

Registered Charity Number: 1182965

KINYAN HATORAH UK

TRUSTEES' REPORT
AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 MARCH 2025

KINYAN HATORAH UK

CONTENTS

	Page
Reference and administrative information	1
Trustees' Report	2 - 3
Statement of financial activities	4
Balance sheet	5
Notes to the financial statements	6 - 10

KINYAN HATORAH UK

REFERENCE AND ADMINISTRATIVE INFORMATION

Trustees	Lee Michael Isaacs (Chair) Jason David Ben-Zion Binyamin Tatz
Charity Registration Number	1182965
Principal Office	First floor 12 Russell Parade Golders Green Road London NW11 9NN
Independent Examiner	Bowdon Accounting Services Bartle House Oxford Court Manchester M2 3WQ

KINYAN HATORAH UK

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2025

The trustees present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The charity's objectives are to further those purposes both in the United Kingdom and abroad recognised as charitable by English Law.

The primary objective of the charity, although not restricted to, is the advancement of the Jewish faith through establishing, managing and supporting a Jewish education centre in North West London and through the holding of educational events, public lectures, educational trips to Israel and celebrations of religious festivals.

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

The trustees confirm their compliance with the duty to have due regard to the public benefit guidance published by the Charity Commission when reviewing the charity's aims and objectives and in planning future activities.

Grantmaking

Grants are made to needy individuals in accordance with the objects of the charity.

In making decisions in regards to the allocation of grants and donations, the trustees use their personal knowledge of the individuals. The amount of the grant and donation granted is based on the level of funds available.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

During the year the charity pursued its charitable objects.

Income from donations totalled £141,637 (2024: £142,605), while total resources expended amounted to £142,552 (2024: £158,228), resulting in a net deficit of £1,335 (2024: net deficit of £15,623).

Financial position

At 31 March 2025, the charity held total funds of £2,307 (2024: £3,642), all of which were unrestricted. During the year, the charity recorded a net deficit of £1,335 (2024: £15,623), primarily reflecting continued expenditure on charitable activities and support costs in line with the charity's objectives.

Cash balances at the year end amounted to £16,669 (2024: £11,405). Current liabilities totalled £14,362 (2024: £7,763), resulting in net current assets of £2,307 (2024: £3,642).

The trustees consider the charity's financial position at year end to be satisfactory and continue to monitor cash flow and expenditure closely to ensure the charity is able to meet its ongoing obligations as they fall due.

Reserves policy

It is the policy of the charity to maintain unrestricted funds at a level the trustees consider appropriate, taking into account future commitments, expected income, and the anticipated costs of delivering the charity's activities in the coming year. The trustees review the reserves position regularly and are taking steps to rebuild free reserves in line with this policy.

Future plans

The future plans of the charity are to continue supporting the advancement of the Jewish faith and religion, whilst ensuring that the ability to generate sufficient income is maintained to achieve that end.

STRUCTURE, GOVERNANCE AND MANAGEMENT**Governing document**

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Organisational structure

New trustees are appointed based on personal competence, specialist skills and availability. New trustees are inducted into the workings of the charity by the existing trustees.

The trustees administer the day-to-day affairs of the charity. None of the trustees have any beneficial interest in the charity.

03/02/2026

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

lee michael isaacs

Mr L M Isaacs - Chair

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted Funds 2025 £	Total Funds 2024 £
Income and Endowments from:			
Donations and legacies		<u>141,217</u>	<u>142,605</u>
Expenditure on:			
Charitable activities	2	<u>119,671</u>	<u>125,013</u>
Support costs	3	<u>22,880</u>	<u>33,215</u>
		<u>142,552</u>	<u>158,228</u>
Net Movement in Funds		(1,335)	(15,623)
Reconciliation of Funds:			
Total funds brought forward		<u>3,642</u>	<u>19,265</u>
Total Funds carried forward		<u>2,307</u>	<u>3,642</u>

The notes form part of these financial statements

KINYAN HATORAH UK**BALANCE SHEET AS AT 31 MARCH 2025**

	Notes	Total Funds 2025 £	Total Funds 2024 £
Current Assets			
Cash at bank and in hand		16,669	11,405
Current Liabilities			
Creditors: amounts falling due within one year	7	(14,362)	(7,763)
Net Current Assets		<u>2,307</u>	<u>3,642</u>
Total Assets less Current Liabilities		2,307	3,642
Net Assets		<u><u>2,307</u></u>	<u><u>3,642</u></u>
Charity Funds			
Unrestricted funds	8	<u>2,307</u>	<u>3,642</u>
Total Funds		<u><u>2,307</u></u>	<u><u>3,642</u></u>

03/02/2026

The financial statements were approved by the Board of Trustees and authorised for issue on and were signed on its behalf by :

lee michael isaacs

.....

Mr. L M Isaacs

Chair

The notes form part of these financial statements

1 Accounting Policies

1.1 Basis of preparation of financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

1.2 Income

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

1.3 Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

1.4 Governance Costs

Governance costs include cost of the preparation and independent examination of financial statements and cost of any legal advice to trustees on governance or constitutional matters.

1.5 Taxation

The charity is exempt from tax on its charitable activities.

1.6 Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. The charity had no restricted funds as at the Balance Sheet date.

1.7 Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

1 Accounting Policies (continued)**1.8 Pension costs and other post-retirement benefits**

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

1.9 Financial instruments

Basic financial instruments are classified at amortised cost, except for investments in non-convertible preference and non-puttable ordinary shares which are measured at fair value, with changes recognised in profit or loss. Derivative financial instruments are initially recorded at cost and thereafter at fair value with changes recognised in profit or loss.

2 Expenditure on Charitable Activities

	Total Funds 2025 £	Total Funds 2024 £
Wages	23,420	24,040
Pensions	29	29
Community events	50,365	47,174
Grants and assistance to students	45,857	53,770
Publishing costs	-	-
Total Charitable Activity Costs	119,671	125,013

3 Expenditure on Support Costs

	Total Funds 2025 £	Total Funds 2024 £
Management		
Travel expenses	11,042	20,262
Office expenses	-	312
Printing and stationery	-	-
	11,042	20,574
Finance		
Bank charges	19	-

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

3 Expenditure on Support Costs (continued)

	Total Funds 2025 £	Total Funds 2024 £
Other		
Cleaning	2,780	4,008
Consulting	4,841	3,114
Insurance	-	2,812
Staff training	-	176
	7,621	10,110
Governance costs		
Independent examiner's remuneration	1,060	1,060
Professional fees	-	-
Bookkeeping fees	3,138	1,471
	4,198	2,531
Total Support Costs	22,880	33,215

4 Independent Examiner's Remuneration

The independent examiner's remuneration amounts to an independent examiner's fee of £1,060 (2024 - £1,060)

5 Trustees' Remuneration and Expenses

During the year ended 31 March 2025, no Trustees received any remuneration or other benefits (2024 - £NIL).

During the year ended 31 March 2025, no Trustees expenses have been incurred (2024 - £NIL).

6 Staff Costs

The average monthly number of employees during the year were 5.

Total wages and salaries costs for the period was £23,420 (2024: £24,067).

7 Creditors: Amounts falling due within one year

	2025 £	2024 £
Trade creditors	939	939
Other creditors	13,423	6,824
	14,362	7,763

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

8 Movement in Funds

Current Year

	Balance at 01 April 2024 £	Income £	Expenditure £	Balance at 31 March 2025 £
Unrestricted Funds				
General funds	3,642	141,217	(142,552)	2,307
Total Funds	3,642	141,217	(142,552)	2,307

Prior Year

	Balance at 01 April 2023 £	Income £	Expenditure £	Balance at 31 March 2024 £
Unrestricted Funds				
General funds	19,265	142,605	(158,228)	3,642
Total Funds	19,265	142,605	(158,228)	3,642

9 Analysis of Net Assets between Funds

Analysis of net assets between funds - current year

	Total funds 2025 £
Current assets	16,669
Creditors due within one year	(14,362)
Total	2,307

Analysis of net assets between funds - prior year

	Total funds 2024 £
Current assets	11,405
Creditors due within one year	(7,763)
Total	3,642

11 Related Party Disclosures

During the year, a director of the charity made a donation of £12,580 to the charity. The donation was applied towards the charity's salary costs during the year. The director received no benefit in return for the donation.

There were no related party transactions in the prior year.

Registered Charity Number: 1182965

KINYAN HATORAH UK

TRUSTEES' REPORT
AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 MARCH 2025

KINYAN HATORAH UK

CONTENTS

	Page
Reference and administrative information	1
Trustees' Report	2 - 3
Statement of financial activities	4
Balance sheet	5
Notes to the financial statements	6 - 10

KINYAN HATORAH UK

REFERENCE AND ADMINISTRATIVE INFORMATION

Trustees	Lee Michael Isaacs (Chair) Jason David Ben-Zion Binyamin Tatz
Charity Registration Number	1182965
Principal Office	First floor 12 Russell Parade Golders Green Road London NW11 9NN
Independent Examiner	Bowdon Accounting Services Bartle House Oxford Court Manchester M2 3WQ

KINYAN HATORAH UK

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2025

The trustees present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The charity's objectives are to further those purposes both in the United Kingdom and abroad recognised as charitable by English Law.

The primary objective of the charity, although not restricted to, is the advancement of the Jewish faith through establishing, managing and supporting a Jewish education centre in North West London and through the holding of educational events, public lectures, educational trips to Israel and celebrations of religious festivals.

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

The trustees confirm their compliance with the duty to have due regard to the public benefit guidance published by the Charity Commission when reviewing the charity's aims and objectives and in planning future activities.

Grantmaking

Grants are made to needy individuals in accordance with the objects of the charity.

In making decisions in regards to the allocation of grants and donations, the trustees use their personal knowledge of the individuals. The amount of the grant and donation granted is based on the level of funds available.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

During the year the charity pursued its charitable objects.

Income from donations totalled £141,637 (2024: £142,605), while total resources expended amounted to £142,552 (2024: £158,228), resulting in a net deficit of £1,335 (2024: net deficit of £15,623).

Financial position

At 31 March 2025, the charity held total funds of £2,307 (2024: £3,642), all of which were unrestricted. During the year, the charity recorded a net deficit of £1,335 (2024: £15,623), primarily reflecting continued expenditure on charitable activities and support costs in line with the charity's objectives.

Cash balances at the year end amounted to £16,669 (2024: £11,405). Current liabilities totalled £14,362 (2024: £7,763), resulting in net current assets of £2,307 (2024: £3,642).

The trustees consider the charity's financial position at year end to be satisfactory and continue to monitor cash flow and expenditure closely to ensure the charity is able to meet its ongoing obligations as they fall due.

Reserves policy

It is the policy of the charity to maintain unrestricted funds at a level the trustees consider appropriate, taking into account future commitments, expected income, and the anticipated costs of delivering the charity's activities in the coming year. The trustees review the reserves position regularly and are taking steps to rebuild free reserves in line with this policy.

Future plans

The future plans of the charity are to continue supporting the advancement of the Jewish faith and religion, whilst ensuring that the ability to generate sufficient income is maintained to achieve that end.

STRUCTURE, GOVERNANCE AND MANAGEMENT**Governing document**

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Organisational structure

New trustees are appointed based on personal competence, specialist skills and availability. New trustees are inducted into the workings of the charity by the existing trustees.

The trustees administer the day-to-day affairs of the charity. None of the trustees have any beneficial interest in the charity.

03/02/2026

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

lee michael isaacs

Mr L M Isaacs - Chair

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted Funds 2025 £	Total Funds 2024 £
Income and Endowments from:			
Donations and legacies		<u>141,217</u>	<u>142,605</u>
Expenditure on:			
Charitable activities	2	<u>119,671</u>	<u>125,013</u>
Support costs	3	<u>22,880</u>	<u>33,215</u>
		<u>142,552</u>	<u>158,228</u>
Net Movement in Funds		(1,335)	(15,623)
Reconciliation of Funds:			
Total funds brought forward		<u>3,642</u>	<u>19,265</u>
Total Funds carried forward		<u>2,307</u>	<u>3,642</u>

The notes form part of these financial statements

KINYAN HATORAH UK**BALANCE SHEET AS AT 31 MARCH 2025**

	Notes	Total Funds 2025 £	Total Funds 2024 £
Current Assets			
Cash at bank and in hand		16,669	11,405
Current Liabilities			
Creditors: amounts falling due within one year	7	(14,362)	(7,763)
Net Current Assets		<u>2,307</u>	<u>3,642</u>
Total Assets less Current Liabilities		<u>2,307</u>	<u>3,642</u>
Net Assets		<u><u>2,307</u></u>	<u><u>3,642</u></u>
Charity Funds			
Unrestricted funds	8	<u>2,307</u>	<u>3,642</u>
Total Funds		<u><u>2,307</u></u>	<u><u>3,642</u></u>

03/02/2026

The financial statements were approved by the Board of Trustees and authorised for issue on and were signed on its behalf by :

lee michael isaacs

.....

Mr. L M Isaacs

Chair

The notes form part of these financial statements

1 Accounting Policies

1.1 Basis of preparation of financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

1.2 Income

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

1.3 Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

1.4 Governance Costs

Governance costs include cost of the preparation and independent examination of financial statements and cost of any legal advice to trustees on governance or constitutional matters.

1.5 Taxation

The charity is exempt from tax on its charitable activities.

1.6 Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. The charity had no restricted funds as at the Balance Sheet date.

1.7 Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

1 Accounting Policies (continued)**1.8 Pension costs and other post-retirement benefits**

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

1.9 Financial instruments

Basic financial instruments are classified at amortised cost, except for investments in non-convertible preference and non-puttable ordinary shares which are measured at fair value, with changes recognised in profit or loss. Derivative financial instruments are initially recorded at cost and thereafter at fair value with changes recognised in profit or loss.

2 Expenditure on Charitable Activities

	Total Funds 2025 £	Total Funds 2024 £
Wages	23,420	24,040
Pensions	29	29
Community events	50,365	47,174
Grants and assistance to students	45,857	53,770
Publishing costs	-	-
Total Charitable Activity Costs	119,671	125,013

3 Expenditure on Support Costs

	Total Funds 2025 £	Total Funds 2024 £
Management		
Travel expenses	11,042	20,262
Office expenses	-	312
Printing and stationery	-	-
	11,042	20,574
Finance		
Bank charges	19	-

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

3 Expenditure on Support Costs (continued)

	Total Funds 2025 £	Total Funds 2024 £
Other		
Cleaning	2,780	4,008
Consulting	4,841	3,114
Insurance	-	2,812
Staff training	-	176
	7,621	10,110
Governance costs		
Independent examiner's remuneration	1,060	1,060
Professional fees	-	-
Bookkeeping fees	3,138	1,471
	4,198	2,531
Total Support Costs	22,880	33,215

4 Independent Examiner's Remuneration

The independent examiner's remuneration amounts to an independent examiner's fee of £1,060 (2024 - £1,060)

5 Trustees' Remuneration and Expenses

During the year ended 31 March 2025, no Trustees received any remuneration or other benefits (2024 - £NIL).

During the year ended 31 March 2025, no Trustees expenses have been incurred (2024 - £NIL).

6 Staff Costs

The average monthly number of employees during the year were 5.

Total wages and salaries costs for the period was £23,420 (2024: £24,067).

7 Creditors: Amounts falling due within one year

	2025 £	2024 £
Trade creditors	939	939
Other creditors	13,423	6,824
	14,362	7,763

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

8 Movement in Funds

Current Year

	Balance at 01 April 2024 £	Income £	Expenditure £	Balance at 31 March 2025 £
Unrestricted Funds				
General funds	3,642	141,217	(142,552)	2,307
Total Funds	3,642	141,217	(142,552)	2,307

Prior Year

	Balance at 01 April 2023 £	Income £	Expenditure £	Balance at 31 March 2024 £
Unrestricted Funds				
General funds	19,265	142,605	(158,228)	3,642
Total Funds	19,265	142,605	(158,228)	3,642

9 Analysis of Net Assets between Funds

Analysis of net assets between funds - current year

	Total funds 2025 £
Current assets	16,669
Creditors due within one year	(14,362)
Total	2,307

Analysis of net assets between funds - prior year

	Total funds 2024 £
Current assets	11,405
Creditors due within one year	(7,763)
Total	3,642

11 Related Party Disclosures

During the year, a director of the charity made a donation of £12,580 to the charity. The donation was applied towards the charity's salary costs during the year. The director received no benefit in return for the donation.

There were no related party transactions in the prior year.



Section A

Independent Examiner's Report

Report to the trustees

Kinyan Hatorah UK

On accounts for the year
ended

31/03/2025

Charity no
(if any)

1182965

Set out on pages

1-2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/03/2025**.

Responsibilities and
basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

Signed:

Date:

30/01/2026

Name:

Adeel Sahi

Relevant professional
qualification(s) or body
(if any):

ACCA

Address:

Bowdon Accounting Services

Bartle House, Oxford Court

Manchester M2 3WQ

Section B**Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

N/A