

**KUPAT CHAIM V'CHESED
TRUSTEES' REPORT AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2025**

**Kupat Chaim V'Chesed
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Kupat Chaim V'Chesed
Trustees' Report For The Year Ended 31 August 2025

The trustees present their report and the financial statements for the year ended 31 August 2025.

Objectives and Activities

Aims and Objectives

The purpose of the charity as set out in its governing document dated 17 November 2022.

The charity was created in order to provide education, training and religious activities and to help prevent and relieve poverty in England, Wales and Worldwide, and in addition the funding and supporting or any synagogue of the Orthodox Jewish Faith.

The charity's aim is the advancement of education and the provision of the Jewish faith in accordance with Orthodox Jewish Faith for Orthodox Jews and for the benefit of the public throughout England, Wales and Worldwide.

Public Benefit

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

The trustees confirm that they have complied with the requirements of Section 17 of the Charities Act 2011 to have due regard to the Charity Commission's guidance on public benefit.

Reference and Administrative Details

Trustees

Mr Adam Schonfeld
Mr Moishe Halberstam
Mr Avraham Davidoviz

Charity Number

1201050

Principal Address

51 Castlewood Road
London
N16 6DJ

Independent Examiner

Brindley Goldstein Limited
103 High Street
Waltham Cross
EN8 7AN

**Kupat Chaim V'Chesed
Trustees' Report (continued)
For The Year Ended 31 August 2025**

The trustees' report was approved by the board of trustees and signed on its behalf by:

Mr Moishe Halberstam
Trustee
13th February 2026

Kupat Chaim V'Chesed
Independent Examiner's Report to the Trustees of Kupat Chaim V'Chesed
For The Year Ended 31 August 2025

I report to the trustees on my examination of the accounts of Kupat Chaim V'Chesed (the Trust) for the year ended 31 August 2025.

Responsibilities and Basis of Report

As the charity trustees of the Trust 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 the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

Since the Trust'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, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and contents 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.

Brindley Goldstein Limited
13th February 2026
103 High Street
Waltham Cross
EN8 7AN

Kupat Chaim V'Chesed
Statement of Financial Activities
For The Year Ended 31 August 2025

		2025	2024
		Unrestricted	Unrestricted
		funds	funds
	Notes	£	£
INCOME AND ENDOWMENTS FROM:			
Donations and legacies	3	973,942	758,455
		<hr/>	<hr/>
EXPENDITURE ON:			
Charitable activities	4	(780,428)	(754,351)
		<hr/>	<hr/>
NET INCOME		193,514	4,104
		<hr/>	<hr/>
NET MOVEMENT IN FUNDS		193,514	4,104
		<hr/>	<hr/>
RECONCILIATION OF FUNDS:			
Total funds brought forward		13,000	8,896
		<hr/>	<hr/>
TOTAL FUNDS CARRIED FORWARD	10	206,514	13,000
		<hr/> <hr/>	<hr/> <hr/>

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

Kupat Chaim V'Chesed
Statement of Financial Position
As At 31 August 2025

		2025	2024
		Unrestricted	Total funds
	Notes	funds	
		£	£
CURRENT ASSETS			
Debtors	8	180,000	-
Cash at bank and in hand		27,114	13,900
		207,114	13,900
Creditors: Amounts Falling Due Within One Year	9	(600)	(900)
NET CURRENT ASSETS (LIABILITIES)		206,514	13,000
TOTAL ASSETS LESS CURRENT LIABILITIES		206,514	13,000
NET ASSETS		206,514	13,000
FUNDS OF THE CHARITY			
Unrestricted Funds		206,514	13,000
TOTAL FUNDS	10	206,514	13,000
On behalf of the board			

Mr Moishe Halberstam
Trustee

13th February 2026

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

Kupat Chaim V'Chesed
Statement of Cash Flows
For The Year Ended 31 August 2025

	Notes	2025 £	2024 £
Cash flows from operating activities			
Net cash generated from operations	1	13,214	5,004
Net cash generated from operating activities		13,214	5,004
Increase in cash and cash equivalents		13,214	5,004
Cash and cash equivalents at beginning of year	2	13,900	-
Cash and cash equivalents at end of year	2	27,114	5,004

Kupat Chaim V'Chesed
Notes to the Statement of Cash Flows
For The Year Ended 31 August 2025

1. Reconciliation of income to cash generated from operations

	2025	2024
	£	£
Net income	193,514	4,104
Movements in working capital:		
Increase in trade and other debtors	(180,000)	-
(Decrease)/increase in trade and other creditors	(300)	900
Net cash generated from operations	<u>13,214</u>	<u>5,004</u>

2. Cash and cash equivalents

Cash and cash equivalents, as stated in the Statement of Cash Flows, relates to the following items in the Balance Sheet:

	2025	2024
	£	£
Cash at bank and in hand	<u>27,114</u>	<u>13,900</u>

3. Analysis of changes in net funds

	As at 1 September 2024	Cash flows	As at 31 August 2025
	£	£	£
Cash at bank and in hand	<u>13,900</u>	<u>13,214</u>	<u>27,114</u>

Kupat Chaim V'Chesed
Notes to the Financial Statements
For The Year Ended 31 August 2025

1. General Information

Kupat Chaim V'Chesed is a charitable incorporated organisation registered with the Charity Commission, registered charity number 1201050. The principal address is 51 Castlewood Road, London, N16 6DJ.

2. Accounting Policies

2.1. Basis of Preparation of Financial Statements

The financial statements 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 charity is a Public Benefit Entity as defined by FRS 102.

2.2. 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.

2.3. 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.

2.4. Cash and Cash Equivalents

Cash and cash equivalents are basic financial assets and include cash in hand and deposits held at call with banks, other short-term highly liquid investments that mature in no more than three months from the date of acquisition and are readily convertible to a known amount of cash with insignificant risk of change in value, and bank overdrafts.

3. Income from Donations and Legacies

	2025	2024
	Unrestricted funds	Unrestricted funds
	£	£
Donations and gifts	973,942	758,455

Kupat Chaim V'Chesed
Notes to the Financial Statements (continued)
For The Year Ended 31 August 2025

4. Analysis of Expenditure

	2025	
	Activities undertaken directly	Support costs
	£	(see note 5)
	£	£
Charitable activities	775,662	4,766
	780,428	
	2024	
	Activities undertaken directly	Support costs
	£	(see note 5)
	£	£
Charitable activities	745,881	8,470
	754,351	

5. Support Costs

	2025
	Charitable activities
	£
Premises expenses	3,813
General administration	281
Governance costs	672
	4,766
	2024
	Charitable activities
	£
Premises expenses	5,610
General administration	298
Governance costs	2,562
	8,470

6. Independent Examiner's Remuneration

	2025	2024
	£	£
Independent examination of the financial statements	600	900

7. Average Number of Employees

Average number of employees during the year was: NIL (2024: NIL)

8. Debtors

	2025	2024
	£	£
Due within one year		
Other debtors	180,000	-

Kupat Chaim V'Chesed
Notes to the Financial Statements (continued)
For The Year Ended 31 August 2025

9. Creditors: Amounts Falling Due Within One Year

	2025	2024
	£	£
Accruals and deferred income	600	900

10. Movement in Funds

	As at 1 September 2024	Income	Expenditure	As at 31 August 2025
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	13,000	973,942	(780,428)	206,514
Total funds	13,000	973,942	(780,428)	206,514

	As at 1 September 2023	Income	Expenditure	As at 31 August 2024
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	8,896	758,455	(754,351)	13,000
Total funds	8,896	758,455	(754,351)	13,000

11. Transactions with Trustees

None of the trustees received any remuneration or any other benefits from an employment with the charity or a related entity during the current or previous year.

No trustee expenses have been incurred.

12. Related Party Disclosures

There have been no related party transactions in the reporting period that require disclosure.