



Registered Charity Number: 1055646

ACCOUNTS & ANNUAL REPORT

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ANNUAL REPORT



OBJECTS

1. The relief of Jewish persons with a mental illness, who are suffering mental, emotional stress requiring treatment by the provision of medical, rehabilitative, financial, or other such assistance as the Executive Committee shall determine; or who are recovering from such a condition.
2. The education of the general public so as to increase their knowledge, understanding and appreciation of mental illness and the needs of person suffering or who have suffered from mental health and emotional problems.

MISSION

Chizuk is a community-led, volunteer-powered charity dedicated to promoting the mental, emotional, and physical wellbeing of underserved Jewish individuals and families across the UK. Rooted in lived experience and guided by professional expertise, Chizuk provides culturally sensitive, trauma-informed support through peer groups, citizen advocacy, psychoeducation, outreach, and wellness programmes.

We are committed to supporting individuals navigating complex mental health challenges, including those recovering from illness or facing social isolation, while also reducing stigma and empowering beneficiaries to take an active role in their recovery. In addition to direct support, Chizuk prioritises prevention and education, raising awareness, equipping individuals with tools for resilience, and fostering understanding of mental health across the wider community.



The trustees, present their report and the unaudited financial statements of the charity for the period ended 5 April 2025.

REFERENCE & ADMINISTRATIVE DETAILS

Registered charity name:	Chizuk
Charity registration number:	1055646
Principal office & registered office:	36 Fawcett Estate, Clapton Common, London E5 9DG
The trustees:	Mr Aharon Yitzchok Royde Mr Chaim Jacob Grunfeld Mr Avraham Grossman Mrs Haile Zola Mrs Mascha Rothbart
Independent examiner:	Landau Morley LLP 325-327 Oldfield Lane North Greenford Middlesex UB6 0FX



The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's constitution adopted 14th May 1996, the Charities Act 2011 and 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 (FRS102)" (effective 1 January 2019).

ACTIVITIES

Chizuk is a community-based charity that provides culturally appropriate, clinically informed mental health and wellbeing support to individuals and families. Its work focuses on offering practical, emotional, and peer-led assistance through a range of services, including support groups, advocacy, mentoring, and community-based wellbeing initiatives. These programmes are designed to reduce isolation, build emotional resilience, and empower individuals to take an active role in managing their mental health.



The charity delivers services for both men and women, ensuring that all in-person activities are offered in separate gender groups in line with community sensitivities. Chizuk's approach is grounded in early intervention and lived experience, with programmes co-developed alongside beneficiaries and professionals. From parenting support to life skills sessions, physical wellness activities to advocacy help with everyday challenges, Chizuk plays a vital role in filling the gaps left by mainstream mental health provision, especially within a community that may face additional stigma or barriers to accessing care.





ACHIEVEMENT & PERFORMANCE

Over the past year, Chizuk has successfully delivered several key projects addressing the mental health needs of underserved community members. These include a weekly support group for single and divorced men aged 25 to 40, facilitated by a qualified therapist, providing a confidential space for emotional support, resilience building, and social connection. Our support group for women who are survivors of abuse has been very beneficial for participants and is allowing them to heal and move forward in their lives. Our weekly football coaching sessions for men aged 20 to 35 have promoted mental wellbeing through physical activity, teamwork, and community engagement.

In response to the cost-of-living crisis, Chizuk implemented a food parcel distribution project targeting single and divorced men during the winter months with support from Hackney Giving. All in-person services are delivered in separate gender groups to respect cultural sensitivities and provide a comfortable environment for all participants.



These initiatives have contributed to measurable improvements in emotional wellbeing, reduced social isolation, and increased confidence among beneficiaries in managing their mental health challenges.

Through these projects, Chizuk continues to demonstrate its commitment to culturally sensitive, clinically informed mental health support, grounded in lived experience and evidence-based practice. By creating safe and supportive environments tailored to specific community needs, Chizuk empowers individuals to build resilience and navigate their mental health journeys with greater confidence.

FUTURE PLANS

Chizuk is entering a period of strategic growth following its recent reactivation. Building on strong community engagement and early success in grant fundraising, the charity will continue to develop accessible, culturally sensitive mental health support for underserved groups in the Jewish community.



In the near term, Chizuk plans to launch several new initiatives, including The Kitchen Club, a weekly cooking and wellbeing group for single and divorced men, and the 1001 Days Project, which will offer perinatal and postnatal emotional health support to new parents. These projects focus on prevention, early intervention, and peer connection, supporting individuals at vulnerable life stages through trauma-informed, practical care.

Looking ahead, Chizuk's long-term goals include expanding physical wellness programmes, increasing outreach to isolated communities, and developing hubs for mental health support and education.

These ideas remain flexible and will evolve in response to learning from current work, community consultation, and continued research into emerging needs. At every stage, Chizuk remains committed to sustainable growth, guided by evidence, experience, and the voices of those it supports.



FINANCIAL REVIEW

Chizuk experienced a period of limited activity in previous years; however, following the appointment of new trustees in 2003, the charity has renewed its mission and is actively developing new programmes to better serve the community's mental health needs. This financial year marked a significant milestone in Chizuk's resurgence, with successful grant fundraising efforts generating substantial income to launch new initiatives.

During the year, Chizuk raised approximately £44,000, predominantly through grant funding. This financial boost has enabled the charity to begin delivering key projects while maintaining existing services. The trustees are committed to diversifying the charity's income streams by expanding grant applications, cultivating private donations, and introducing modest participant contributions. This multi-faceted income strategy aims to ensure Chizuk's financial sustainability over the long term.

Community support remains strong and encouraging. Although mental health stigma persists, there is a growing awareness within the community of the urgent need for culturally appropriate mental health services. This has translated into increased volunteer involvement and financial contributions, which are vital to Chizuk's continued success and growth.

Looking ahead, the trustees are confident that with ongoing fundraising development and community engagement, Chizuk will be well-positioned to expand its impact and sustain its programmes.

RESERVES POLICY

The trustees of Chizuk aim to maintain free reserves equivalent to three to six months' operating costs to ensure the charity's financial stability and sustainability. At the end of this financial year, the charity had negative free reserves of just over £400. Given that Chizuk has recently reactivated its operations, the trustees expected this year to struggle to cover costs. They are confident that due to increased fundraising the charity will be able to cover its costs next year fully and hopefully make a small surplus.

Looking forward, the trustees are committed to gradually building the free reserves over the next two to three years to reach the target range. This will provide a financial buffer to manage unforeseen expenses, maintain operational continuity, and support the ongoing development of Chizuk's programmes and services.

RISK MANAGEMENT

The Trustees have identified and reviewed the major risks to which the charity is exposed. Both manual and automated checks are regularly invoked, particularly those relating to the operations and finance of the charity and safeguarding of its beneficiaries. The trustees are satisfied that these systems and procedures mitigate any perceived risks.

PUBLIC BENEFIT

Public Benefit The trustees confirm their compliance with the duty to have due regard to the public benefit guidance published by the Charity Commission as well as the Equalities Act 2010 when reviewing the Charity's aims and objectives and in planning future activities.



STRUCTURE, GOVERNANCE & MANAGEMENT

The charity's constitution was written in 1996 and amended at the AGM of 2016 to permit online voting and online meetings.

The Trustees who served during the year and up to the date of signature of the financial statements were:

- Mrs B Wiles (Resigned 8 April 2024)
- Dr K Loewenthal (Resigned 8 April 2024)
- Ms Susan Wengrower (Resigned 8 April 2024)
- Mr Aharon Yitzchok Royde (Appointed 8 April 2024)
- Mr Chaim Jacob Grunfeld (Appointed 8 April 2024)
- Mr Avraham Grossman (Appointed 8 April 2024)
- Mrs Haile Zola (Appointed 8 April 2024)
- Mrs Mascha Rothbart (Appointed 8 April 2024)

Recruitment and appointment of trustees

Trustees are elected or renewed at the AGM each year; and if necessary an EGM may be held to appoint new trustees.

22 Aug 2025

The Trustees' Report was approved by the Board of Trustees on

Chaim Grunfeld
Mr Chaim Jacob Grunfeld
Trustee

Independent Examiner's Report

I report to the Trustees on my examination of the financial statements of Chizuk (the charity) for the year ended 5 April 2025.

Responsibilities and basis of report

As the Trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared the financial statements in accordance with the relevant version of the Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn. I understand that this has been done in order for the financial statements to provide a true and fair view in accordance with UK Generally Accepted Accounting Practice.

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:

1. accounting records were not kept in respect of the charity as required by section 130 of the Charities Act 2011.
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements 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 financial statements to be reached.

Berish Hoffman

Berish Hoffman FCA
Landau Morley LLP
325-327 Oldfield Lane North
Greenford
Middlesex
UB6 0FX
Date: 22 Aug 2025
Date:

Statement of Financial Activities Year Ended 5 April 2025

	Note	Year Ended 5 April 2025			Year Ended 5 April 2024		
		Restricted funds	Unrestricted funds	Total funds	Restricted funds	Unrestricted funds	Total funds
		£	£	£	£	£	£
Income from:							
Donations	3	-	4,953	4,953	-	6,083	2,283
Charitable activities	4	39,415	-	39,415	2,283	-	6,083
Total income		<u>39,415</u>	<u>4,953</u>	<u>44,368</u>	<u>2,283</u>	<u>6,083</u>	<u>8366</u>
Expenditure on:							
Raising funds		-	-	-	-	-	-
Charitable activities	5	15,150	3,137	18,287	2,283	7,246	9,529
Total expenditure		<u>15,150</u>	<u>3,137</u>	<u>18,287</u>	<u>2,283</u>	<u>7,246</u>	<u>9,529</u>
Net income and net movement in funds		<u>24,265</u>	<u>1,816</u>	<u>26,081</u>	<u>-</u>	<u>(1,163)</u>	<u>(1,163)</u>
Reconciliation of funds							
Total funds brought forward		-	(992)	(992)	-	171	171
Total funds carried forward		<u>24,265</u>	<u>824</u>	<u>25,089</u>	<u>-</u>	<u>(992)</u>	<u>(992)</u>

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

Statement of Financial Position
As at 5 April 2025

	Note	5 April 2025 £	5 April 2024 £
Fixed assets			
Tangible fixed assets	9	1,249	-
Current assets		-	
Debtors	10	14,957	-
Cash at bank and in hand		10,683	8
		25,640	8
Creditors: amounts falling due within one year	11	(1,800)	(1,000)
Net current assets		23,840	(992)
Total assets less current liabilities		25,089	(992)
Net assets		25,089	(992)
Funds of the charity			
Restricted funds		24,265	-
Unrestricted funds		824	(992)
Total charity funds	12	25,089	(992)

These financial statements were approved by the board of trustees and authorised for issue on 22 Aug 2025, and are signed on behalf of the board by:

Chaim Grunfeld

C J Grunfeld
Trustee

Notes to the Financial Statements

Year Ended 5 April 2025

1 Accounting policies

Charity information

Chizuk is an unincorporated charity, registered in England and Wales, whose principal address is 36 Fawcett Estate, London, E5 9DG.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

Notes to the Financial Statements

Year Ended 5 April 2025

1.6 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.7 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Equipment - 25% reducing balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

Notes to the Financial Statements

Year Ended 5 April 2025

3. Donations and legacies

	Restricted Funds	Unrestricted Funds	Total Funds 2025	Restricted Funds	Unrestricted Funds	Total Funds 2024
	£	£	£	£	£	£
Donations						
Donations	-	4,953	4,953	2,283	6,083	8,366

4. Charitable activities

	Restricted Funds	Unrestricted Funds	Total Funds 2025	Restricted Funds	Unrestricted Funds	Total Funds 2024
	£	£	£	£	£	£
Hackney Council Grant	5,000	-	5,000	-	-	-
National Lottery Grant	20,000	-	20,000	-	-	-
Sport England	14,415	-	14,415	-	-	-
	39,415	-	39,415	-	-	-

5. Expenditure on charitable activities by activity type

	Activities undertaken directly	Support costs	Governance costs	Total funds 2025	Total fund 2024
	£	£	£	£	£
Life Skills Courses	10,500	878	1,213	12,591	-
Community Support	4,650	620	607	5,696	9,529
	15,150	1,317	1,820	18,287	9,529

Expenditure analysis

	Life Skills Courses	Community Support	Support costs	Governance costs	Total Funds 2025	Total Funds 2024
	£	£	£	£	£	£
Staff costs	-	-	-	-	-	6,230
Premises costs	-	-	584	-	584	-
Office running costs	-	-	733	-	733	75
Community Support	-	-	-	-	-	2,224
Accountancy	-	-	-	1,820	1,820	1,000
Programme Costs	10,500	4,650	-	-	15,150	-
	10,500	4,650	1,317	1,820	18,287	9,529

Notes to the Financial Statements
Year Ended 5 April 2025

6. Independent examination fees

	Year Ended 5 Apr 25	Year ended 5 April 24
	£	£
Fees payable to the independent examiner for:		
Independent examination of the financial statements	1,800	1,000

7. Staff costs

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

	Year Ended 5 April 25	Year Ended 5 April 24
	£	£
Wages and salaries	-	6,230
	-	6,230

The average number of employees during the period is analysed as follows:

	5 April 25	5 April 24
	No.	No.
Number of staff	0	1

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

8. Trustee remuneration and expenses

There was no remuneration paid to the trustees. The charity did not meet any individual expenses incurred by the trustees for services provided to the charity.

Notes to the Financial Statements
Year Ended 5 April 2025

9. Tangible fixed assets

	Equipment £	Total £
Cost		
At 6 April 2024	-	-
Additions	<u>1,666</u>	<u>1,666</u>
At 5 April 2025	<u>1,666</u>	<u>1,666</u>
Depreciation		
At 6 April 2024	-	-
Charge for the year	<u>417</u>	<u>417</u>
At 5 April 2025	<u>417</u>	<u>417</u>
Net Book Value		
At 5 April 2024	-	-
At 5 April 2025	1,249	1,249

10. Debtors

	5 April 25 £	5 April 24 £
Sport England Grant	14,415	-
Prepayments	<u>542</u>	<u>-</u>
	<u>14,957</u>	<u>-</u>

11. Creditors: amounts falling due within one year

	5 April 25 £	5 April 24 £
Accruals and deferred income	<u>1,800</u>	<u>1,000</u>
	<u>1,800</u>	<u>1,000</u>

Notes to the Financial Statements

Year Ended 5 April 2025

12. Analysis of charitable funds

Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trusts subject to specific conditions by donors as to how they may be used.

	At 6 April 2024	Income	Expenditure	At 5 April 2025
	£	£	£	£
General Funds	-	39,415	(15,150)	24,265
	-----	-----	-----	-----
	At 6 April 2023	Income	Expenditure	At 5 April 2024
	£	£	£	£
General Funds	-	2,283	(2,283)	-
	-----	-----	-----	-----

Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used.

	At 6 April 2024	Income	Expenditure	At 5 April 2025
	£	£	£	£
General Funds	(992)	4,953	(3,137)	824
	-----	-----	-----	-----
	At 6 April 2023	Income	Expenditure	At 5 April 2024
	£	£	£	£
General Funds	171	6,083	(7,246)	(992)
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13. Analysis of net assets between funds

	Restricted Funds	Unrestricted Funds	Total Funds 2025
	£	£	£
Fixed assets	-	1,250	1,250
Current assets	24,265	1,374	25,639
Creditors less than 1 year	-	(1,800)	(1,800)
Net assets	24,265	824	25,089
	-----	-----	-----
	Restricted Funds	Unrestricted Funds	Total Funds 2024
	£	£	£
Current assets	-	8	8
Creditors less than 1 year	-	(1,000)	(1,000)
Net assets	-	(992)	(992)
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14. Related Parties

There were no related party transactions in the year ended 5 April 2025.