

COMPANY REGISTRATION NUMBER: 13257272
CHARITY REGISTRATION NUMBER: 1198990

KOLLEL KINYAN HASHAS LTD
Company Limited by Guarantee
Unaudited Financial Statements
31 March 2025

WHITESIDE AND DAVIES LTD
Chartered Certified Accountants
158 Cromwell Road
Salford
M6 6DE

KOLLEL KINYAN HASHAS LTD

Company Limited by Guarantee

Financial Statements

Year ended 31 March 2025

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KOLLEL KINYAN HASHAS LTD

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report)

Year ended 31 March 2025

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 March 2025.

Reference and administrative details

Registered charity name	KOLLEL KINYAN HASHAS LTD
Charity registration number	1198990
Company registration number	13257272
Principal office and registered office	158 Cromwell Road Salford M6 6DE

The trustees

A Klajn
J Neumann
S Rosenbaum

Independent examiner	C Frenkel FCCA 158 Cromwell Road Salford M6 6DE
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Structure, governance and management

Kollel Kinyan Hashas is constituted by Memorandum and Articles of Association and is a company limited by guarantee. It was incorporated on 21 April 2021 as amended by special resolutions dated 30 March 2022, as registered at Companies House 03 May 2022. The charity number for Charity Commission is 1198990 and its Companies House number is 13257272.

The Trustees in office throughout the year were Mr S Rosenbaum, Mr J Neumann & Mr A D Klajn. Mr S Rosenbaum & Mr J Neumann were also directors for the purposes of company law. All trustees give of their time freely and no trustee remuneration was paid in the year.

Recruitment and appointment of new trustees would be in line with the Trust Deed and with the consent of the trustees. The criteria set for the suitable candidate would be someone who is sensitive to the needs and demands of the organisation.

Objectives and activities

The objectives and activities of Kollel Kinyan Hashas are met through the:

Advancement of the Orthodox Jewish Religion and education:

1. Providing resources, facilities, and opportunities for religious study, practice, and engagement in accordance with the law of England and Wales.
 2. Sustaining and administering a Kollel in England as a centre for advanced Jewish learning and community enrichment.
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KOLLEL KINYAN HASHAS LTD

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2025

Maintenance and Operation of a Kollel and other religious study opportunities:

1. Organising daily study sessions, lectures, and seminars on Jewish religious texts, traditions, and values.
2. Offering access to libraries, resources, and educational materials for scholars, students, and community members.

Relief of Poverty:

1. Alleviating poverty and providing assistance to individuals and families in need through the provision of grants, services, and support programs.
2. Assessing and responding to applications for financial assistance from those facing economic hardship or crisis situations.
3. Monitoring and evaluating the impact of grant-funded projects and initiatives to ensure effective allocation of resources.

Religious Study Programs:

1. Hosting shiurim on Orthodox Jewish teachings.
2. Promoting lifelong learning and spiritual growth through engaging lectures, discussions, and cultural events.

Strategic report

The following sections for achievements and performance and financial review form the strategic report of the charity.

Achievements and performance

During the year, the charity received donations of £633,065 (2024: £249,443), representing a significant increase compared with the prior year. This increase was attributable to two highly successful charity campaigns. Charitable expenditure amounted to £638,099, which was also significantly higher than the previous year (£251,120), in line with the increase in income.

The charity continued to distribute its charitable funds in accordance with its objectives of advancing the Orthodox Jewish religion through the provision of facilities for religious study and the operation of a Kollel. In addition, the charity helped to relieve financial hardship through the provision of grants to individuals.

As a result, there was an overall net deficit of resources for the year of £1,743.

Public benefit

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

Financial review

The trustees are satisfied with the growth of the charity. The charity expanded its operations in the year of advancing the Orthodox Jewish religion through various educational activities and provision of study facilities. It also boosted significantly its grant giving in the year with the goal of alleviating poverty for those on low income.

KOLLEL KINYAN HASHAS LTD

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2025

Achievements and performance *(continued)*

The trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the Trust and are satisfied that systems are in place to manage the charity's exposure to those risks.

Reserves policy

The trustees aim to maintain free reserves in unrestricted funds equivalent to approximately three months of unrestricted charitable expenditure to ensure the charity can continue its activities if income fluctuates.

At the year end, unrestricted funds were in a deficit of £13,252 due to increased charitable expenditure. The trustees consider this temporary and are actively managing finances to restore positive reserves.

The charity also holds restricted funds of £14,205, which are earmarked for specific purposes in line with donor intentions. The trustees regularly review both restricted and unrestricted funds to ensure sufficient resources to meet the charity's objectives.

The trustees' annual report and the strategic report were approved on 28 January 2026 and signed on behalf of the board of trustees by:

S Rosenbaum
Trustee

KOLLEL KINYAN HASHAS LTD

Company Limited by Guarantee

Independent Examiner's Report to the Trustees of KOLLEL KINYAN HASHAS LTD

Year ended 31 March 2025

I report to the trustees on my examination of the financial statements of KOLLEL KINYAN HASHAS LTD ('the charity') for the year ended 31 March 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

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales (ICAEW), which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

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

KOLLEL KINYAN HASHAS LTD

Company Limited by Guarantee

Independent Examiner's Report to the Trustees of KOLLEL KINYAN HASHAS LTD *(continued)*

Year ended 31 March 2025

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.

C Frenkel FCCA
Independent Examiner

158 Cromwell Road
Salford
M6 6DE

KOLLEL KINYAN HASHAS LTD

Company Limited by Guarantee

Statement of Financial Activities (including income and expenditure account)

Year ended 31 March 2025

			2025		2024
	Note	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Income and endowments					
Donations and legacies	5	613,095	19,970	633,065	249,443
Other trading activities	6	3,291	—	3,291	—
Total income		<u>616,386</u>	<u>19,970</u>	<u>636,356</u>	<u>249,443</u>
Expenditure					
Expenditure on raising funds:					
Costs of raising donations and legacies	7	26,941	—	26,941	20,640
Expenditure on charitable activities	8,9	605,393	5,765	611,158	230,480
Total expenditure		<u>632,334</u>	<u>5,765</u>	<u>638,099</u>	<u>251,120</u>
Net expenditure and net movement in funds		<u>(15,948)</u>	<u>14,205</u>	<u>(1,743)</u>	<u>(1,677)</u>
Reconciliation of funds					
Total funds brought forward		2,696	—	2,696	4,373
Total funds carried forward		<u>(13,252)</u>	<u>14,205</u>	<u>953</u>	<u>2,696</u>

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

The notes on pages 9 to 17 form part of these financial statements.

KOLLEL KINYAN HASHAS LTD

Company Limited by Guarantee

Statement of Financial Position

31 March 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible fixed assets	16	2,788	1,129
Current assets			
Debtors	17	500	560
Cash at bank and in hand		13,705	1,597
		<u>14,205</u>	<u>2,157</u>
Creditors: amounts falling due within one year	18	16,040	590
Net current liabilities		<u>(1,835)</u>	<u>1,567</u>
Total assets less current liabilities		<u>953</u>	<u>2,696</u>
Net assets		<u>953</u>	<u>2,696</u>
Funds of the charity			
Restricted funds		14,205	–
Unrestricted funds		<u>(13,252)</u>	<u>2,696</u>
Total charity funds	19	<u>953</u>	<u>2,696</u>

For the year ending 31 March 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 28 January 2026, and are signed on behalf of the board by:

S Rosenbaum
Trustee

The notes on pages 9 to 17 form part of these financial statements.

KOLLEL KINYAN HASHAS LTD

Company Limited by Guarantee

Statement of Cash Flows

Year ended 31 March 2025

	2025 £	2024 £
Cash flows from operating activities		
Net expenditure	(1,743)	(1,677)
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	697	282
Interest payable and similar charges	353	34
Accrued expenses	—	540
<i>Changes in:</i>		
Trade and other debtors	60	—
Trade and other creditors	15,450	(490)
Cash generated from operations	14,817	(1,311)
Interest paid	(353)	(34)
Net cash from/(used in) operating activities	14,464	(1,345)
Cash flows from investing activities		
Purchase of tangible assets	(2,356)	(1,131)
Net cash used in investing activities	(2,356)	(1,131)
Net increase/(decrease) in cash and cash equivalents	12,108	(2,476)
Cash and cash equivalents at beginning of year	1,597	4,073
Cash and cash equivalents at end of year	13,705	1,597

The notes on pages 9 to 17 form part of these financial statements.

KOLLEL KINYAN HASHAS LTD

Company Limited by Guarantee

Notes to the Financial Statements

Year ended 31 March 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 158 Cromwell Road, Salford, M6 6DE.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

Basis of preparation

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

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

Going concern

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

Judgements and key sources of estimation uncertainty

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

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.

KOLLEL KINYAN HASHAS LTD

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

3. Accounting policies *(continued)*

Incoming resources

All incoming resources are 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. The following specific policies are applied to particular categories of income:

- 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.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

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.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

KOLLEL KINYAN HASHAS LTD

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

3. Accounting policies *(continued)*

Tangible assets *(continued)*

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Plant and machinery - 20% reducing balance

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

Financial instruments

A financial asset or a financial liability is recognised only when the charity 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.

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.

KOLLEL KINYAN HASHAS LTD

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

3. Accounting policies *(continued)*

Financial instruments *(continued)*

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

4. Limited by guarantee

The organisation is a charitable company limited by guarantee, in the event of the company being wound up members are required to contribute an amount not exceeding £10.

5. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Donations			
Donations	503,095	—	503,095
Grants			
Grants receivable	110,000	19,970	129,970
	<u>613,095</u>	<u>19,970</u>	<u>633,065</u>

KOLLEL KINYAN HASHAS LTD

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

5. Donations and legacies *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Donations			
Donations	249,443	–	249,443
Grants			
Grants receivable	–	–	–
	<u>249,443</u>	<u>–</u>	<u>249,443</u>

6. Other trading activities

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Other income from other trading activities	<u>3,291</u>	<u>3,291</u>	<u>–</u>	<u>–</u>

7. Costs of raising donations and legacies

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Costs of raising donations and legacies - Donations	<u>26,941</u>	<u>26,941</u>	<u>20,640</u>	<u>20,640</u>

8. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Charitable activities	582,896	5,765	588,661
Support costs	<u>22,497</u>	<u>–</u>	<u>22,497</u>
	<u>605,393</u>	<u>5,765</u>	<u>611,158</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Charitable activities	218,132	–	218,132
Support costs	<u>12,348</u>	<u>–</u>	<u>12,348</u>
	<u>230,480</u>	<u>–</u>	<u>230,480</u>

KOLLEL KINYAN HASHAS LTD

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

9. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Grant funding of activities £	Support costs £	Total funds 2025 £	Total fund 2024 £
Charitable activities	212,182	376,479	21,423	610,084	229,650
Governance costs	–	–	1,074	1,074	830
	<u>212,182</u>	<u>376,479</u>	<u>22,497</u>	<u>611,158</u>	<u>230,480</u>

10. Analysis of support costs

	Analysis of support costs £	Total 2025 £	Total 2024 £
Premises	155	155	6,794
Communications and IT	2,688	2,688	1,253
General office	10,495	10,495	3,155
Finance costs	353	353	34
Governance costs	1,074	1,074	830
Depreciation	697	697	282
Purchases	1,648	1,648	–
Other support costs	5,387	5,387	–
	<u>22,497</u>	<u>22,497</u>	<u>12,348</u>

11. Analysis of grants

	2025 £	2024 £
Grants to institutions		
Beth Midrash Lemoro	7,000	5,900
Beis Hamedrash Hachodosh	–	2,060
Ohr Yisroel	3,000	1,550
Grants less than £5,000	32,367	4,257
The New Hall Charitable Trust	5,750	–
TTT	9,500	–
Kupas Hachesed	10,000	–
	<u>67,617</u>	<u>13,767</u>
Grants to individuals		
Grants to individuals	308,862	152,708
Total grants	<u>376,479</u>	<u>166,475</u>

KOLLEL KINYAN HASHAS LTD

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

12. Net expenditure

Net expenditure is stated after charging/(crediting):

	2025	2024
	£	£
Depreciation of tangible fixed assets	697	282

13. Independent examination fees

	2025	2024
	£	£
Fees payable to the independent examiner for: Independent examination of the financial statements	1,074	830

14. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2025	2024
	£	£
Wages and salaries	34,342	22,079

The average head count of employees during the year was 6 (2024: 5).

No employee received employee benefits of more than £60,000 during the year (2024: Nil).

15. Trustee remuneration and expenses

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

16. Tangible fixed assets

	Plant and machinery £
Cost	
At 1 April 2024	1,481
Additions	2,356
At 31 March 2025	3,837
Depreciation	
At 1 April 2024	352
Charge for the year	697
At 31 March 2025	1,049
Carrying amount	
At 31 March 2025	2,788
At 31 March 2024	1,129

KOLLEL KINYAN HASHAS LTD

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

17. Debtors

	2025	2024
	£	£
Other debtors	500	560

18. Creditors: amounts falling due within one year

	2025	2024
	£	£
Accruals and deferred income	540	540
Other creditors	15,500	50
	<u>16,040</u>	<u>590</u>

19. Analysis of charitable funds

Unrestricted funds

	At 1 April 2024	Income	Expenditure	At 31 March 25
	£	£	£	£
General funds	2,696	616,386	(632,334)	(13,252)

	At 1 April 2023	Income	Expenditure	At 31 March 24
	£	£	£	£
General funds	4,373	249,443	(251,120)	2,696

Restricted funds

	At 1 April 2024	Income	Expenditure	At 31 March 25
	£	£	£	£
Restricted funds	—	19,970	(5,765)	14,205

	At 1 April 2023	Income	Expenditure	At 31 March 24
	£	£	£	£
Restricted funds	—	—	—	—

KOLLEL KINYAN HASHAS LTD

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

20. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Tangible fixed assets	2,788	–	2,788
Current assets	–	14,205	14,205
Creditors less than 1 year	(16,040)	–	(16,040)
Net assets	(13,252)	14,205	953

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Tangible fixed assets	1,129	–	1,129
Current assets	2,157	–	2,157
Creditors less than 1 year	(590)	–	(590)
Net assets	2,696	–	2,696

21. Analysis of changes in net debt

	At 1 Apr 2024 £	Cash flows £	At 31 Mar 2025 £
Cash at bank and in hand	1,597	12,108	13,705