

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

BECAUSE WE CARE



**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.

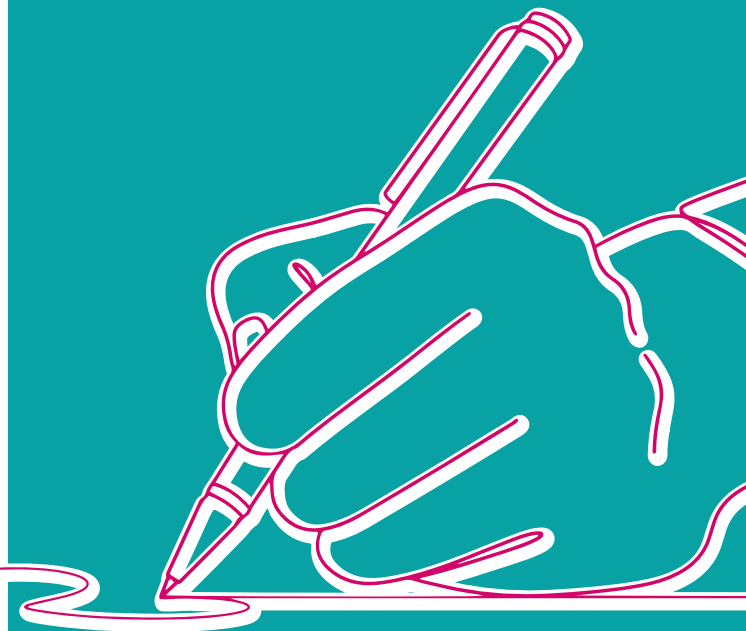
One of the many women we have helped is Sarah*. Sarah experienced three consecutive miscarriages, a condition known as Recurrent Pregnancy Loss (RPL). Crushed and hopeless, she thought she had to wait - and pay - for a specialist just to begin her journey toward having a healthy child. Then she called 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

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



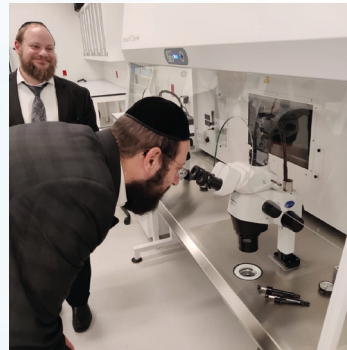
We attend leading medical conferences

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	16		<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
	237,348	10,589	247,937

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

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	142,392	237,411

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
	60,649	60,649	57,527

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	4,800	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	61,032	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>	2,000

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	<u>95,436</u>	<u>95,436</u>

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

