE ADDRESS

New Burlington House
1075 Finchley Road
London NW11 0PU

TRUSTEES:

Mr Y Melber
Mr I Tesler
Mr J Wittenberg
Mr G Dunner
Mrs S Lock (Resigned 26 November 2024)
Mr B Gestetner (Appointed 26 November 2024)

INDEPENDENT EXAMINER:

David Goldberg FCA DChA
New Burlington House
1075 Finchley Road
London NW11 0PU



TORAS HAMISHPACHA LTD

England & Wales - Charity number 1176133

Accounts

*We're at the
Forefront of
Transforming
Women's
Health*

BECAUSE

WE

CARE



TAHAREINU

**TORAS HAMISHPACHA LTD
COMPANY LIMITED BY GUARANTEE
ANNUAL REPORT AND ACCOUNTS**
for the year ended 31 May 2024



Chair's Statement

Women's reproductive health struggles are complex, deeply personal, and often invisible - making them easy to overlook.

Toras Hamishpacha exists to provide culturally competent awareness, education, resources, and targeted guidance to ensure that no woman feels alone in her journey.

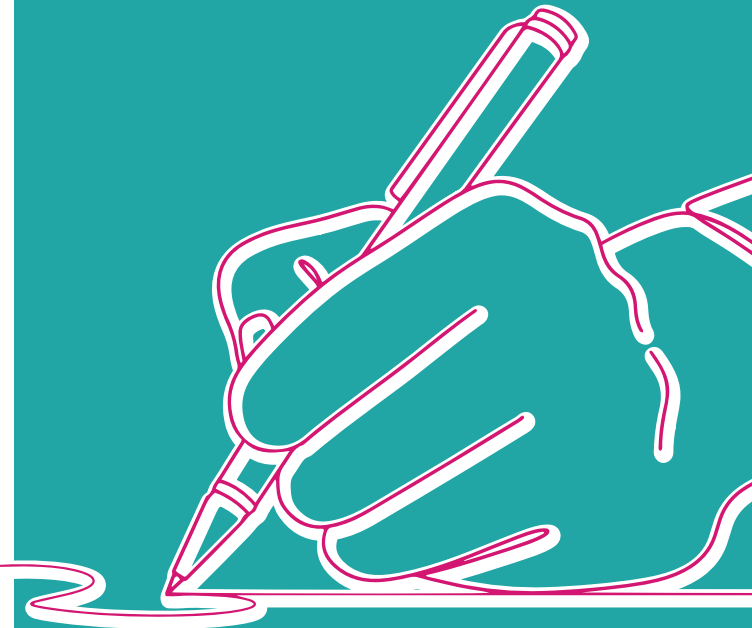
Our mission is to support women as they navigate health struggles, particularly those related to reproductive health, such as miscarriage, infertility and menopause. We are committed to empowering women to advocate for their own well-being, ensuring they have access to the care and information they deserve.

One of the many women we have helped is Sarah*. Sarah experienced three consecutive miscarriages, a condition known as Recurrent Pregnancy Loss (RPL). Crushed and hopeless, she thought she had to wait - and pay - for a specialist just to begin her journey toward having a healthy child. Then she called our hotline. We informed her about a readily available, affordable medication that she could request directly from her local GP. By advocating for herself, Sarah was able to take control of her reproductive health. She was deeply grateful when she later had a safe pregnancy and welcomed a healthy, precious baby.

Stories like these are only possible because of the dedication and generosity of our community. I would like to extend my deepest thanks to our staff, partners and donors for their ongoing dedication and commitment to improving women's health and well-being.

Together, we are making a real difference in the lives of countless women - **because we care.**

Y Melber
Chair





Because We Care ...

We're

**KEEPING OUR
FINGER ON THE
LATEST MEDICAL
INNOVATIONS
IN WOMEN'S
HEALTH.**

We're

**SHARING THIS
KNOWLEDGE
WITH WOMEN
SUFFERING FROM
REPRODUCTIVE
ISSUES.**

We're

**EMPOWERING
WOMEN TO MAKE
FULLY-INFORMED
DECISIONS
ABOUT THEIR
HEALTH.**



Our Mission

To transform lives by providing women with the education, resources and support they need to navigate health struggles, particularly those related to reproductive health.

Our Charitable Objectives

The charity's object and its principal activity continues to be to preserve and protect the good health of women in accordance with Jewish Law and tradition in the UK and abroad.

Though our objectives mention the provision of assistance abroad, in practice the trustees focus on activities exclusively in the UK.

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities.

Structure, Governance and Management

The charity is constituted as a company limited by guarantee, and is therefore governed by its Memorandum and Articles of Association.

The day-to-day affairs of the charity are administered by the trustees. None of the trustees who are also the directors has any beneficial interest in the company.

It is not currently the intention of the trustees of the charity to appoint new trustees. Should the situation change in the future, the trustees will apply suitable recruitment training and procedures.





Achievements & Performance

BECAUSE

WE

DELIVER

OUR ACHIEVEMENTS THIS YEAR:

4,717 women supported through our hotline

37 women received a private, in-depth face-to-face consultation

64 trained advisors

9 new advisors trained

20 medical conferences attended

217 people trained in our reproductive health awareness course



Achievements
& Performance

BECAUSE

KNOWLEDGE

EMPOWERS

“

Recurrent Pregnancy Loss is wrenching. The constant rollercoaster of hope and despair left me feeling numb, to the point where I couldn't recognise myself anymore. Toras Hamishpacha provided not only guidance, but the validation and emotional support I needed to keep going and try again.

YB, June 2023

”

TAHARE NU

**WE OFFER EXPERT GUIDANCE
ON THESE KEY CONDITIONS**

Abnormal uterine bleeding (AUB)

Absence of menstruation

Painful menstruation

Polycystic Ovarian Syndrome (PCOS)

Endometriosis

Hyperalgesia

Reproductive organ cysts, abrasions or growths

Miscarriage

Recurrent Pregnancy Loss (RPL)

First level infertility

Intimacy pain/dysfunction

Pregnancy and postpartum difficulties

Menopause



Achievements
& Performance

BECAUSE WAITING IS TOUGH

“ I bled for months after a c-section, and the pills my gynaecologist prescribed didn't help. I called Toras Hamishpacha, who recommended that I ask to be evaluated for a 'niche.' The diagnosis confirmed this, and I underwent surgery. The bleeding stopped just one week later. ”

A.R. Sept. 2023



Our Hotline provides support 13 hours a day, 5 days a week

Our team of 64 trained advisors handles nearly 5,000 calls annually, offering support and guidance on women's health issues.

Each advisor receives training in coaching skills and medical knowledge, making them experts in understanding callers' concerns, offering empathy, and providing clear information about available options.

Here's how our callers describe the impact of their conversations with us:

- Their **mental health improved** because they felt understood and supported.
- They could be **active decision-makers** because they gained a clear understanding of their medical options.
- They gained **increased confidence** in presenting ideas to their doctor, thanks to the latest medical insights shared by TH.



Achievements
& Performance

BECAUSE SOME ISSUES ARE MORE COMPLEX

We offer private consultations

For individuals or couples facing more complex challenges, such as infertility, recurrent pregnancy loss, or genetic concerns, we offer in-person or virtual consultations to review their cases in detail and provide enhanced support. Each client is paired with an experienced caseworker who will guide them through every step of their journey toward resolution.

This year, we also opened a dedicated office with a private consultation room to facilitate in-person meetings.

“ I’m a very private person and felt really lost after the treatments prescribed by my GP didn’t relieve my severe menopause symptoms. This was not something I felt comfortable discussing with friends. TH was a lifeline! Their targeted and effective guidance empowered me to find the solution that gave me my life back. ”

S.S. Feb. 2024



BECAUSE

WE WANT TO

SEE CHANGE

We are actively spreading awareness



REPRODUCTIVE HEALTH AWARENESS COURSE

Medical innovations have the potential to address countless challenges, yet they are often under-disseminated. Medical professionals have told us that, due to their focus on developing their own specialties in health, they lack the time to attend other medical conferences. To bridge this gap, our comprehensive, self-paced course provides the latest strategies in women's health, ensuring they stay updated.

Our course is delivered by a diverse team of medical professionals and is designed for medical practitioners, community educators, Rabbis, and community leaders.

WE'RE SPREADING KNOWLEDGE FURTHER BY:

- Distributing leaflets on the latest medical developments
- Sending monthly newsletters with in-depth updates
- Speaking at women's health events and talk shows
- Delivering community seminars to share insights on medical issues and advancements



Achievements
& Performance

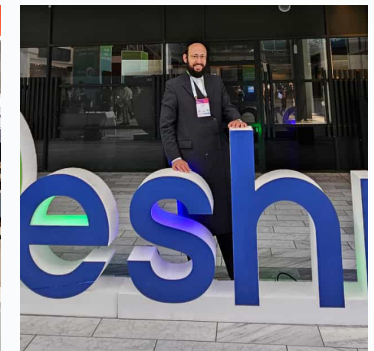
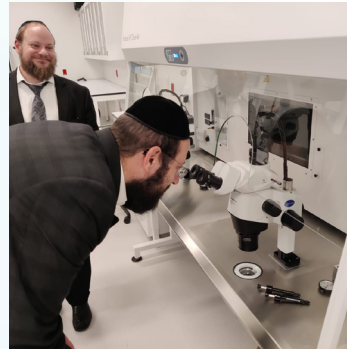
We attend leading medical conferences

Our senior team attends more than 20 medical conferences each year, staying up-to-date with the latest advancements in gynaecology and fertility. We meet with world-renowned experts in each sub-specialty, gaining valuable insights into their research, experience and innovative treatment methods. We then share this cutting-edge medical knowledge with those facing these challenges, as well as with doctors and community leaders.

CASE STUDY:

Until recently, women facing secondary infertility often struggled to conceive, even with fertility treatments. However, recent medical advances have shown that a simple blood test can identify individuals at risk of fertility loss. Unfortunately, local GPs lack access to this information, and even gynaecologists and fertility specialists will sooner offer pills for cycle control than recommend this vital test, which could reveal a woman's fertility risks. We are now advising women to take this affordable blood test, empowering them to make informed decisions about cycle control based on their unique medical profile. This proactive approach helps pre-empt and prevent the heartache associated with secondary infertility.

BECAUSE STAYING INFORMED IS ESSENTIAL



Royal College of
Obstetricians &
Gynaecologists





Achievements
& Performance

BECAUSE

WE'RE LOOKING

AHEAD



We're planning for a stronger future

1. We're working on expanding our services to reach more communities and families across the UK.
2. We're aiming to build stronger, more personal, relationships with medical professionals
3. We're working on defining the unique specialties of each of our centres. This includes helping individuals find local NHS specialists, increasing access to a wider range of services.
4. We're working on building our digital resources to better support those waiting for assistance, particularly in managing more complex cases.
5. We're compiling a comprehensive booklet covering over 25 women's health topics to help raise awareness and provide valuable information.

“

During our very first phone call, you identified the source of the problem. You provided me with a wealth of information about a cutting-edge medical procedure that neither I nor any of the medical professionals I met, knew existed. Thank you!

E.M, August 2023

”

FINANCIAL REVIEW

The financial results of the charity's activities for the year ended 31 May 2024 are fully reflected in the attached financial statements together with the notes thereon.

RESERVES POLICY

It is the policy of the charity to maintain unrestricted funds, at a level which the trustees think appropriate, after considering the future commitments of the charity and the likely costs of the charity for the next year.

As at 31 May 2024 the charity has total funds of £93,436, all of which are unrestricted funds.

INVESTMENT POWERS AND POLICY AND OBJECTIVES

Under the Memorandum and Articles of Association, the charity has the power to make any investment which the trustees see fit. The trustees regularly review the charity's position and needs in respect of the Investment policy.

RISK MANAGEMENT

The trustees have identified and reviewed the major risks to which the charity is exposed, in particular those related to the operations and finance of the charity, and are satisfied that systems are in place to manage those risks.

SMALL COMPANY PROVISIONS

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on 28 March 2025 and signed on behalf of the board of trustees by:



Mr Y Melber
Director

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF TORAS HAMISHPACHA LTD YEAR ENDED 31 MAY 2024

I report to the trustees on my examination of the financial statements of Toras Hamishpacha Ltd ('the charity') for the year ended 31 May 2024.

RESPONSIBILITIES AND BASIS OF REPORT

As the trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements 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 the 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 the charity'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 the Institute of Chartered Accountants in England and Wales (ICAEW), 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 charity as required by section 386 of the 2006 Act; or

2. the financial statements do not accord with those records; or

3. the financial statements 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 financial statements 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.



DAVID GOLDBERG FCA DCHA

Independent Examiner

New Burlington House
1075 Finchley Road
London
NW11 0PU

28 March 2025

STATEMENT OF FINANCIAL ACTIVITIES

(INCLUDING INCOME AND EXPENDITURE ACCOUNT)

TORAS HAMISHPACHA LTD - COMPANY LIMITED BY GUARANTEE

YEAR ENDED 31 MAY 2024

	Note	Unrestricted funds £	2024 Restricted funds £	Total funds £	2023 Total funds £
INCOME FROM					
Donations and legacies	5	271,706	99,411	371,117	182,476
TOTAL INCOME		271,706	99,411	371,117	182,476
EXPENDITURE ON					
Raising funds	6	51,581	-	51,581	12,111
Charitable activities	7,8	195,527	99,411	294,938	208,018
TOTAL EXPENDITURE		247,108	99,411	346,519	220,129
NET INCOME (EXPENDITURE) AND NET MOVEMENT IN FUNDS		24,598	-	24,598	(37,653)
RECONCILIATION OF FUNDS					
Total funds brought forward		68,838	-	68,838	106,491
TOTAL FUNDS CARRIED FORWARD		93,436	-	93,436	68,838

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

The notes on pages 16 to 24 form part of these financial statements.

BALANCE SHEET

TORAS HAMISHPACHA LTD - COMPANY LIMITED BY GUARANTEE YEAR ENDED 31 MAY 2024

	Note	2024 £	£	2023 £	£
CURRENT ASSETS					
Debtors	14	92,474		-	
Cash at bank and in hand		2,962		71,838	
		95,436		71,838	
CREDITORS: amounts falling due within one year					
	15	2,000		3,000	
NET CURRENT ASSETS			93,436		68,838
TOTAL ASSETS LESS CURRENT LIABILITIES			93,436		68,838
NET ASSETS			93,436		68,838
FUNDS OF THE CHARITY					
Unrestricted funds		93,436		68,838	
TOTAL CHARITY FUNDS			93,436		68,838

The notes on pages 16 to 24 form part of these financial statements.

For the year ending 31 May 2024 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;

- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

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

These financial statements were approved by the board of trustees and authorised for issue on 28 March 2025, and are signed on behalf of the board by:


MR Y MELBER
Director

NOTES TO THE FINANCIAL STATEMENTS

TORAS HAMISHPACHA LTD - COMPANY LIMITED BY GUARANTEE YEAR ENDED 31 MAY 2024

1. GENERAL INFORMATION

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is New Burlington House, 1075 Finchley Road, NW11 0PU, London.

2. STATEMENT OF COMPLIANCE

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. ACCOUNTING POLICIES

Basis of preparation

The financial statements have been prepared on the historical cost basis. The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

There were no judgements made by the directors in the application of these accounting policies that have significant effect on the financial statements, nor estimates with a significant risk of material adjustment in the next year.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Incoming resources

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured.

NOTES TO THE FINANCIAL STATEMENTS (continued)

TORAS HAMISHPACHA LTD - COMPANY LIMITED BY GUARANTEE YEAR ENDED 31 MAY 2024

3. ACCOUNTING POLICIES (continued)

Incoming resources (continued)

Income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

Expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.

Expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

Charitable activities

Grants payable are charged to the statement of financial activities once the charity has made a commitment to pay the grant and this has been communicated to the beneficiary or the grant has been paid, whichever is earlier.

Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted. Debt instruments are subsequently measured at amortised cost.

4. LIMITED BY GUARANTEE

The company is limited by guarantee and does not have a share capital. The liability of every member is limited to £1 in the event of winding up.

NOTES TO THE FINANCIAL STATEMENTS (continued)

TORAS HAMISHPACHA LTD - COMPANY LIMITED BY GUARANTEE YEAR ENDED 31 MAY 2024

5. DONATIONS & LEGACIES

	Unrestricted funds £	Restricted funds £	Total funds 2024 £
DONATIONS			
Delapage Limited	-	99,411	99,411
Other donations	271,706	-	271,706
	<u>271,706</u>	<u>99,411</u>	<u>371,117</u>

	Unrestricted funds £	Restricted funds £	Total funds 2023 £
DONATIONS			
Delapage Limited	-	-	-
Other donations	182,476	-	182,476
	<u>182,476</u>	<u>-</u>	<u>182,476</u>

6. COSTS OF RAISING DONATIONS AND LEGACIES

	Unrestricted funds £	Total funds 2024 £	Unrestricted funds £	Total funds 2023 £
Costs of raising donations	51,581	51,581	12,111	12,111

NOTES TO THE FINANCIAL STATEMENTS (continued)

TORAS HAMISHPACHA LTD - COMPANY LIMITED BY GUARANTEE YEAR ENDED 31 MAY 2024

7. EXPENDITURE ON CHARITABLE ACTIVITIES BY FUND TYPE

	Unrestricted funds £	Restricted funds £	Total funds 2024 £
Advancement of women's health	138,000	99,411	237,411
Support costs	57,527	-	57,527
	195,527	99,411	294,938

	Unrestricted funds £	Restricted funds £	Total funds 2023 £
Advancement of women's health	197,889	-	197,889
Support costs	10,129	-	10,129
	208,018	-	208,018

8. EXPENDITURE ON CHARITABLE ACTIVITIES BY ACTIVITY TYPE

	Activities undertaken directly £	Support costs £	Total funds 2024 £	Total funds 2023 £
Advancement of women's health	237,411	53,373	290,784	197,889
Governance costs	-	4,154	4,154	10,129
	237,411	57,527	294,938	208,018

NOTES TO THE FINANCIAL STATEMENTS (continued)

TORAS HAMISHPACHA LTD - COMPANY LIMITED BY GUARANTEE YEAR ENDED 31 MAY 2024

9. ANALYSIS OF CHARITABLE ACTIVITIES

	2024
	£
Hotline services	81,276
Medical conferences	31,512
Educational services	40,442
Consultations and advocacy	19,634
Case management and referrals	32,132
Medical research and development	16,085
Women's health outreach/promotion	16,330
Total	237,411

10. ANALYSIS OF SUPPORT COSTS

	Advancement of women's health	Total 2024	Total 2023
	£	£	£
Premises	11,149	11,149	-
General office	3,703	3,703	-
Governance costs	4,154	4,154	10,129
Administrative costs	38,521	38,521	-
	57,527	57,527	10,129

NOTES TO THE FINANCIAL STATEMENTS (continued)

TORAS HAMISHPACHA LTD - COMPANY LIMITED BY GUARANTEE YEAR ENDED 31 MAY 2024

11. INDEPENDENT EXAMINATION FEES

	2024	2023
	£	£
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>2,000</u>	3,000

12. STAFF COSTS

No salaries or employee benefits were paid during the year (2023: £nil).

13. TRUSTEE REMUNERATION AND EXPENSES

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

The charity did not meet any expenses incurred by the trustee for services provided to the charity (2023: £Nil).

14. DEBTORS

	2024	2023
	£	£
Prepayments and accrued income	<u>92,474</u>	-

NOTES TO THE FINANCIAL STATEMENTS (continued)

TORAS HAMISHPACHA LTD - COMPANY LIMITED BY GUARANTEE YEAR ENDED 31 MAY 2024

15. CREDITORS: amounts falling due within one year

	2024 £	2023 £
Accruals and deferred income	2,000	3,000

16. ANALYSIS OF CHARITABLE FUNDS

	At 1 June 2023 £	Income £	Expenditure £	At 1 May 2024 £
Unrestricted funds				
General funds	68,838	271,706	(247,108)	93,436

	At 1 June 2022 £	Income £	Expenditure £	At 31 May 2023 £
General funds	106,491	182,476	(220,129)	68,838

NOTES TO THE FINANCIAL STATEMENTS (continued)

TORAS HAMISHPACHA LTD - COMPANY LIMITED BY GUARANTEE YEAR ENDED 31 MAY 2024

16. ANALYSIS OF CHARITABLE FUNDS (continued)

	At 1 June 2023 £	Income £	Expenditure £	At 31 May 2024 £
Restricted funds				
Restricted fund	-	99,411	(99,411)	-

	At 1 June 2022 £	Income £	Expenditure £	At 31 May 2023 £
Restricted fund	-	-	-	-

17. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds £	Total funds 2024 £
Current assets	95,436	95,436
Creditors less than 1 year	(2,000)	(2,000)
Net assets	93,436	93,436

NOTES TO THE FINANCIAL STATEMENTS (continued)

TORAS HAMISHPACHA LTD - COMPANY LIMITED BY GUARANTEE YEAR ENDED 31 MAY 2024

17. ANALYSIS OF NET ASSETS BETWEEN FUNDS (continued)

	Unrestricted funds £	Total funds 2023 £
Current assets	71,838	71,838
Creditors less than 1 year	(3,000)	(3,000)
Net assets	68,838	68,838

18. RELATED PARTIES

There were no transactions with related parties such that are required to be disclosed under FRS102.



REFERENCE AND ADMINISTRATIVE DETAILS

REGISTERED CHARITY NAME

Toras Hamishpacha Ltd

CHARITY REGISTRATION NUMBER

1176133

COMPANY REGISTRATION NUMBER

10769687

REGISTERED OFFICE ADDRESS

New Burlington House
1075 Finchley Road
London NW11 0PU

TRUSTEES:

Mr Y Melber
Mr I Tesler
Mr J Wittenberg
Mr G Dunner
Mrs S Lock

INDEPENDENT EXAMINER:

David Goldberg FCA DChA
New Burlington House
1075 Finchley Road
London NW11 0PU



TORAS HAMISHPACHA LTD

England & Wales - Charity number 1176133

Accounts

COMPANY REGISTRATION NUMBER: 10769687
CHARITY REGISTRATION NUMBER: 1176133

TORAS HAMISHPACHA LTD
COMPANY LIMITED BY GUARANTEE
UNAUDITED FINANCIAL STATEMENTS
31 MAY 2023

TORAS HAMISHPACHA LTD
COMPANY LIMITED BY GUARANTEE
FINANCIAL STATEMENTS
YEAR ENDED 31 MAY 2023

	PAGE
Trustees' annual report (incorporating the director's report)	1
Independent examiner's report to the trustees	3
Statement of financial activities (including income and expenditure account)	4
Statement of financial position	5
Notes to the financial statements	6

TORAS HAMISHPACHA LTD
COMPANY LIMITED BY GUARANTEE
TRUSTEES' ANNUAL REPORT (INCORPORATING THE DIRECTOR'S REPORT)
YEAR ENDED 31 MAY 2023

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 May 2023.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered charity name Toras Hamishpacha Ltd

Charity registration number 1176133

Company registration number 10769687

Principal office and registered office New Burlington House
1075 Finchley Road
NW11 0PU
London

THE TRUSTEES

Mr Y Melber

Mr I Tesler

Mr J Wittenberg

(Appointed 12 June 2022)

Mr G Dunner

(Appointed 12 June 2022)

Mrs S Lock

(Appointed 12 June 2022)

Mrs B Zwiebel

(Resigned 12 June 2022)

INDEPENDENT EXAMINER David Goldberg FCA DChA
New Burlington House
1075 Finchley Road
London
NW11 0PU

STRUCTURE, GOVERNANCE AND MANAGEMENT

The charity is constituted as a company limited by guarantee, and is therefore governed by its Memorandum and Articles of Association.

The day-to-day affairs of the charity are administered by the trustees. None of the trustees who are also the directors has any beneficial interest in the company.

It is not currently the intention of the trustees of the charity to appoint new trustees. Should the situation change in the future, the trustees will apply suitable recruitment training and procedures.

OBJECTIVES AND ACTIVITIES

The charity's object and its principal activity continues to be to preserve and protect the good health of women in accordance with Jewish Law and tradition in the UK and abroad.

The charity receives income from voluntary donations which it utilises in the provision and distribution of grants, in particular to Machon Torat Hamishpacha, and raising awareness of women's health in the UK.

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities and setting the grant making policy for the year.

TORAS HAMISHPACHA LTD
COMPANY LIMITED BY GUARANTEE
TRUSTEES' ANNUAL REPORT (INCORPORATING THE DIRECTOR'S REPORT)
(continued)
YEAR ENDED 31 MAY 2023

OBJECTIVES AND ACTIVITIES *(continued)*

Grant Making Policy

Grants are made to charitable institutions and organisations which accord with the objects of the charity, and in particular, Machon Torat Hamispacha.

ACHIEVEMENTS AND PERFORMANCE

During the year the charity continued its philanthropic activities in the furtherance of the principles set out in its objects, and aggregate donations in the sum of £176,000 (2022: £142,650) were paid in the year to 31 May 2023.

The financial results of the charity's activities for the year ended 31 May 2023 are fully reflected in the attached financial statements together with the notes thereon.

FINANCIAL REVIEW

Reserves Policy

It is the policy of the charity to maintain unrestricted funds, at a level which the trustees think appropriate, after considering the future commitments of the charity and the likely costs of the charity for the next year.

As at 31 May 2023 the charity has total funds of £68,838, all of which are unrestricted funds.

Investment Powers and Policy and Objectives

Under the Memorandum and Articles of Association, the charity has the power to make any investment which the trustees see fit. The trustees regularly review the charity's position and needs in respect of the investment policy.

Risk Management

The trustees have identified and reviewed the major risks to which the charity is exposed, in particular those related to the operations and finance of the charity, and are satisfied that systems are in place to manage those risks.

PLANS FOR FUTURE PERIODS

The trustees plan to continue to make distributions in accordance with their grant making policy and to ensure that an appropriate level of reserves is maintained.

SMALL COMPANY PROVISIONS

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on 15 February 2024 and signed on behalf of the board of trustees by:

DocuSigned by:



6AABFB1CF2274A7...
MR Y MELBER
Director

TORAS HAMISHPACHA LTD
COMPANY LIMITED BY GUARANTEE
INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF TORAS
HAMISHPACHA LTD
YEAR ENDED 31 MAY 2023

I report to the trustees on my examination of the financial statements of Toras Hamishpacha Ltd ('the charity') for the year ended 31 May 2023.

RESPONSIBILITIES AND BASIS OF REPORT

As the trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

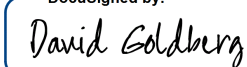
Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). 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 charity as required by section 386 of the 2006 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements 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 financial statements 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.

DocuSigned by:

BC6977A458CD499
DAVID GOLDBERG FCA DCHA
Independent Examiner

New Burlington House
1075 Finchley Road
London
NW11 0PU

15 February 2024

TORAS HAMISHPACHA LTD
COMPANY LIMITED BY GUARANTEE
STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)
YEAR ENDED 31 MAY 2023

	Note	2023		2022
		Unrestricted funds £	Total funds £	Total funds £
INCOME AND ENDOWMENTS				
Donations and legacies	5	182,476	182,476	187,890
TOTAL INCOME		<u>182,476</u>	<u>182,476</u>	<u>187,890</u>
EXPENDITURE				
Expenditure on raising funds:				
Costs of raising donations and legacies	6	(12,111)	(12,111)	(32,088)
Expenditure on charitable activities	7,8	(208,018)	(208,018)	(178,124)
TOTAL EXPENDITURE		<u>(220,129)</u>	<u>(220,129)</u>	<u>(210,212)</u>
NET EXPENDITURE AND NET MOVEMENT IN FUNDS				
		<u>(37,653)</u>	<u>(37,653)</u>	<u>(22,322)</u>
RECONCILIATION OF FUNDS				
Total funds brought forward		106,491	106,491	128,813
TOTAL FUNDS CARRIED FORWARD		<u>68,838</u>	<u>68,838</u>	<u>106,491</u>

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

The notes on pages 6 to 9 form part of these financial statements.

TORAS HAMISHPACHA LTD
COMPANY LIMITED BY GUARANTEE
STATEMENT OF FINANCIAL POSITION

31 MAY 2023

	Note	2023		2022	
		£	£	£	£
CURRENT ASSETS					
Cash at bank and in hand		71,838		109,491	
CREDITORS: amounts falling due within one year	12	(3,000)		(3,000)	
NET CURRENT ASSETS			68,838		106,491
TOTAL ASSETS LESS CURRENT LIABILITIES			68,838		106,491
NET ASSETS			68,838		106,491
FUNDS OF THE CHARITY					
Unrestricted funds			68,838		106,491
TOTAL CHARITY FUNDS	13		68,838		106,491


For the year ending 31 May 2023 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

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

These financial statements were approved by the board of trustees and authorised for issue on 15 February 2024, and are signed on behalf of the board by:

DocuSigned by:

6AABEB1CF2274A7
MR Y MELBER
 Director

The notes on pages 6 to 9 form part of these financial statements.

TORAS HAMISHPACHA LTD
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 MAY 2023

1. GENERAL INFORMATION

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is New Burlington House, 1075 Finchley Road, NW11 0PU, London.

2. STATEMENT OF COMPLIANCE

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. ACCOUNTING POLICIES

Basis of preparation

The financial statements have been prepared on the historical cost basis.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

There were no judgements made by the directors in the application of these accounting policies that have significant effect on the financial statements, nor estimates with a significant risk of material adjustment in the next year.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Incoming resources

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured.

TORAS HAMISHPACHA LTD
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 31 MAY 2023

3. ACCOUNTING POLICIES *(continued)*

Incoming resources *(continued)*

Income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

Expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.

Expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

Charitable activities

Grants payable are charged to the statement of financial activities once the charity has made a commitment to pay the grant and this has been communicated to the beneficiary or the grant has been paid, whichever is earlier.

Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

4. LIMITED BY GUARANTEE

The company is limited by guarantee and does not have a share capital. The liability of every member is limited to £1 in the event of winding up.

5. DONATIONS AND LEGACIES

	Unrestricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Total Funds 2022 £
DONATIONS				
Donations Received	182,476	182,476	187,890	187,890

TORAS HAMISHPACHA LTD
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 31 MAY 2023

6. COSTS OF RAISING DONATIONS AND LEGACIES

	Unrestricted Funds	Total Funds 2023	Unrestricted Funds	Total Funds 2022
	£	£	£	£
Costs of raising donations	<u>12,111</u>	<u>12,111</u>	<u>32,088</u>	<u>32,088</u>

7. EXPENDITURE ON CHARITABLE ACTIVITIES BY FUND TYPE

	Unrestricted Funds	Total Funds 2023	Unrestricted Funds	Total Funds 2022
	£	£	£	£
Advancement of women's health	197,889	197,889	166,284	166,284
Support costs	10,129	10,129	11,840	11,840
	<u>208,018</u>	<u>208,018</u>	<u>178,124</u>	<u>178,124</u>

8. EXPENDITURE ON CHARITABLE ACTIVITIES BY ACTIVITY TYPE

	Activities undertaken directly	Grant funding of activities	Support costs	Total funds 2023	Total fund 2022
	£	£	£	£	£
Advancement of women's health	21,889	176,000	–	197,889	166,284
Governance costs	–	–	10,129	10,129	11,840
	<u>21,889</u>	<u>176,000</u>	<u>10,129</u>	<u>208,018</u>	<u>178,124</u>

All grants paid during the year were sent to Machon Torat Hamishpacha, to aid in the advancement of women's health.

9. INDEPENDENT EXAMINATION FEES

	2023	2022
	£	£
Fees payable to the independent examiner for:		
Independent examination of the financial statements	<u>3,000</u>	<u>3,000</u>

10. STAFF COSTS

No salaries or employee benefits were paid during the year (2022: £nil)

11. TRUSTEE REMUNERATION AND EXPENSES

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

The charity did not meet any expenses incurred by the trustee for services provided to the charity (2022: £nil).

TORAS HAMISHPACHA LTD
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 31 MAY 2023

12. CREDITORS: amounts falling due within one year

	2023	2022
	£	£
Accruals and deferred income	<u>3,000</u>	<u>3,000</u>

13. ANALYSIS OF CHARITABLE FUNDS**Unrestricted funds**

	At 1 June 2022	Income £	Expenditure £	At 31 May 2023
General funds	<u>106,491</u>	<u>182,476</u>	<u>(220,129)</u>	<u>68,838</u>

	At 1 June 2021	Income £	Expenditure £	At 31 May 2022
General funds	<u>128,813</u>	<u>187,890</u>	<u>(210,212)</u>	<u>106,491</u>

14. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds	Total Funds 2023
	£	£
Current assets	71,838	71,838
Creditors less than 1 year	<u>(3,000)</u>	<u>(3,000)</u>
Net assets	<u>68,838</u>	<u>68,838</u>

	Unrestricted Funds	Total Funds 2022
	£	£
Current assets	109,491	109,491
Creditors less than 1 year	<u>(3,000)</u>	<u>(3,000)</u>
Net assets	<u>106,491</u>	<u>106,491</u>

15. RELATED PARTIES

There were no transactions with related parties such that are required to be disclosed under FRS102.

TORAS HAMISHPACHA LTD

England & Wales - Charity number 1176133

Accounts

COMPANY REGISTRATION NUMBER: 10769687
CHARITY REGISTRATION NUMBER: 1176133

TORAS HAMISHPACHA LTD
COMPANY LIMITED BY GUARANTEE
UNAUDITED FINANCIAL STATEMENTS
31 MAY 2022

**TORAS HAMISHPACHA LTD
COMPANY LIMITED BY GUARANTEE
FINANCIAL STATEMENTS
YEAR ENDED 31 MAY 2022**

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Trustees' annual report (incorporating the director's report)	1
Independent examiner's report to the trustees	4
Statement of financial activities (including income and expenditure account)	5
Statement of financial position	6
Notes to the financial statements	7

TORAS HAMISHPACHA LTD
COMPANY LIMITED BY GUARANTEE
TRUSTEES' ANNUAL REPORT (INCORPORATING THE DIRECTOR'S REPORT)
YEAR ENDED 31 MAY 2022

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 May 2022.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered charity name Toras Hamishpacha Ltd
Charity registration number 1176133
Company registration number 10769687
Principal office and registered office New Burlington House
1075 Finchley Road
NW11 0PU
London

THE TRUSTEES

Mr Y Melber	
Mr I Tesler	
Mr J Wittenberg	(Appointed 12 June 2022)
Mr G Dunner	(Appointed 12 June 2022)
Mrs S Lock	(Appointed 12 June 2022)
Mrs B Zwiebel	(Resigned 12 June 2022)

INDEPENDENT EXAMINER David Goldberg FCA DChA
New Burlington House
1075 Finchley Road
London
NW11 0PU

STRUCTURE, GOVERNANCE AND MANAGEMENT

The charity is constituted as a company limited by guarantee, and is therefore governed by its Memorandum and Articles of Association.

The day-to-day affairs of the charity are administered by the trustees. None of the trustees who are also the directors has any beneficial interest in the company.

It is not currently the intention of the trustees of the charity to appoint new trustees. Should the situation change in the future, the trustees will apply suitable recruitment training and procedures.

OBJECTIVES AND ACTIVITIES

The charity's object and its principal activity continues to be to preserve and protect the good health of women in accordance with Jewish Law and tradition in the UK and abroad.

The charity receives income from voluntary donations which it utilises in the provision and distribution of grants and donations.

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities and setting the grant making policy for the year.

TORAS HAMISHPACHA LTD
COMPANY LIMITED BY GUARANTEE
TRUSTEES' ANNUAL REPORT (INCORPORATING THE DIRECTOR'S REPORT)
(continued)
YEAR ENDED 31 MAY 2022

OBJECTIVES AND ACTIVITIES *(continued)*

Grant Making Policy

Grants are made to charitable institutions and organisations which accord with the objects of the charity.

The trustees are approached for donations by a wide variety of charitable institutions operating all over England. The trustees consider all requests which they receive and make donations based on the level of funds available.

ACHIEVEMENTS AND PERFORMANCE

During the year the charity continued its philanthropic activities in the furtherance of the principles set out in its objects, and aggregate donations in the sum of £142,650 (2021: £nil) were paid in the year to 31 May 2022.

The financial results of the charity's activities for the year ended 31 May 2022 are fully reflected in the attached financial statements together with the notes thereon.

FINANCIAL REVIEW

Reserves Policy

It is the policy of the charity to maintain unrestricted funds, at a level which the trustees think appropriate, after considering the future commitments of the charity and the likely costs of the charity for the next year.

As at 31 May 2022 the charity has total funds of £106,491, all of which are unrestricted funds.

Investment Powers and Policy and Objectives

Under the Memorandum and Articles of Association, the charity has the power to make any investment which the trustees see fit. The trustees regularly review the charity's position and needs in respect of the investment policy.

Risk Management

The trustees have identified and reviewed the major risks to which the charity is exposed, in particular those related to the operations and finance of the charity, and are satisfied that systems are in place to manage those risks.

PLANS FOR FUTURE PERIODS

The trustees plan to continue to make distributions in accordance with their grant making policy and to ensure that an appropriate level of reserves is maintained.

SMALL COMPANY PROVISIONS

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

TORAS HAMISHPACHA LTD
COMPANY LIMITED BY GUARANTEE
TRUSTEES' ANNUAL REPORT (INCORPORATING THE DIRECTOR'S REPORT)
(continued)
YEAR ENDED 31 MAY 2022

The trustees' annual report was approved on 23 January 2023 and signed on behalf of the board of trustees by:



MR Y MELBER
Director

TORAS HAMISHPACHA LTD
COMPANY LIMITED BY GUARANTEE
INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF TORAS
HAMISHPACHA LTD
YEAR ENDED 31 MAY 2022

I report to the trustees on my examination of the financial statements of Toras Hamishpacha Ltd (the charity) for the year ended 31 May 2022.

RESPONSIBILITIES AND BASIS OF REPORT

As the trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements 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 the 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 charity as required by section 386 of the 2006 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements 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 financial statements 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.


DAVID GOLDBERG FCA DCHA
Independent Examiner

New Burlington House
1075 Finchley Road
London
NW11 0PU

23 January 2023

TORAS HAMISHPACHA LTD
COMPANY LIMITED BY GUARANTEE
STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)
YEAR ENDED 31 MAY 2022

		2022		2021
		Unrestricted funds	Total funds	Total funds
	Note	£	£	£
INCOME AND ENDOWMENTS				
Donations and legacies	5	187,890	187,890	144,792
TOTAL INCOME		<u>187,890</u>	<u>187,890</u>	<u>144,792</u>
EXPENDITURE				
Expenditure on raising funds:				
Costs of raising donations and legacies	6	(32,088)	(32,088)	(19,760)
Expenditure on charitable activities	7,8	(178,124)	(178,124)	(3,000)
TOTAL EXPENDITURE		<u>(210,212)</u>	<u>(210,212)</u>	<u>(22,760)</u>
NET (EXPENDITURE)/INCOME AND NET MOVEMENT IN FUNDS				
		<u>(22,322)</u>	<u>(22,322)</u>	<u>122,032</u>
RECONCILIATION OF FUNDS				
Total funds brought forward		128,813	128,813	6,781
TOTAL FUNDS CARRIED FORWARD		<u>106,491</u>	<u>106,491</u>	<u>128,813</u>

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

The notes on pages 7 to 10 form part of these financial statements.

TORAS HAMISHPACHA LTD
COMPANY LIMITED BY GUARANTEE
STATEMENT OF FINANCIAL POSITION
31 MAY 2022

	Note	2022 £	£	2021 £	£
CURRENT ASSETS					
Cash at bank and in hand		109,491		132,773	
CREDITORS: amounts falling due within one year	12	<u>(3,000)</u>		<u>(3,960)</u>	
NET CURRENT ASSETS			<u>106,491</u>		<u>128,813</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			<u>106,491</u>		<u>128,813</u>
NET ASSETS			<u>106,491</u>		<u>128,813</u>
FUNDS OF THE CHARITY					
Unrestricted funds			<u>106,491</u>		<u>128,813</u>
TOTAL CHARITY FUNDS	13		<u>106,491</u>		<u>128,813</u>

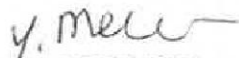
For the year ending 31 May 2022 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

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

These financial statements were approved by the board of trustees and authorised for issue on 23 January 2023, and are signed on behalf of the board by:


MR Y MELBER
 Director

The notes on pages 7 to 10 form part of these financial statements.

TORAS HAMISHPACHA LTD
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 MAY 2022

1. GENERAL INFORMATION

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is New Burlington House, 1075 Finchley Road, NW11 0PU, London.

2. STATEMENT OF COMPLIANCE

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. ACCOUNTING POLICIES

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

There were no judgements made by the directors in the application of these accounting policies that have significant effect on the financial statements, nor estimates with a significant risk of material adjustment in the next year.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Incoming resources

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured.

TORAS HAMISHPACHA LTD
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 31 MAY 2022

3. ACCOUNTING POLICIES *(continued)*

Incoming resources *(continued)*

Income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

Expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.

Expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

Charitable activities

Grants payable are charged to the statement of financial activities once the charity has made a commitment to pay the grant and this has been communicated to the beneficiary or the grant has been paid, whichever is earlier.

Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

4. LIMITED BY GUARANTEE

The company is limited by guarantee and does not have a share capital. The liability of every member is limited to £1 in the event of winding up.

5. DONATIONS AND LEGACIES

	Unrestricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Total Funds 2021 £
DONATIONS				
Donations received	187,890	187,890	144,792	144,792

TORAS HAMISHPACHA LTD
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 31 MAY 2022

6. COSTS OF RAISING DONATIONS AND LEGACIES

	Unrestricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Total Funds 2021 £
Costs of raising donations	<u>32,088</u>	<u>32,088</u>	<u>19,760</u>	<u>19,760</u>

7. EXPENDITURE ON CHARITABLE ACTIVITIES BY FUND TYPE

	Unrestricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Total Funds 2021 £
Advancement of women's health	166,284	166,284	–	–
Support costs	11,840	11,840	3,000	3,000
	<u>178,124</u>	<u>178,124</u>	<u>3,000</u>	<u>3,000</u>

8. EXPENDITURE ON CHARITABLE ACTIVITIES BY ACTIVITY TYPE

	Activities undertaken directly £	Grant funding of activities £	Support costs £	Total funds 2022 £	Total fund 2021 £
Advancement of women's health	23,634	142,650	–	166,284	–
Governance costs	–	–	11,840	11,840	3,000
	<u>23,634</u>	<u>142,650</u>	<u>11,840</u>	<u>178,124</u>	<u>3,000</u>

9. INDEPENDENT EXAMINATION FEES

	2022 £	2021 £
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>3,000</u>	<u>1,500</u>

10. STAFF COSTS

No salaries or employee benefits were paid during the year (2021: £nil)

11. TRUSTEE REMUNERATION AND EXPENSES

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

The charity did not meet any expenses incurred by the trustee for services provided to the charity (2021: £nil).

TORAS HAMISHPACHA LTD
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 31 MAY 2022

12. CREDITORS: amounts falling due within one year

	2022	2021
	£	£
Accruals and deferred income	<u>3,000</u>	<u>3,960</u>

13. ANALYSIS OF CHARITABLE FUNDS

Unrestricted funds

	At 1 June 2021	Income	Expenditure	At 31 May 2022
	£	£	£	£
General funds	<u>128,813</u>	<u>187,890</u>	<u>(210,212)</u>	<u>106,491</u>

	At 1 June 2020	Income	Expenditure	At 31 May 2021
	£	£	£	£
General funds	<u>6,781</u>	<u>144,792</u>	<u>(22,760)</u>	<u>128,813</u>

14. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds	Total Funds 2022
	£	£
Current assets	109,491	109,491
Creditors less than 1 year	<u>(3,000)</u>	<u>(3,000)</u>
Net assets	<u>106,491</u>	<u>106,491</u>

	Unrestricted Funds	Total Funds 2021
	£	£
Current assets	132,773	132,773
Creditors less than 1 year	<u>(3,960)</u>	<u>(3,960)</u>
Net assets	<u>128,813</u>	<u>128,813</u>

15. RELATED PARTIES

There were no transactions with related parties such that are required to be disclosed under FRS102.

TORAS HAMISHPACHA LTD

England & Wales - Charity number 1176133

Accounts

Toras Hamishpacha Ltd

(Limited by Guarantee)

DIRECTORS' AND TRUSTEES' REPORT
AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31 May 2021

Company No: 10769687 (England and Wales)

Toras Hamishpacha Ltd.

(Limited by Guarantee)

Company Information

Directors and Trustees:	Rabbi Yitzchok Melber Mr. Ian Tesler Mrs. Bertha Zwiebel
Secretary:	Mrs. Bertha Zwiebel
Company No.:	1076967
Charity No.:	1176133
Registered Office:	149 Albion Road London N16 9JU
Reporting Accountants:	Simon Tesler & Associates 149 Albion Road London N16 9JU

Toras Hamishpacha Ltd.

(Limited by Guarantee)

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Toras Hamishpacha Ltd
(Limited by Guarantee)

Directors' and Trustees' Report for the year ended
31 May 2021

The trustees, who are also directors of the charity for the purposes of the Companies Act, submit their annual report and the financial statements for the year ended 31 May 2021.

The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities", issued in March 2005, in preparing the annual report and financial statements of the charity.

REFERENCE & ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISORS

Name of Charity:	Toras Hamishpacha Ltd
Charity Registration Number:	1176133
Company Number:	10769687
Registered Office:	149 Albion Road, London N16 9JU
Principal Office:	149 Albion Road, London N16 9JU
Trustees:	Rabbi Yitzchok Melber Mr. Ian Tesler Mrs. Bertha Zwiebel
Secretary:	Mrs. Bertha Zwiebel
Executive Officers:	Rabbi Yitzchok Melber
Bankers:	HSBC Plc Kilburn London
Reporting Accountants:	Simon Tesler & Associates Chartered Accountants 149 Albion Road London N16 9JU

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The charity is a charitable company limited by guarantee and was set up on the 13 May 2017. It is governed by a Memorandum and Articles of Association as amended by special resolution, as defined by the Companies Act 2006.

Election of New Trustees

No new trustees have been appointed during the year

Induction and Training of Trustees

Should it be necessary to appoint new trustees, they will be required to acquaint themselves with the ethos of the charity and responsibilities that are associated with their new role.

Training will be given by in-house services and these will be available to existing and new trustees on an ad hoc or demand basis. The board has agreed to make available sufficient resources for this purpose.

All decisions are taken by the board collectively as a whole.

The charity is not part of a wider network and acts totally independently.

The charity does not act in tandem with any other charity or organisation in pursuit of its charitable objectives.

Risk Management

The trustees acknowledge and confirm that they have not been exposed to any major risks, but in any event continue to monitor the situation and have put controls into place to identify and mitigate, should possible risks arise.

Governance and Internal Control

The trustees meet monthly during the year to review the strategy and performance of the charity's activities and to receive reports, if applicable, from their advisors.

Statement of Trustees Responsibilities

Company and Charity Law require 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 its results for that period. In preparing these financial statements, the trustees are required to:

- a) select suitable accounting policies and then apply them consistently;
observe the methods and principles in the Charities SORP;
- b) make judgments and estimates that are reasonable and prudent;
- c) state whether the policies adopted are in accordance with the Companies Act 2006 and with applicable accounting standards, subject to any material departures disclosed and explained in the financial statements;
- d) prepare the financial statements on a going concern basis unless it is inappropriate to assume that the charity will continue in business

The trustees have overall responsibility for assuring that the charity has appropriate systems of controls, financial and otherwise.

They are also responsible for keeping proper accounting records which 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 Companies Act 2006.

They 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 and to provide assurance that:-

- (i) the charity is operating efficiently and effectively
- (ii) the assets are safeguarded against unauthorised use or disposition
- (iii) proper records are maintained and financial information used within the charity is reliable
- (iv) the charity complies with relevant laws and regulations.

The systems of internal control are designed to provide reasonable, but not absolute, assurance against material misstatement or loss. They include:-

- 1) a strategic plan, closely monitored
- 2) regular reviews and consideration by trustees of financial results
- 3) Identification and management of risk.

The trustees have, with advice from their accountants, introduced a formal risk management process to assess business risks and implement risk management strategies.

This involved identifying the types of risks the charity faces, prioritising them in terms of potential impacts and likelihood of occurrence and identifying means of mitigating the risks.

As part of this process, the trustees have reviewed the adequacy of the charity's current internal controls. The trustees are pleased to report that the charity's internal financial controls, in particular, conform to the guidelines issued by the Charity Commission

OBJECTIVES AND ACTIVITIES

(a) Objects of the Charity

1. To preserve and protect the good health of women in accordance with Jewish Law and tradition in the UK and abroad
2. The advancement and provision of information and guidance in accordance with Jewish law, access to medical, rabbinical advice, and emotional support
3. Provision of facilities for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their gender, youth, infirmity, or disablement, financial hardship, social or economic circumstances or in the interest of social welfare.
4. Any other purpose that may be regarded as analogous to any preceding purposes.

(b) Aims of the Charity and Strategies

To further the principles set out in its objects, its main ethos is to promote preserve and protect the good health of women in accordance with Jewish Law and tradition of the Orthodox Jewish Religion, amongst the Jewish communities in the U.K. Israel and worldwide.

By carrying out its activities, the charity will promote, enhance, and support the health of Jewish women at all levels and give both physical and spiritual support to the wider Jewish communities worldwide.

(c) Objectives for the year

To make donations and funds available in the establishing and maintaining of centers and clinics for the benefit of the general public in pursuit of advancement the objects both in the UK Israel and worldwide.

To provide assistance to institutions of learning and education worldwide to enable to educate the rabbinical leaders who are the providers of the knowledge in Jewish Law.

(d) Strategies for achieving its stated objectives

During the year, a number of call centers were established with the assistance of donations and loans received which contributed significantly to the furtherance of the charity's stated objects and objectives.

(e) Significant activities contributing to achievements of objectives

The charity does not conduct any significant part of its activities through conditional grant making.

All donations made by the charity were unconditional. In the circumstances, it does not have a formal policy in respect of grant making subject to conditions.

The trustees vet all applications and monies are only released when the trustees are satisfied that the applicant meets the trustees' criteria.

ACHIEVEMENTS AND PERFORMANCE

In the year under review, the charity distributed a large part of its annual income to assist other charities in similar activities.

The charity undertook some fund-raising activities during the year.

Their relationship with the wider community is considered to be excellent.

The trustees consider the performance of the charity during the year to be most satisfactory

FINANCIAL REVIEW AND FUTURE PLANS

Reserve Policy

In recognition of the stated objects of the charity, the trustees deem it necessary to accumulate sufficient stream of income by way of working capital to fund for its objects.

Hence the trustees have adopted a target of accumulating unrestricted funds in excess of its own immediate needs to be able to bring their plans to fruition.

This policy is reviewed annually.

Principal funding source

The major source of income during the year was fund raising and donations from various institutions and from private individuals

Investment Policy

The trustees are mindful of the future financial requirements of the charity; accordingly, it is their policy to seek to make suitable investments where they are sufficiently confident of achieving above average returns without the associated risks attached.

This will be done with the assistance of their professional advisors

Funds held at Custodian Trustees on behalf of others

The charity does not hold funds as custodian trustee on behalf of others.

Reporting Accountants

The reporting accountants, Simon Tesler & Associates, Chartered Accountants, have indicated their willingness to remain in office.

Approval

The trustees' report, which has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies, was approved by the board on the 17 February 2022 and signed on its behalf.

Y. Melber.....Trustee

INDEPENDENT EXAMINERS REPORT
TO THE TRUSTEES OF TORAS HAMISHPACHA LTD

I report on the accounts for the year ended 31 May 2021 set out on pages 3 to 13

Respective responsibilities of Trustees (directors) and Examiner

As described on page 1b, the company's trustees who are also the directors are responsible for the preparation of the financial statements and they consider that the company is exempt from an audit for this year under section 144(2) of the Charities Act 2011(the 2011 Act) and that an independent examination is needed. The charity's income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England & Wales.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to

- * Examine the accounts under section 145 of the 2011 Act.
- * To follow the procedures laid down in the general directions given by the Charity Commission Under section 145(5) (b) of the 2011 Act and
- * To state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also include or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair" and the report is limited to those matters set out in the statement below.

Independent Examiners statement

In connection with my examination, no matter has come to my attention.

(1) which gives me reasonable cause to believe that in any material respects the requirements:

- * To keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - * To prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities
- Have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Reporting Accountant:

Simon Tesler F.C.A
Chartered Accountant ICAEW
Simon Tesler & Associates
149 Albion Road
London N16 9JU
London: 17 February 2022

Toras Hamishpacha Ltd
(Limited by Guarantee)
Statement of Financial Activities
Incorporating Statement of Income and Expenditure
For the year ended 31 May 2021

	Notes	<u>2021</u>	<u>2020</u>
		<u>Unrestricted Funds</u>	<u>Unrestricted Funds</u>
INCOMING RESOURCES			
Incoming resources from Generated Funds			
Voluntary Income	(2)	20,880	72,809
Fundraising Ventures	(3)	123,912	-
Other Income (Rental)	(4)	-	-
Grants Received (unrestricted)		-	-
TOTAL INCOMING RESOURCES		144,792	72,809
RESOURCES EXPENDED			
Fundraising Costs	(5)	18,596	-
Governance Costs	(6)	2,000	1,500
General and Overhead Costs	(6)	1,165	22,116
Charitable Activities	(21)	<u>-</u>	<u>51,000</u>
TOTAL RESOURCES EXPENDED		<u>21,761</u>	<u>74,616</u>
NET INCOME FOR THE YEAR/OUTGOING		123,031	(1,807)
RESOURCES BEFORE TRANSFERS	(7)		
CONCILIATION OF FUNDS			
Total Funds Brought Forward		<u>6,781</u>	<u>8,588</u>
Funds Carried Forward		<u>129,812</u>	<u>6,781</u>

The company does not hold any restricted funds or endowment policy.

There were no recognised gains or losses for 2019 other than those included in the Statement of Financial Activities (Incorporating Statement of Income and Expenditure) above. All of the above results are derived from continuing activities.

The notes on pages 4 to 10 form part of the accounts.

Toras Hamishpacha Ltd
(Limited by Guarantee)
Balance Sheet
As at 31 May 2021

	Notes		<u>2021</u>		<u>2020</u>
		£	£	£	£
FIXED ASSETS					
Investments	(20)		-		-
Tangible Assets	(20)		-		-
CURRENT ASSETS					
Debtors	(10)	-		-	
Cash at bank and in hand		<u>132,772</u>		<u>10,741</u>	
	-	132,772		10,741	
CREDITORS: amounts falling Due within one year (11)		<u>(2,960)</u>		<u>(3,960)</u>	
NET CURRENT ASSETS/(LIABILITIES)			129,812		6,781
 CREDITORS: amounts falling due after more than one year (12)			<u>-</u>		-
Net assets less current liabilities			<u>129,812</u>		<u>6,781</u>
 <u>Funds</u>					
Unrestricted funds			<u>129,812</u>		<u>6,781</u>
			<u>129,812</u>		<u>6,781</u>

The immediately following page forms an integral part of this Balance Sheet.

These accounts have been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006, and with the Financial Reporting Standard for Smaller Entities.

The Trustees Directors consider that the company is entitled to exemption from the requirement to have an audit under the provisions of Section 477 of the Companies Act 2006 (“The Act”).

No member of the company has deposited a notice, pursuant to section 476 requiring an audit.

The Trustees Directors acknowledge their responsibilities for

(a) Ensuring that the company keeps accounting records which comply with Section 386 of the Companies Act 2006, and

(b) for preparing accounts which give a true and fair view of the state of affairs of the company as at 31 May 2021 and of its results for the period then ended in accordance with the requirements of Sections 394 and 395 of the Act, and which otherwise comply with the requirements of the Companies Act 2006 relating to the accounts so far as applicable to the company.

These accounts were approved by the Board of Directors on 17 February 2022 and signed on its behalf.

Director and Trustee

Y. Melber

The notes on pages 5 to 12 form part of these accounts.

Toras Hamishpacha Ltd

(Limited by Guarantee)

Notes to the Accounts for the year ended 31 May 2021

Accounting policies

The accounts have been prepared in accordance with the charity's Memorandum and Articles of Association, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016).

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 applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

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

The accounts have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value.

The principal accounting policies adopted are set out below.

1.2 Going Concern

At the time of approving the accounts, 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 accounts.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives unless the funds have been designated for other purposes.

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

1.4 Incoming resources

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

Cash donations are recognized on receipt. Other donations are recognized once the charity has been notified of the donation, unless performance conditions require deferral of the amount.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is Recognized at the time of the donation

Legacies are recognized on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1.5 Resources expended

Expenditure is recognized once there is legal or constructive obligation to make payment to a third Party, it is probable that settlement will be required and the amount of the obligation can be measured reliably

1.6 Fixed asset investments

Investment property, which is property held to earn rentals and/or for capital appreciation, is initially recognized at cost, which includes the purchase cost and any directly attributable expenditure.

Subsequently it is measured at fair value at the reporting end date.

The surplus or deficit on revaluation is recognized in the profit and loss account.

Where fair value cannot be achieved without undue cost or effort, investment property is accounted for as tangible fixed assets.

1.7 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.

1.8 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognized in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognized amounts and there is an intention to settle on a net basis or to realize the asset and settle the liability simultaneously

Basic Financial Assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortized cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest.

Financial assets classified as receivable within one year are not amortized.

Basic Financial Liabilities.

Basic financial liabilities, including creditors and bank loans are initially recognized at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest.

Financial liabilities classified as payable within one year are not amortized

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

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

De- recognition of Financial Liabilities

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

Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less depreciation.

Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets, less their estimated residual value, over their expected useful lives on the following basis:

Motor Vehicle	25%	straight line basis
Fittings	20%	straight line basis
Office Equipment	25%	straight line basis

1.9 Income

Voluntary income and donations are accounted for as received by the charity. The income from fundraising ventures is shown gross, with the associated costs included in fundraising costs. No permanent endowments have been received in the period, but these are credited directly to capital when received.

1.10 Investments

Investments are stated at their cost to the charity. Realised gains and losses on investments are taken to the income and expenditure account. Investment income plus associated tax recoverable is credit to income on an accrual's basis, using dates of payment for dividends, and daily accrual for interest.

1.11 Value Added Tax

Value added tax is not recoverable by the charity, and as such is included in the relevant costs in the Income and Expenditure account

1.12 Finance leases

Assets obtained under finance leases are capitalised as tangible fixed assets. Depreciation is charged over the shorter of the length of the lease and the estimated useful life of the asset. Finance leases are those where substantially all of the benefits and risks of ownership are assumed by the charity. Obligations under such leases are included in creditors net of the finance charge allocated to future periods. The finance element of each payment is charged to the Income and Expenditure account so as to produce a constant periodic rate on the net obligation outstanding in each period.

1.13 Operating leases

Rentals applicable to operating leases where substantially all the benefits are risks of ownership remain with the lesser are charged to Income and Expenditure account as incurred.

1.14 Fundraising costs

Fundraising expenditure comprises costs incurred in inducing people and organisations to contribute financially to the charity's work. This includes the cost of advertising for donations and the staging of special fundraising events.

1.15 Administration expenditure

Administration expenditure includes all expenditure not directly related to the charitable activity or fundraising ventures. This includes costs of renting and running office premises, staff salaries for administrative staff and accounting fees.

2.	<u>Voluntary income</u>	<u>2021</u>	<u>2020</u>
	Donations & Gift Aid from individuals and companies	20,880	72,809
	Tax reclaimed from Inland Revenue		
	Grants Received (unrestricted)		
3.	<u>Fundraising income</u>		
	Gross proceeds of events	123,912	-
4	<u>Investment income</u>		
	Bank Interest	-	
	Rental Income	-	
5.	<u>Fundraising costs</u>		
	Postage and stationery (appeals)		
	Advertising	-	-
	Event costs	18,956	-
6.	<u>Governance costs</u>		
	Office rent and services		-
	Accountancy Fees	1,500	1,200
	Independent Examination (Non-Audit Service)	500	300
	Other General & Administrative costs	1,165	22,116

<u>Surplus for the year</u>	<u>2021</u>	<u>2020</u>
The surplus of expenditure over Income is stated after charging	123,031	(1,807)
Depreciation of tangible fixed assets		
- owned by the charity		-
- held under finance leases		-
Operating lease rentals		-
Accountancy fees	2,000	1,500

Staff costs

No remuneration was paid to the trustees/ directors in the year.

The staff costs of the remaining staff were:

Wages and salaries including	-	18,709
Social security costs		

The average weekly number of staff employed by the charity during the year was as follows:

Direct charitable work

Administrative	0	4
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9. Interest payable

Bank facilities (repayable within 5 years)

Overdraft or Loan

Other financial arrangements	640	639
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10. Debtors

Due within one year	-	-
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Prepaid and accrued income	-	-
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Loan	-	-
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11.	<u>Creditors: Amounts falling due</u> Within one year		
	Trade Creditors		-
	H.P Creditors		-
	Other Creditors		-
	Accruals and deferred income	2,960	3,960
	Bank Overdraft	<u>-</u>	<u>-</u>
		<u>2,960</u>	<u>3,960</u>

Other Creditors consists of loans given by the charity's benefactors to assist the charity
Cash flow

12. Creditors: amounts falling due after more than one year

Bank Loans

Debt Instruments Amortized

Other creditors - -

13. Commitments

As at 31 May 2021, the charity had no annual commitments under non-cancellable operating leases.

14. Called up Share Capital

The company is limited by guarantee not having a Share Capital.

15. Post Balance Sheet Events

No relevant events occurred of any material nature, which effect the company's financial position at the year end.

16. Related Party Transactions

The company did not enter into any business transactions with its Trustees or related parties.

17. Exceptional Item Nil

18. Trustees Remuneration

The Trustees neither received nor waived any emoluments or were paid expenses during the year.

19. Fund Accounting

The funds are unrestricted which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated other purposes.

20. Tangible Assets

	<u>Freehold</u> <u>Property</u>	<u>Computer</u> <u>Equipment</u>	<u>Fixtures</u> <u>Fittings</u>	<u>Plant</u> <u>Machinery</u>
<u>Total</u>				
Cost				
As At 1 June 2020				
Additions				
As At 31 May 2021				
Depreciation				
As At 1 June 2020				
Charge for Year				
At 31 May 2021				
Movements in Funds		123,031		6,781
Unrestricted Funds		123,031		6,781

Net Movements in funds included in the above are as follows:

	<u>Incoming Resources</u>	<u>Resources Expanded</u>	<u>Net Movement</u>
Unrestricted Fund	144,792	21,761	123,031

	<u>2021</u> <u>Grant Funding</u>	<u>2020</u> <u>Grant Funding</u>
21. <u>Breakdown of Costs of Charitable Activity</u>		
Grants to Medical Call Centers/Educational Institutions	-	51,000
Grants for Social Welfare & to People in Welfare Needs	-	-
Medical Help for People / Institutions	-	-

Toras Hamishpacha Ltd
(Limited by Guarantee)
Detailed Statement of Financial Activities
For the Year to 31 May 2021

	<u>2021</u>	<u>2020</u>
Incoming Resources:		
Voluntary Income		
Fund Raising Event	123,912	-
Grants Received	-	
Donations Received	20,880	72,809
Rental Income	-	-
Total incoming resources	144,792	72,809
Resources Expended		
Costs of generating voluntary income		
Fundraising costs :		
Event Costs	18,596	-
Charitable Activities:		
Grants – Taharienu	-	51,000
General Activities		
Training - Staff	-	1,389
Wages & Salaries	-	18,709
Sundry Expenses	-	
Travelling Expense	-	79
Transport & Couriers	-	
Disposables	-	
Storage & Removals	-	
Travel to Conferences	490	
Rental of Equipment	-	
	490	20,177

(This page does not form part of the financial statement)

Administration Overheads

Rent & Rates	-	-
Water Rates	-	-
Light & Heat	-	-
Insurances	-	-
Telephone	8	239
Professional	27	-
Repairs - Equipment	-	-
Advertising	-	675
Printing Postage & Stationery	-	296
Computer Running Costs	-	-
Legal Costs	-	-
Graphics & Photos Costs	-	70
Bank Charges & Interest	<u>640</u>	<u>639</u>
	675	1,939

Governance Costs:

Accountancy	2,000	1,500
Bookkeeping	-	-
Office Expenses & Services	-	-

(This page does not form part of the financial statement)

Toras Hamishpacha Ltd
(Limited by Guarantee)
Detailed Statement of Financial Activities
For the Year to 31 May 2021

	2021	2020
Total Income Received	144,792	72,809
Total Resources Expended	21,761	74,616
Net Income for the Year	123,031	(1,807)
 <u>Reconciliation of Funds</u>		
Net income for the Year	123,031	(1,807)
Total Funds Brought Forward	6,781	8,588
Total Funds Carried Forward	129,812	6,781

(This page does not form part of the financial statement)

