



# **Chabad of Finchley Trustees Annual Report and Accounts 2024**

info@chabadfinchley.com

0203 720 7766

**[www.chabadfinchley.com](http://www.chabadfinchley.com)**

Chabad of Finchley is a registered charity: 1197411



Trustees:

**Mr Alistair Green**

**Mr Eli Itzinger**

**Rabbi Boruch Altein**

**Mr Levi Issac Weinman**

The Trustees named on page one have served throughout the year unless indicated otherwise.

Appointment of Trustees is governed by the Constitution of the charity. The Board of Trustees is authorised to appoint new Trustees to fill vacancies arising from the resignation or death of an existing Trustee.

The Constitution authorises the Trustees to make or hold investments in the general funds of the charity.

**Description of Organisation:**

Chabad of Finchley was launched in November 2013 and was registered independently with the Charity Commission as a CIO on 10 January 2022 under registration number 1197411. The constitution was last updated and modified in January 2022.

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### **Organisational chart**

1. Trustees - Hold the charity to its stated goals and ensure its compliance with all necessary laws and regulations
  - a. Mr Alistair Green
  - b. Mr Eli Itzinger
  - c. Rabbi Boruch Altein
  - d. Mr Levi Issac Weinman
- i. Co-directors and managers - have been selected by the trustees to lead the charity in implementing its goals
  1. Rabbi Mechel Gancz - Co-Director
  2. Mrs. Roize Gancz - Co-director
    - a. Third-party service providers - contracted on an individual basis to perform various services on behalf of the charity
    - b. Volunteers and community members - who partake and offer their services on behalf of the charity

### **Constitution, objectives, policies and public benefit:**

The Charity is governed by a constitution and its objectives are:

- (a) The advancement the Jewish religion for the benefit of the public, including through communal prayers, lectures, and celebration of festivals.
- (b) Provision of education to adults and children in the heritage, culture and language of Judaism.
- (c) Provision of welfare and social support for Jewish people, especially those who are socially excluded.

We have an open door policy for all our activities welcoming both members and people with no affiliation. Further details of our activities for the benefit of the public particularly in community cohesion, can be found later in this report.

The policy of the Charity continues to be to seek additional finance and support to enable it to continue and expand its objectives and activities.



The Charity's main sources of income are from members' donations and grants received from charitable trusts.

### **Fund Raising**

The charities fundraising is primarily carried out by Rabbi Mechel Gancz, through direct approaches to individuals and other charitable trusts. This year, the fundraising objectives were met. No complaints were received about the nature of fundraising carried out on behalf of the Charity.

A grant was received from the following Charitable Trusts and foundations.

The National Lottery  
The Community Security Trust  
Barnet Council -HAF fund

The Trustees are grateful to all the benefactors whose generous contributions remain an important element in the ability of the charity to continue its work.

### **Changes in policy**

The Charity's policies have remained the same throughout the year.

### **Organisational structure and Management of the Charity**

The Management of the Charity is vested in the trustees, comprised of four members elected for a period of nine years. The trustees have experience in a wide variety of fields and possess a broad range of knowledge and expertise that is of great help in the management of our affairs.

The Trustees and the Rabbi meet regularly to discuss any relevant matters. The day-to-day management of the charity is delegated to staff.

### **Charity Governance Code**

The third edition of the code for charities was published in July 2017. The code lays out seven key areas of governance together with recommended practice for each principle. The Trustees have considered each principle to satisfy themselves that the Charity's current governance structure explained below satisfactorily addresses each of these principles and, where appropriate, what enhancements might be made.

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## **Risk Management and Child Protection Policies**

The trustees have examined the major strategic, business and operational risks that the charity faces and confirm that systems have been established to enable regular reviews to be carried out so that the necessary steps can be taken to lessen these risks.

Insurance cover is in place and the finances of the charity are kept under review. Appropriate Disclosure and Barring Service (DBS) checks, supported by regularly reviewed policies, are made for all those who work with children or other vulnerable groups. All volunteers who work with children or vulnerable adults undergo training and hold certificates confirming that they have received the level of training appropriate to their work.

The charity has appointed a suitably trained member of staff to act as the Designated Safeguarding lead for both children and vulnerable adults. All new employees and volunteers are given an induction into the charities policies and procedures and existing employees and volunteers all undertake an annual review of all policies that are applicable to them. Copies of all are policies are available on request.

## **Statement of Trustees' Responsibilities**

The Trustees are required under the Charities Act 1993 and the constitution of the charity 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 the period. In preparing those financial statements the Trustees are required to:

- (a) Select suitable accounting policies and apply them consistently.
- (b) Make judgments and estimates that are reasonable and prudent.
- (c) Prepare the financial statements on a going concern basis unless it is inappropriate to assume that the charity will continue in business.
- (d) Prepare the financial statements in accordance with all applicable financial reporting standards, statements of standard accounting practice and charity statements of recommended practice.

## **Finances**

Our accounts are prepared on an income and a receipts and payments basis in line with the Charities Commission guidelines for small charities (income below £250,000).



As our main work is with an unaffiliated population, we do not rely on a membership for income (although we do have a membership program in place and have a few monthly donors through that program), but on voluntary contributions and grants.

Income is also received from event fees and camp tuition.

Due to the increase in demand over time, we have increased our spending on personnel and venue costs to enable a greater impact.

### **Area of Operation**

Chabad of Finchley focuses on the Jewish populations of all areas in Finchley including Finchley Central, West Finchley, North Finchley and East Finchley. We open our activities to all-comers regardless of if they are formally affiliated with the community.

### **Review of Activities**

This year was a year of growth and development in the scope of activities we offer.

It was also a year of focusing on bettering our in-office procedures and systems to ensure the smooth running of the organisation.

We have continued to work in accordance with the stated aims of the charity, which are promoting Jewish worship, education, community welfare and social support. Our activities can broadly be divided into two categories. Those that service the religious and spiritual needs of our members and those of a cultural and social nature which on the whole are non-denominational and open to all-comers. Our community welfare and social support activities are non-denominational and are kept separate from the religious side of our activities.

The trustees have reviewed the objectives and activities of the charity to ensure they continue to reflect our aims. In carrying out this review the trustees have considered the Charity Commission's general guidance on public benefit and in particular its supplementary public guidance on the advancement of religion for the public benefit.

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## **INCOME**

### **Grants**

In March 2024 we received a grant of £20,000 from The National Lottery, to provide support services for the community with a focus on Single Parents.

This grant enabled us to provide warm meals, safe activities, supportive and professional guidance for 50 people from the local area.

We also received a grant of £5000 from the John Lyon's School Holiday Fund. The grant was spent to boost sports and physical activity for disadvantaged children.

We received Grant funding from the CST (community security trust) to pay a security guard at Religious Services and Camps.

### **Donations**

A number of individuals contributed toward the operating costs of Chabad.

1. Monthly giving. Some donors chose to join the Monthly giving program, wherein they give a contribution on a monthly basis, typically by standing order. This year it remained relatively small, with approximately 10 participants.
2. Summer Campaign. Chabad Finchley raised £12,000 to enhance the premises in advance of the summer holiday camp. Enhancements included building an outdoor area with play equipment and fitting air conditioning units.
3. Torah campaign. September-October of 2024, Chabad Finchley raised £15,000 for the purchase of a Memorial Torah scroll. Approximately 50 people participated in this campaign

Sum total of donations received. £80,069

### **Event fees**

A further £33,404 was brought in via event fees, hall hire, Sunday club, School holiday camps, and other Religious services provided over the year.

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## **COSTS**

There was £104,456 in expenses for the assorted range of activities throughout the year. These covered direct sales items, as well as advertising & marketing, various administrative fees, programme costs (supplies, food etc), IT and other tech products, necessary travel and so on.

There was £37,245 in building fees, covering a base of operations, office, and hired venues for various programmes.

The overall goals of the charity were reached, including in reaching out to new donors and using funds generated to further the scope and breadth of the charity's activities and impact in the community, as will be laid out below.

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At 31 December 2024, the unrestricted fund shows a deficit of £8,608, reflecting core costs not fully funded by restricted project income. The trustees plan to address this through future unrestricted fundraising and recovery of allowable overheads from new grants.





## **ACTIVITIES**

The main activities of this year were

### **1. CELEBRATING FESTIVALS WITH JEWISH PRIDE**

Bringing the Jewish community together is one of the core goals of the charity. Throughout the annual cycle of Jewish festivals, Chabad brought together the community at various events and activities, some geared for adults and some for families. For instance:

#### **Tu Bishvat**

Fruit themed paint party for children.

#### **Purim**

A pre Purim Family Hamantasch Bake

On Purim night we hosted Megillah reading and cocktails

On Purim day we hosted a brunch with the banana bus and other children's entertainment.

#### **Passover**

Matzah bake

We ran a model Matzah bakery for young families.

Community Seder

We hosted a large community Seder with over 60 individuals joining

Matzah Drive

We delivered Shmurah Matzah packages to hundreds of homes in the area. We also distributed child size Matzah gifts at the local Jewish schools.

#### **Lag Ba'omer**

Family Funday at Victoria Park with 800 people in attendance!

Some other NW London Chabad Houses joined for this event which included Inflatables, Arts and Crafts, Music, a show, BBQ, and a marching band.

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## **Shavuot**

A pre Shavuot evening for women crafting floral arrangements.

Adults and families joined for an amazing dairy tea buffet in honour of Shavuot.  
We read the 10 Commandments.

## **Rosh Hashanah and Yom Kippur**

### **Dinner**

We hosted a delicious dinner starting the Jewish year with camaraderie and shared blessings

### **Services**

We hosted both day services followed by a buffet Kiddush. Both days there was a children's programme filled with activities, games and stories centred around the themes of the day

### **Shofar in the park and street shofars**

We blew the shofar at three parks around Finchley. We also blew at the Nursing home and at Private homes for the homebound.

## **Sukkot**

### **Guests in our Sukkah**

Throughout Sukkot we hosted over 80 individuals in our Sukkah for meals and to enjoy the Sukkot holiday

### **School visits**

We visited local schools after home time to offer families the chance to shake the lulav

## **Simchat Torah**

A joyous Hachnasat Sefer Torah celebration. The Torah was purchased with donations from the community.

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## Chanukah

### Chanukah Community Lighting

The community gathered at Victoria Park for our annual lighting. We a large Chocolate coins Menorah together. We were joined by council members and dignitaries from Finchley.

### Chanukah at East Finchley

We hosted a Menorah lighting on the East Finchley High Street with music and refreshments. We lit a large Lego Menorah.

### Menorah Displays

We put up a Menorah display at Tesco, Graville Hill, The East Finchley High Road.

We also set up a table at Tesco with free Menorah kits and literature for people to take.

### House visits

We visit local families at their homes bringing them chanukah treats and joy. We had two intern Rabbis join us for Chanukah.

## **2. GENERAL COMMUNITY TOGETHERNESS**

### Shabbos meals

We hosted many Shabbat meals with members of the community.

We served a sit down Kiddush weekly, after morning services.

### Coffee meets and individual reaching out

We put a large focus on reaching out to individuals and met up with many people for coffee and to connect on an individual basis.

### Bar and Bat Mitzvahs

We continued to provide our space as an option for bespoke lifecycle events. We performed one Bat Mitzvah and four Bar Mitzvahs.

### Social evenings

A gin tasting with Mike Braff

Music and singing nights with Ivor Goldberg

Ladies night outs

## **3. CARING FOR THE VULNERABLE**

### Hospital Visits

Throughout the year, Rabbi Gancz regularly visits patients at the Finchley memorial hospital

### Food packages

Throughout the year, packages of fresh Shabbat challah and homemade chicken soup were delivered to those who could use extra care

### Home visits

Throughout the year, Rabbi Gancz regular visits individuals in their homes to offer pastoral care.

#### **4. EDUCATION FOR ALL AGES**

Weekly Torah and Kabbalah class presented by Rabbi Gancz

Rosh Chodesh Society Course

The Rosh Chodesh Society meets monthly for a text based Torah class presented by Mrs Roize Gancz. There are refreshments and themed décor.

Guest speakers

We hosted local speakers as well as visitors to the UK

Mrs Chaya Teldon – Finding Happiness in challenging times

MS Chani Lisbon- Comedian

#### **5. CHILDREN'S ACTIVITIES**

JUDA – a weekly Sunday morning club for children.

Half term activities

Successful Summer and Winter Camps.

25-30 children for Winter Camp at the Chabad Centre

180 children for Summer Camp at Morasha Primary School

#### **6. STAFF DEVELOPMENT**

- a. Rabbi Mechel Gancz and Mrs Roize Gancz joined the Annual Kinus in New York for further training and ideas to better our reach,
- b. We joined a membership scheme with 'Grow Gelt' which offers regular fundraising training and coaching with internationally acclaimed professionals.
- c. We attending various online trainings including Safeguarding, food hygiene and First Aid



Overall, the spread and breadth of activities in areas including humanitarian; Jewish cultural interest; for various demographics, including children, women, and the general community, all have helped broaden the scope of those impacted by the charity.

We look forward to 2025 and the furthering of this important mission, with Hashem's help.

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**REGISTERED CHARITY NUMBER: 1197411**

**CHABAD OF FINCHLEY**

**FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 DECEMBER 2024**

**INDEPENDENT EXAMINER'S REPORT**  
**TO THE TRUSTEES OF CHABAD OF FINCHLEY**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 December 2024.

**Respective Responsibilities of Trustees and Examiner**

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

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company'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.

**Basis of Independent Examiner's Report**

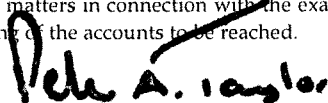
My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all of the evidence that would be required in an audit, and consequently we do not express an audit opinion on the accounts.

**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 that in any material respect:

- accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
- the accounts do not accord with those records; or
- the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
- the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Peter Taylor FCA  
Taylor Associates  
1st Floor, Gallery Court  
28 Arcadia Avenue  
Finchley, London  
N3 2FG

06 November 2025





## Receipts and payments accounts

CC16a

For the period  
from

01/01/2024

To

31/12/2024

### Section A Receipts and payments

|   | Unrestricted funds | Restricted funds | Endowment funds  | Total funds      | Last year        |
|---|--------------------|------------------|------------------|------------------|------------------|
|   | to the nearest £   | to the nearest £ | to the nearest £ | to the nearest £ | to the nearest £ |
| <b>A1 Receipts</b>                                    |                    |                  |                  |                  |                  |
| Donations   | 40,948             | -                | -                | 40,948           | 46,692           |
| Fundraising   | 39,121             | -                | -                | 39,121           | 19,482           |
| Grant   | 5,250              | 34,862           | -                | 40,112           | -                |
| Educational and welfare                               | 32,754             | -                | -                | 32,754           | 14,266           |
| Hire of hall  | 300                | -                | -                | 300              | 380              |
| Other receipts  | 350                | -                | -                | 350              | 2,130            |
| <b>Sub total (Gross income for AR)</b>                | <b>118,723</b>     | <b>34,862</b>    | <b>-</b>         | <b>153,585</b>   | <b>82,950</b>    |
| <b>A2 Asset and investment sales, (see table).</b>    |                    |                  |                  |                  |                  |
| Loan received   | -                  | -                | -                | -                | 2,188            |
|   | -                  | -                | -                | -                | -                |
| <b>Sub total</b>                                      | <b>-</b>           | <b>-</b>         | <b>-</b>         | <b>-</b>         | <b>2,188</b>     |
| <b>Total receipts</b>                                 | <b>118,723</b>     | <b>34,862</b>    | <b>-</b>         | <b>153,585</b>   | <b>85,138</b>    |
| <b>A3 Payments</b>                                    |                    |                  |                  |                  |                  |
| Charitable Supplies                                   | 37,222             | 2,252            | -                | 39,474           | 30,074           |
| Rent  | 10,500             | -                | -                | 10,500           | 11,000           |
| Staff and volunteer costs                             | 3,012              | 1,600            | -                | 4,612            | 12,280           |
| Training - Course                                     | 1,211              | -                | -                | 1,211            | 3,009            |
| Religious items                                       | 14,404             | -                | -                | 14,404           | 761              |
| Charitable activities                                 | 7,505              | 8,654            | -                | 16,159           | 4,170            |
| Event costs   | 4,945              | 9,862            | -                | 14,807           | -                |
| Cleaning  | 1,398              | -                | -                | 1,398            | 1,593            |
| Utility   | -                  | -                | -                | -                | 301              |
| Bank Charge   | 1,033              | -                | -                | 1,033            | 1,278            |
| Travel  | 8,351              | -                | -                | 8,351            | 9,138            |
| Telephone   | 503                | -                | -                | 503              | 151              |
| Printing, postage and stationery                      | 2,331              | -                | -                | 2,331            | 2,334            |
| Advertising   | 216                | -                | -                | 216              | 1,111            |
| IT costs  | 3,314              | -                | -                | 3,314            | 2,298            |
| Insurance   | 901                | -                | -                | 901              | -                |
| Repairs and maintenance                               | 17,988             | -                | -                | 17,988           | 1,598            |
| Donation  | 512                | -                | -                | 512              | 50               |
| Legal and professional fees                           | 2,699              | -                | -                | 2,699            | 1,449            |
| Accountancy fees                                      | 1,800              | -                | -                | 1,800            | -                |
| <b>Sub total</b>                                      | <b>119,845</b>     | <b>22,368</b>    | <b>-</b>         | <b>142,213</b>   | <b>82,595</b>    |
| <b>A4 Asset and investment purchases, (see table)</b> |                    |                  |                  |                  |                  |
| Purchase of fixed assets                              | 4,760              | -                | -                | 4,760            | 1,087            |
| Loans made  | 4,088              | -                | -                | 4,088            | 94               |
| <b>Sub total</b>                                      | <b>8,848</b>       | <b>-</b>         | <b>-</b>         | <b>8,848</b>     | <b>1,181</b>     |
| <b>Total payments</b>                                 | <b>128,693</b>     | <b>22,368</b>    | <b>-</b>         | <b>151,061</b>   | <b>83,776</b>    |
| <b>Net of receipts/(payments)</b>                     | <b>- 9,970</b>     | <b>12,494</b>    | <b>-</b>         | <b>2,524</b>     | <b>1,362</b>     |
| <b>A5 Transfers between funds</b>                     | <b>-</b>           | <b>-</b>         | <b>-</b>         | <b>-</b>         | <b>-</b>         |
| <b>A6 Cash funds last year end</b>                    | <b>1,362</b>       | <b>-</b>         | <b>-</b>         | <b>1,362</b>     | <b>-</b>         |
| <b>Cash funds this year end</b>                       | <b>8,608</b>       | <b>12,494</b>    | <b>-</b>         | <b>3,886</b>     | <b>1,362</b>     |

## Section B Statement of assets and liabilities at the end of the period

| Categories  | Details  | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ | Endowment funds<br>to nearest £ |
|---|--|------------------------------------|----------------------------------|---------------------------------|
| <b>B1 Cash funds</b>  | Bank current account                                   | - 8,608                            | 12,494                           | -                               |
|   | Petty cash   |                                    | -                                | -                               |
|   |  | -                                  | -                                | -                               |
|   | <b>Total cash funds</b>                                | <b>- 8,608</b>                     | <b>12,494</b>                    | <b>-</b>                        |
|   | (agree balances with receipts and payments account(s)) | OK                                 | OK                               | OK                              |
|   |  | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ | Endowment funds<br>to nearest £ |
| <b>B2 Other monetary assets</b>                             | Details  |                                    |                                  |                                 |
|   | Other debts due to the charity                         | 1,994                              | -                                | -                               |
|   |  | -                                  | -                                | -                               |
|   |  | -                                  | -                                | -                               |
|   |  | -                                  | -                                | -                               |
|   |  | -                                  | -                                | -                               |
|   |  | -                                  | -                                | -                               |
| <b>B3 Investment assets</b>                                 | Details  | Fund to which asset belongs        | Cost (optional)                  | Current value (optional)        |
|   |  |                                    | -                                | -                               |
|   |  |                                    | -                                | -                               |
|   |  |                                    | -                                | -                               |
|   |  |                                    | -                                | -                               |
|   |  |                                    | -                                | -                               |
| <b>B4 Assets retained for the charity's own use</b>         | Details  | Fund to which asset belongs        | Cost (optional)                  | Current value (optional)        |
|   | Furniture, fixtures and fittings                       | 5,847                              | -                                | -                               |
|   |  |                                    | -                                | -                               |
|   |  |                                    | -                                | -                               |
|   |  |                                    | -                                | -                               |
|   |  |                                    | -                                | -                               |
|   |  |                                    | -                                | -                               |
|   |  |                                    | -                                | -                               |
|   |  |                                    | -                                | -                               |
|   |  |                                    | -                                | -                               |
| <b>B5 Liabilities</b>                                       | Details  | Fund to which liability relates    | Amount due (optional)            | When due (optional)             |
|   |  |                                    | -                                |                                 |
|   |  |                                    | -                                |                                 |
|   |  |                                    | -                                |                                 |
|   |  |                                    | -                                |                                 |
|   |  |                                    | -                                |                                 |
| Signed by one or two trustees on behalf of all the trustees | Signature  | Print Name                         | Date of approval                 |                                 |
|   |  |                                    |                                  |                                 |
|   |  |                                    |                                  |                                 |

# Virtual Cabinet Portal Digital Signatures

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## Signature Dates and Times

All dates and times shown in the signatures below are expressed in Coordinated Universal Time (UTC), which is generally equivalent to GMT.

You can find out more about UTC at the following web page:

<http://www.virtualcabinetportal.com/WhatIsUTC>

## Signature 1

Signed by Mechel Gancz using authentication code ZW5oKFpVb094OHMo at IP address 94.5.147.206, on 2025/11/06 20:38:27 Z.

Mechel Gancz's e-mail address is: [rabbi@chabadfinchley.com](mailto:rabbi@chabadfinchley.com).

REGISTERED CHARITY NUMBER: 1197411

CHABAD OF FINCHLEY

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2024

**INDEPENDENT EXAMINER'S REPORT**  
**TO THE TRUSTEES OF CHABAD OF FINCHLEY**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

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**Respective Responsibilities of Trustees and Examiner**

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**Basis of Independent Examiner's Report**

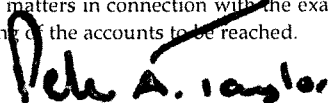
My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all of the evidence that would be required in an audit, and consequently we do not express an audit opinion on the accounts.

**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 that in any material respect:

- accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
- the accounts do not accord with those records; or
- the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
- the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



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06 November 2025



## Receipts and payments accounts

CC16a

For the period  
from

01/01/2024

To

31/12/2024

### Section A Receipts and payments

|   | Unrestricted funds | Restricted funds | Endowment funds  | Total funds      | Last year        |
|---|--------------------|------------------|------------------|------------------|------------------|
|   | to the nearest £   | to the nearest £ | to the nearest £ | to the nearest £ | to the nearest £ |
| <b>A1 Receipts</b>                                    |                    |                  |                  |                  |                  |
| Donations   | 40,948             | -                | -                | 40,948           | 46,692           |
| Fundraising   | 39,121             | -                | -                | 39,121           | 19,482           |
| Grant   | 5,250              | 34,862           | -                | 40,112           | -                |
| Educational and welfare                               | 32,754             | -                | -                | 32,754           | 14,266           |
| Hire of hall  | 300                | -                | -                | 300              | 380              |
| Other receipts  | 350                | -                | -                | 350              | 2,130            |
| <b>Sub total (Gross income for AR)</b>                | <b>118,723</b>     | <b>34,862</b>    | <b>-</b>         | <b>153,585</b>   | <b>82,950</b>    |
| <b>A2 Asset and investment sales, (see table).</b>    |                    |                  |                  |                  |                  |
| Loan received   | -                  | -                | -                | -                | 2,188            |
| <b>Sub total</b>                                      | <b>-</b>           | <b>-</b>         | <b>-</b>         | <b>-</b>         | <b>2,188</b>     |
| <b>Total receipts</b>                                 | <b>118,723</b>     | <b>34,862</b>    | <b>-</b>         | <b>153,585</b>   | <b>85,138</b>    |
| <b>A3 Payments</b>                                    |                    |                  |                  |                  |                  |
| Charitable Supplies                                   | 37,222             | 2,252            | -                | 39,474           | 30,074           |
| Rent  | 10,500             | -                | -                | 10,500           | 11,000           |
| Staff and volunteer costs                             | 3,012              | 1,600            | -                | 4,612            | 12,280           |
| Training - Course                                     | 1,211              | -                | -                | 1,211            | 3,009            |
| Religious items                                       | 14,404             | -                | -                | 14,404           | 761              |
| Charitable activities                                 | 7,505              | 8,654            | -                | 16,159           | 4,170            |
| Event costs   | 4,945              | 9,862            | -                | 14,807           | -                |
| Cleaning  | 1,398              | -                | -                | 1,398            | 1,593            |
| Utility   | -                  | -                | -                | -                | 301              |
| Bank Charge   | 1,033              | -                | -                | 1,033            | 1,278            |
| Travel  | 8,351              | -                | -                | 8,351            | 9,138            |
| Telephone   | 503                | -                | -                | 503              | 151              |
| Printing, postage and stationery                      | 2,331              | -                | -                | 2,331            | 2,334            |
| Advertising   | 216                | -                | -                | 216              | 1,111            |
| IT costs  | 3,314              | -                | -                | 3,314            | 2,298            |
| Insurance   | 901                | -                | -                | 901              | -                |
| Repairs and maintenance                               | 17,988             | -                | -                | 17,988           | 1,598            |
| Donation  | 512                | -                | -                | 512              | 50               |
| Legal and professional fees                           | 2,699              | -                | -                | 2,699            | 1,449            |
| Accountancy fees                                      | 1,800              | -                | -                | 1,800            | -                |
| <b>Sub total</b>                                      | <b>119,845</b>     | <b>22,368</b>    | <b>-</b>         | <b>142,213</b>   | <b>82,595</b>    |
| <b>A4 Asset and investment purchases, (see table)</b> |                    |                  |                  |                  |                  |
| Purchase of fixed assets                              | 4,760              | -                | -                | 4,760            | 1,087            |
| Loans made  | 4,088              | -                | -                | 4,088            | 94               |
| <b>Sub total</b>                                      | <b>8,848</b>       | <b>-</b>         | <b>-</b>         | <b>8,848</b>     | <b>1,181</b>     |
| <b>Total payments</b>                                 | <b>128,693</b>     | <b>22,368</b>    | <b>-</b>         | <b>151,061</b>   | <b>83,776</b>    |
| <b>Net of receipts/(payments)</b>                     | <b>- 9,970</b>     | <b>12,494</b>    | <b>-</b>         | <b>2,524</b>     | <b>1,362</b>     |
| <b>A5 Transfers between funds</b>                     | <b>-</b>           | <b>-</b>         | <b>-</b>         | <b>-</b>         | <b>-</b>         |
| <b>A6 Cash funds last year end</b>                    | <b>1,362</b>       | <b>-</b>         | <b>-</b>         | <b>1,362</b>     | <b>-</b>         |
| <b>Cash funds this year end</b>                       | <b>8,608</b>       | <b>12,494</b>    | <b>-</b>         | <b>3,886</b>     | <b>1,362</b>     |

## Section B Statement of assets and liabilities at the end of the period

| Categories  | Details  | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ | Endowment funds<br>to nearest £ |
|---|--|------------------------------------|----------------------------------|---------------------------------|
| <b>B1 Cash funds</b>  | Bank current account                                   | - 8,608                            | 12,494                           | -                               |
|   | Petty cash   |                                    | -                                | -                               |
|   |  | -                                  | -                                | -                               |
|   | <b>Total cash funds</b>                                | <b>- 8,608</b>                     | <b>12,494</b>                    | <b>-</b>                        |
|   | (agree balances with receipts and payments account(s)) | OK                                 | OK                               | OK                              |
|   |  | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ | Endowment funds<br>to nearest £ |
| <b>B2 Other monetary assets</b>                             | Details  |                                    |                                  |                                 |
|   | Other debts due to the charity                         | 1,994                              | -                                | -                               |
|   |  | -                                  | -                                | -                               |
|   |  | -                                  | -                                | -                               |
|   |  | -                                  | -                                | -                               |
|   |  | -                                  | -                                | -                               |
|   |  | -                                  | -                                | -                               |
| <b>B3 Investment assets</b>                                 | Details  | Fund to which asset belongs        | Cost (optional)                  | Current value (optional)        |
|   |  |                                    | -                                | -                               |
|   |  |                                    | -                                | -                               |
|   |  |                                    | -                                | -                               |
|   |  |                                    | -                                | -                               |
|   |  |                                    | -                                | -                               |
| <b>B4 Assets retained for the charity's own use</b>         | Details  | Fund to which asset belongs        | Cost (optional)                  | Current value (optional)        |
|   | Furniture, fixtures and fittings                       | 5,847                              | -                                | -                               |
|   |  |                                    | -                                | -                               |
|   |  |                                    | -                                | -                               |
|   |  |                                    | -                                | -                               |
|   |  |                                    | -                                | -                               |
|   |  |                                    | -                                | -                               |
|   |  |                                    | -                                | -                               |
|   |  |                                    | -                                | -                               |
|   |  |                                    | -                                | -                               |
| <b>B5 Liabilities</b>                                       | Details  | Fund to which liability relates    | Amount due (optional)            | When due (optional)             |
|   |  |                                    | -                                |                                 |
|   |  |                                    | -                                |                                 |
|   |  |                                    | -                                |                                 |
|   |  |                                    | -                                |                                 |
|   |  |                                    | -                                |                                 |
| Signed by one or two trustees on behalf of all the trustees | Signature  | Print Name                         | Date of approval                 |                                 |
|   |  |                                    |                                  |                                 |
|   |  |                                    |                                  |                                 |

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## Signature 1

Signed by Mechel Gancz using authentication code ZW5oKFpVb094OHMo at IP address 94.5.147.206, on 2025/11/06 20:38:27 Z.

Mechel Gancz's e-mail address is: [rabbi@chabadfinchley.com](mailto:rabbi@chabadfinchley.com).