TALMUD TORAH CHINUCH NEORIM
LIMITED BY GUARANTEE
DIRECTORS' AND TRUSTEES REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 OCTOBER 2025

Company No. 09255139 (England and Wales)
Charity Number: 1204207

TALMUD TORAH CHINUCH NEORIM

Company Information

Directors and Trustees	**Mr Israel Einhorn** **Mr Joshua Waldman** **Mr Shmuel Shmelke Weisz** **Mr Yehuda Waldman**
Company Number	**09255139 (England and Wales)**
Charity Number	**1204207**
Registered Office	**Room 9, Enterprise House** **3 Middleton Road** **Manchester** **M8 5DT**

TALMUD TORAH CHINUCH NEORIM

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TALMUD TORAH CHINUCH NEORIM
REPORT OF THE TRUSTEES FOR THE
YEAR ENDED 31 OCTOBER 2025

The trustees of the charity present their annual report under the Charities Act 2011 and the financial statements for the year ended 31 October 2025 and confirm that the latter comply with the requirements of the Act, the Memorandum and Articles of Association and the Charities SORP 2005.

REFERENCE AND ADMINISTRATIVE INFORMATION

The Charity was incorporated under the name Talmud Torah Chinuch Neorim on 8 October 2014 and is registered at the Charity Commission. The Trustees, directors, secretary and principal addresses of the Charity are as listed on page 1.

STRUCTURE, GOVERNANCE AND MANAGEMENT

GOVERNING DOCUMENT

The charity is constituted as a company limited by guarantee, and is therefore governed by a memorandum and articles of association dated 8 October 2014.

GOVERNING BODY

The structure of the Charity consists of three trustees who are also directors of the company and a company secretary. The board of Trustees is authorised to appoint new Trustees to fill vacancies arising through resignation or death of an existing trustee.

ORGANISATIONAL MANAGEMENT

The Trustees of the Charity, are legally responsible for the overall management and control of the Charity and meet regularly.

RISK MANAGEMENT

The trustees actively review the major risks which the charity faces on a regular basis and believe that an annual review of the controls over key financial systems, will be sufficient to ensure continuity in the event of adverse conditions.

OBJECTS, AIMS, OBJECTIVES AND ACTIVITIES

The charity is constituted as a company limited by guarantee and its objects are to encourage and support the furtherance of Orthodox Jewish Religious Education and in line with this objective the charity runs a school, kindergarten and childcare programme.

The charity is organised so that the trustees meet regularly to manage its affairs. The charity is dependent on voluntary assistance. Administration of the charity is dealt with by the trustees.

It is intended to continue with the Charities activities.

PUBLIC BENEFIT

The trustees confirm that they have referred to the guidance contained in the Charity Commission’s general guidance on public benefit and in particular to its supplementary public benefit guidance on advancing education when reviewing the charity’s aims and objectives and in planning future activities.

AIMS AND INTENDED IMPACT
Within these objects, the trustees' aim is to continue to run the school and to provide funds.

OBJECTIVES FOR THE YEAR
The aim this year is to continue to give support to the running of the school.

STRATEGIES TO ACHIEVE THE YEAR'S OBJECTIVES
These included meetings with parents and potential donors to obtain funds for the running of the school.

PRINCIPAL ACTIVITIES
The charity collected funds during the period which were sufficient to meet the needs of the school.

GRANT MAKING POLICY
The policy is to provide funds for the running of the school.

REVIEW AND ACHIEVEMENTS AND PERFORMANCE FOR THE YEAR

FINANCIAL REVIEW

The Charity commenced its activities on 1st September 2025 and the results are therefore for two months.

Transactions and Financial Position

The Statement of Financial Activities shows a total income of £538,090 and resources expended were £283,317 resulting in a surplus of £254,773 (2024 – £0) for the year.

FINANCIAL REVIEW AND RESULTS FOR THE YEAR
The Trustees consider that the performance of the charity the period has been satisfactory. There were no significant changes .

RESERVES POLICY
The trustees intend to fully maintain the school. The trustees are hoping to create a reserve fund.

INVESTMENT POLICY AND OBJECTIVES
Under the Memorandum and Articles of Association the charity has the power to make any investment which the trustees see fit but no investments are currently held.

FUTURE PLANS
The trustee's plans are to continue to collect donations to support the school.

ACCOUNTING AND REPORTING RESPONSIBILITIES

The trustees are required by Charity law to prepare financial statements for each financial year which give a true and fair view of the financial activities of the charity and of its financial position at the end of the year. In preparing those financial statements the trustees are required to:

(a) select suitable accounting policies and apply them consistently;

(b) make judgements and estimates that are reasonable and prudent;

(c) follow applicable accounting standards and statements of recommended practice, disclosing and explaining any departures in the financial statements.

(d) prepare the financial statements on a going concern basis unless it is inappropriate to assume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

APPROVAL

The report was approved by the board of directors and trustees on 27 August 2026 and signed on its behalf.

……..
Trustee – Mr J Waldman

Date:

TALMUD TORAH CHINUCH NEORIM
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 OCTOBER 2025

	Note	2025 £	2024 £
INCOME RESOURCES			
Donations, childcare, and sundry funding		538,090	-
		538,090	-
RESOURCES EXPENDED			
Direct Charitable Expenditure			
Wages	2	144,224	-
School Requisites and Activities		50,309	-
		194,533	-
Administration			
Rent		25,000	-
Rates & Utilities		5,955	
Repairs, Maintenance, Cleaning & Supplies		21,653	-
Telephone		407	-
Printing, Stationery & Advertising		2,921	-
Sundry		1,059	-
Professional		12,391	-
Insurance		6,876	-
Accountancy		1,800	
Security		8,213	-
Bank Charges		117	-
Computer & Software		2,392	-
		88,784	-
TOTAL RESOURCES EXPENDED		283,317	-
NET INCOME		254,773	-
Funds balance brought forward		(156)	-
Funds balance carried forward		254,617	-

There were no recognized gains and losses for 2025 or 2024 other than those included in above Statement of Financial Activities.

The notes form part of these accounts

TALMUD TORAH CHINUCH NEORIM

BALANCE SHEET AS AT 31 OCTOBER 2025

	Note	2025 £	2024 £
FIXED ASSET			
Furniture and Equipment	**4**	152,368	-
CURRENT ASSETS			
Debtors		72,082	82
Stock		60,000	-
Bank		17,205	-
		149,287	82
CREDITORS	**3**		
Amounts due within one year		47,038	238
Net Current Assets/Liabilities		102,249	(156)
Net Assets		254,617	(156)
FUNDS			
Income account		254,617	(156)

The directors are satisfied that the company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006 and that the members have not required the company to obtain an audit in accordance with section 476 of the Act.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The Accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on 27 August 2026 and signed on its behalf by;

……
Mr J Waldman

Director

1 Accounting policies

1.1 Basis of accounting

The financial statements have been prepared under the historical cost convention, and in accordance with the Statement of Recommended Practice "Accounting and Reporting by Charities" (SORP 2005) and the Charities Act 2011.

1.2 Income

Voluntary income, contributions and donations are accounted for as received by the charity. No permanent endowments have been received in the year.

	2025 £	2024 £
2. Wages		
Salaries	134,662	-
Pension Premiums	7,802	-
Outside Assistance & Training	1,760	-
	144,224	-
3. Creditors		
Accruals	1,800	-
Sundry Loans and Creditors	45,238	-
	47,038	-
4. Furniture and Equipment		
Additions in year	152,368	-
	152,368	-

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF TALMUD TORAH CHINUCH NEORIM

I report on the accounts of the Charitable Company for the year ended 31 October 2025 which are set out on pages 7-8.

Respective responsibilities of trustees and examiner
The trustees (who are also directors of the company for the purpose of company law) are responsible for the preparation of the accounts. The Charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 and that an independent examination is needed. The Charity is required by law to prepare accrued accounts and I am qualified to undertake the examination by being a qualified member of The Institute of Chartered Accountants (England & Wales).

Having been satisfied that the charity is not subject to audit under company law and is eligible for independent examination it is my responsibility to:

(i) examine the accounts under section 145 of the 2011 Act;
(ii) to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5) of the 2011 Act; and
(iii) to state whether particular matters have come to my attention.

Basis of independent examiner's report
My examination was carried out in accordance with the General Directions given by the Charity Commission. 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 the seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent examiner's statement
In connection with my examination, no matter has come to my attention:

(a) which gives me reasonable cause to believe that, in any material respect, the requirements:
(i) to keep accounting records in accordance with section 386 of the Companies Act 2006; and
(ii) to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities (revised 2005) have not been met; or

(b) to which in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Bernard Olsberg
B Olsberg & Co
Institute of Chartered Accountants (England & Wales)
Enterprise House
3 Middleton Road
Manchester
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27 August 2026