

TZEDOKAH TRUST

CHARITY REGISTRATION NUMBER: 281478

Accounts

for the financial year

1st January 2025 to 31st December 2025

Page 1	Trustees Report
Page 2	Independent Examiners Report
Page 3	Statement of Financial Activities
Page 4	Balance Sheet and Notes to the Accounts

TZEDOKAH TRUST

TRUSTEES ANNUAL REPORT

for the financial year 1st January 2025 to 31st December 2025

The trustees present their report and the financial statements for the year to 31 December 2025.

Address

The address of the charity is 98 Mowbray Road, Edgware, Middlesex, HA8 8JH.

Structure, Governance and Management

The name of the charity is Tzedokah Trust and it is governed by a trust deed. The charity is registered with the Charity Commission under number 281478. The trustees, who meet at regular intervals, administer the charity and manage the day to day operations.

The Trustees

The trustees during the year were:

Mr. Stephen Chevern

Mrs. Rochelle Chevern.

Mr. Ephraim Chevern.

Objectives and Activities

The principal activity and objectives of the charity are to advance the Orthodox Jewish faith and the relief of poverty by raising funds and making donations to charities which promote Jewish teaching and study and relief of poverty.

Achievements and Performance

The achievements were to raise money by soliciting donations to the amount stated in the accounts and making grants to various charitable institutions involved in Jewish education and relief of poverty.

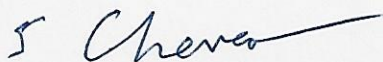
Financial Report

During the year donations and gift aid tax repayments received amounted to £36,644 (£29,655 - 2024). Grants to charities were £29,695 (£31,663- 2024). Income for the following and future years is expected about the same and reserves have been retained to allow the charity to continue supporting various charitable causes in the future.

Declaration

The trustees approved the trustees report on 9 March 2026.

Signed



Stephen Chevern
Chair of trustees

TZEDOKAH TRUST

Independent Examiner's Report on the Accounts for the year ended 31st December 2025

I report on the accounts of the trust for the year ended 31 December 2025, which are set out on pages 3-4.

Respective responsibilities of trustees and examiner

The trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required under section 43(2) of the Charities Act 1993 (the 1993 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 43 of the 1993 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 43(7)(b) of the 1993 Act; and
- 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 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 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

(1) which gives me reasonable cause to believe that in any material respect the requirements:

to keep accounting records in accordance with section 41 of the 1993 Act;

and

to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 1993 Act.

have not been met; or

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

Signed

Date 9 March 2026



Name J. B. Cheng FCCA
Chartered Certified Accountant
38 Connaught Avenue
Enfield
EN1 3BG

TZEDOKAH TRUST

Registered Charity No. 281478

Statement of Financial Activities (incorporating an Income and Expenditure Account) For the year to 31 December 2025

	Total funds Unrestricted	Total funds Unrestricted 2024
	£	£
Incoming resources from generated funds		
Donations Received	36,644	24,640
Income Tax repayments	0	5,015
Total incoming resources	36,644	29,655
Resources expended		
Cost of Generating Funds		
Charitable Activity Costs		
Governance Costs		
Bank Charges	40	66
Charitable Donations	29,695	31,663
Total resources expended	29,735	31,729
Net (outgoing)/incoming resources for the year	6,909	(2,074)
Surplus brought forward	1,624	3,698
Surplus Carried Forward	8,533	1,624

The statement of Financial Activities reflects the results of continuing activities for the year.

There were no recognised gains or losses other than the net outgoing resources for the year.

The net outgoing resources for the year have been calculated on the historical cost basis.

The notes on page 4 form part of these accounts.

TZEDOKAH TRUST

Registered Charity No. 281478

BALANCE SHEET AS AT 31 December 2025

	£	£	2024	
			£	£
Current Assets				
Bank Accounts	8,633		21,724	
Loan	<u>0</u>		<u>0</u>	
	8,633		21,724	
CREDITORS- AMOUNTS FALLING DUE WITHIN ONE YEAR				
Creditors	<u>0</u>		<u>20,000</u>	
		8,633		1,724
NET ASSETS		<u>8,633</u>		<u>1,724</u>
REPRESENTED BY:				
Trust Fund - Unrestricted		100		100
Unrestricted Funds		<u>8,533</u>		<u>1,624</u>
Total Unrestricted Funds		<u>8,633</u>		<u>1,724</u>

Notes to the Accounts

(a) Basis of accounting

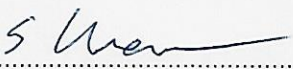
The financial statements have been prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities and the charities SORP.

(c) Incoming Resources

Donations are credited to the Statement of financial Activities (SOFA) in the period in which the donations are received.

2 Voluntary Income

The amount relates to general donations received.

Signed..... 

S. Chevern - Trustee

9 March 2026