REGISTERED COMPANY NUMBER: 06400351 (England and Wales)
REGISTERED CHARITY NUMBER: 1121662

Report of the Trustees and

Unaudited Financial Statements for the Year Ended 31 October 2025

for

KEREN AMHA LIMITED

London Accounting Group Ltd

KEREN AMHA LIMITED

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for the Year Ended 31 October 2025

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Report of the Trustees
for the Year Ended 31 October 2025

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 October 2025. The trustees have adopted the provisions of 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).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The charity was formed for the advancement of the orthodox Jewish faith and the advancement of orthodox Jewish religious education, also the relief of poverty, sickness and infirmity amongst members of the Jewish faith and the advancement of such other objects as are charitable according to English Law.

Significant activities

There were no significant activities to be reported.

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.

Grantmaking

Keren Amha Limited has within its Articles of Association the ability to make donations.

Volunteers

During the year, the charity did not have any volunteers to help with the objective of the charity.

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

The trustees consider that the performance of the charity this year has been most satisfactory. Substantial funds have been granted to institutions during the period from contributions received from donors.

During the year, the charity made charitable donations of £97,746 (2023:£60,650). These donations were used by the beneficiaries for the relief of poverty and advancement of education , health,religion in accordance with orthodox jewish faith.

Investment performance

The trustees are currently satisfied with the investment performance of the assets. The Company has not expanded its activities during the current year, but is always looking at opportunities, the current investment portfolio is producing good results which enhances its charitable activities.

Internal and external factors

The trustees have made a full assessment of the internal and external factors that may affect these financial statements and do not deem any factors material enough to have an impact.

FINANCIAL REVIEW

Principal funding sources

Keren Amha Limited is pleased and fortunate to receive donations from a number of organisations. Also through its investment policy the returns from the investments have produced good rental income.

Overall the charity has experienced a good year and hopes it will continue to do so next year.

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. The trustees have considered the most appropriate policy for investing funds and have found that investment in property meets their requirements to generate both income and capital growth.

FINANCIAL REVIEW

Reserves policy

The charity does not maintain a reserves policy, as reserves are distributed when they become available at the trustees' discretion. The present level of funding is adequate to support the continuation of its objects and the trustees consider the financial position of the charity to be satisfactory.

FUTURE PLANS

There are no significant future developments to report.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, the memorandum and articles of association, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006, the Charities Act 2011 and the Statement of Recommended Practice, "Accounting and Reporting by Charities", issued in March 2005. The company was formed on 22 November 2007. The charity is managed and controlled by the directors who are the trustees, who meet regularly.

Recruitment and appointment of new trustees

Trustees are appointed according to the Articles of Association.

Induction and training of new trustees

All new trustees are given, in the view of the board, sufficient training and have enough knowledge of their specific field to understand the nature of the charity and fully comply with the charities views of its progression.

New trustees undergo a briefing to ensure they are aware of both their legal and professional responsibilities under charity and company law.

Wider network

At present, Keren Amha Limited does not consider itself part of a wider network.

Related parties

Full details of the Related Party Transactions during the year ended 31 October 2024 can be found in Note 11 of the Financial Statements.

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. The trustees are satisfied that these systems and procedures mitigate any perceived risks.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

06400351 (England and Wales)

Registered Charity number

1121662

Registered office

90 Princes Park Avenue
London
NW11 0JX

Trustees

A Gefilhaus
Mrs A Gefilhaus

Company Secretary

A Gefilhaus

REFERENCE AND ADMINISTRATIVE DETAILS

Independent Examiner
Shmuel Feigenblatt FCCA
London Accounting Group Ltd

Approved by order of the board of trustees on 6 August 2026 and signed on its behalf by:

A Gefilhaus - Trustee

Independent examiner's report to the trustees of KEREN AMHA LIMITED ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 October 2025.

Responsibilities and basis of report
As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts 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 your 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
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 Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts 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 accounts 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)).

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.

Shmuel Feigenblatt FCCA

London Accounting Group Ltd

6 August 2026

KEREN AMHA LIMITED

Statement of Financial Activities
for the Year Ended 31 October 2025

	Notes	31.10.25 Unrestricted fund £	31.10.24 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		28,607	30,926
Investment income	2	83,188	83,197
Total		111,795	114,123
EXPENDITURE ON			
Charitable activities			
Donations to institutions		104,206	104,301
Other		15,391	1,922
Total		119,597	106,223
NET INCOME/(EXPENDITURE)		(7,802)	7,900
RECONCILIATION OF FUNDS			
Total funds brought forward		2,368,243	2,360,343
TOTAL FUNDS CARRIED FORWARD		2,360,441	2,368,243

The notes form part of these financial statements

Balance Sheet
31 October 2025

	Notes	31.10.25 Unrestricted fund £	31.10.24 Total funds £
FIXED ASSETS			
Tangible assets	6	1,700,000	1,700,000
Investments	7	625,000	625,000
		2,325,000	2,325,000
CURRENT ASSETS			
Cash at bank		377,638	386,940
CREDITORS			
Amounts falling due within one year	8	(1,572)	(3,072)
NET CURRENT ASSETS		376,066	383,868
TOTAL ASSETS LESS CURRENT LIABILITIES		2,701,066	2,708,868
CREDITORS			
Amounts falling due after more than one year	9	(340,625)	(340,625)
NET ASSETS		2,360,441	2,368,243
FUNDS	10		
Unrestricted funds		2,360,441	2,368,243
TOTAL FUNDS		2,360,441	2,368,243

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 October 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 October 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

continued...

Balance Sheet - continued
31 October 2025

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 6 August 2026 and were signed on its behalf by:

A Gefilhaus - Trustee

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charitable company, which is a public benefit entity under FRS 102, 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 Companies Act 2006. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Taxation
The charity is exempt from corporation tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. INVESTMENT INCOME

	31.10.25	31.10.24
	£	£
Income from investments	78,704	78,028
Interest received	4,484	5,169
	83,188	83,197

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3. GRANTS PAYABLE

	31.10.25	31.10.24
	£	£
Donations to institutions	104,206	97,746

The total grants paid to institutions during the year was as follows:

	31.10.25	31.10.24
	£	£
Donations less than £5,000	31,806	40,696
C.M.M	11,900	17,550
The Friends of Alexander Institutions Trust	30,000	15,000
AHT	23,500	7,500
UK Friends of Bnos	-	10,000
PPC Trust	7,000	7,000
	104,206	97,746

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 October 2025 nor for the year ended 31 October 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 October 2025 nor for the year ended 31 October 2024.

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund
	£
INCOME AND ENDOWMENTS FROM	
Donations and legacies	30,926
Investment income	83,197
Total	114,123
EXPENDITURE ON	
Charitable activities	
Donations to institutions	104,301
Other	1,922
Total	106,223
NET INCOME	7,900
RECONCILIATION OF FUNDS	
Total funds brought forward	2,360,343

continued...

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted fund £
TOTAL FUNDS CARRIED FORWARD	2,368,243

6. TANGIBLE FIXED ASSETS

	Freehold property £
COST OR VALUATION	
At 1 November 2024 and 31 October 2025	1,700,000
NET BOOK VALUE	
At 31 October 2025	1,700,000
At 31 October 2024	1,700,000

Cost or valuation at 31 October 2025 is represented by:

	Freehold property £
Valuation in 2024	1,700,000

7. FIXED ASSET INVESTMENTS

	Joint venture investments £
MARKET VALUE	
At 1 November 2024 and 31 October 2025	625,000
NET BOOK VALUE	
At 31 October 2025	625,000
At 31 October 2024	625,000

There were no investment assets outside the UK.

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8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.10.25	31.10.24
	£	£
Accrued expenses	1,572	3,072

9. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	31.10.25	31.10.24
	£	£
Other creditors	340,625	340,625

10. MOVEMENT IN FUNDS

	At 1/11/24	Net movement in funds	At 31/10/25
	£	£	£
Unrestricted funds			
General fund	2,368,243	(7,802)	2,360,441
TOTAL FUNDS	2,368,243	(7,802)	2,360,441

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	111,795	(119,597)	(7,802)
TOTAL FUNDS	111,795	(119,597)	(7,802)

Comparatives for movement in funds

	At 1/11/23	Net movement in funds	At 31/10/24
	£	£	£
Unrestricted funds			
General fund	2,360,343	7,900	2,368,243
TOTAL FUNDS	2,360,343	7,900	2,368,243

continued...

10. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	114,123	(106,223)	7,900
TOTAL FUNDS	114,123	(106,223)	7,900

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/11/23 £	Net movement in funds £	At 31/10/25 £
Unrestricted funds			
General fund	2,360,343	98	2,360,441
TOTAL FUNDS	2,360,343	98	2,360,441

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	225,918	(225,820)	98
TOTAL FUNDS	225,918	(225,820)	98

11. RELATED PARTY DISCLOSURES

During the year Holdville Limited donated £28,607 (2024: £30,926). The Trustee Mrs A Gefilhaus is also a director of Holdville Limited.