TORAT EMET PRIMARY SCHOOL PARENT TEACHER ASSOCIATION

Charity number 1135602

Accounts

For The Year Ended

31 December 2025

TORAT EMET PRIMARY SCHOOL PARENT TEACHER ASSOCIATION

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TORAT EMET PRIMARY SCHOOL PARENT TEACHER ASSOCIATION

Legal And Administrative Information

Trustees

M Shalom
M Nissim
A Portal

Charity's Correspondent Address

14 Holmdale Gardens
London
NW4 2LX

Details of Formation

The charity is constituted by trust deed dated 20 October 2008 and registered with the charity commission on 20 April 2010 under charity number 1135602

Bankers

Natwest

Independent Examiner

Justin Cowan, FCA
Albeck Limited
Chartered Accountants
49 Mowbray Road
Edgware
Middlesex
HA8 8JL

TORAT EMET PRIMARY SCHOOL PARENT TEACHER ASSOCIATION

Trustees' Annual Report

The trustees present their annual report and the annual accounts of the charity for the year ended 31 December 2025. The accounts have been prepared in accordance with the accounting policies set out on page 9 and 10 and comply with the charity's trust deed and applicable law.

Legal and administrative information set out on page 1 forms part of this report.

Constitution and Objects of the Charity

The charity is constituted by trust deed dated 20 October 2008 and registered with the charity commission on 20 April 2010 under charity number 1135602.

The principal objectives of the Charity are to provide:

1. To advance the education of the pupils at Toras Hashem Primary School (previously Torat Emet Primary School) by providing and assisting in the provision of facilities for education at the school.
2. To provide extra-curricular activities to benefit pupils at Toras Hashem Primary School, their parents and wider families.
3. To advance in life and relieve needs of young people through:
   a) the provision of recreational and leisure time activities provided in the interest of social welfare, designed to improve their conditions of life;
   b) providing support and activities which develop their skills, capacities and capabilities to enable them to participate in society as mature and responsible individuals.
4. To promote any other exclusively charitable objects and purposes as the trustees see fit, provided that they are regarded as charitable by the law of England and Wales.

The trustees are aware of the Charity Commission guidance on public benefit reporting as set out in Section 4 of the Charities Act 2011. The trustees believe that the charity achieves a public benefit through these objectives.

Trustees and Governance

The trustees in office during the year were as follows:

M Shalom
M Nissim
A Portal

The power of appointing a new trustee or trustees hereof shall be vested in a majority in number of the trustees or if there is only one trustee for the time being the provisions of section 36 Trustees Act 1925 shall have affect.

TORAT EMET PRIMARY SCHOOL PARENT TEACHER ASSOCIATION

Trustees' Annual Report (Continued)

Charity's Activities and Achievements

The year 2025 marked the seventeenth anniversary of the establishment of this association, and the trustees look back in pride at the achievements over the past years. The PTA has had the same trustees since its inception, although one of the four founder trustees left us some years ago. Furthermore, all those working for the PTA continue to do so on a voluntary basis and the charity has settled into a fairly predictable routine over the past eight years, concentrating on two areas, namely:

1) Arranging extra-curricular activities for pupils and young people.
2) Financial assistance to needy families connected with the local community.

EXTRA-CURRICULAR ACTIVITIES

These extra-curricular activities are split into two programmes, as follows:

The SMILE programme which offers sessions of PE, woodwork, music and computers for primary-school-aged pupils.

The LIFE programme which provides assistance with homework by qualified teachers.

Most sessions continue to be over-subscribed, and the children look forward all week to participating in these sessions. The PTA has worked hard to keep these vital programmes going.

Our partnership with Bnos Beis Yaakov Primary School, whose pupils participate in these programmes, continued throughout the year, and they provided the £28,000 finance for both programmes while we continue to administer them.

Both the SMILE and LIFE programmes were set up following grants from the Awards for All section of the National Lottery, and we gratefully acknowledge their ongoing support. We are hopeful that our charity will be awarded a further grant during 2026, which will enable us to add even more classes for both programmes.

ASSISTING NEEDY FAMILIES – 'Family Support Fund'

The PTA has continued with its important work in assisting local needy families, albeit in a more modest fashion. The trustees are still paying back the £50,000 loan that was taken out in June 2020 under the government-sponsored scheme, with enhanced pay-back options. This loan was underwritten by a trio of generous supporters of our charity, and £2,758 was paid back during the course of the year. The loan stood at £29,096 at the end of 2025.

The trustees continue to meet regularly to discuss the allocation of funds, and grants are distributed as and when funds are available. This year the distributions were much lower than usual, totalling just £21,052 during the year. The distributions took place during April, to coincide with the Jewish festival season, when people/families have more expenses than usual.

The PTA thank all individuals and trusts for their kind donations, and particularly wish to thank Silverpeak Asset Management for their generosity.

TORAT EMET PRIMARY SCHOOL PARENT TEACHER ASSOCIATION

Trustees' Annual Report (Continued)

Charity's Activities and Achievements (continued)

Due to the significant demand on the charity's services, along with the fact that there are no overheads, the trustees have a policy of ensuring that there are no funds lying unused in the charity's account. Volunteers do the minimal amount of necessary administration without charge. This ensures that all funds raised are spent on the extra-curricular programmes and providing for the needy.

Incoming resources for the year totalled £44,688, of which £28,000 was once again donated by Bnos Beis Yaakov for the purpose of running the extra-curricular programmes. Expenditure for the needy for the year totalled £21,052. The rest of the income was used for the re-payment of the government loan (as above). The reserves on 31 December 2025 were £65.

APPRECIATION

The trustees would like to conclude by expressing their personal appreciation to all the hard-working committee members and teams of volunteers. The PTA now looks forward to continuing its current two main areas of operations in 2026.

Related Party Transactions

There were no related party transactions in the year under review.

Investments Policy

The charity has one bank current account for day to day activities plus. This is the only investments to which the charity has title.

Reserves Policy

The trustees are working hard and investing a lot of time in ensuring that the charity is able to fund its short term financial obligations. Due to there being no overheads, reserves are not retained. All funds received are distributed soon after receipt except for a small amount retained to cover the ongoing obligations for the Smile and Life programmes.

Grant and Donation Making Policy

To act according to the charity's objects as detailed in the "Constitution and Objects of the Charity" section, the trustees meet regularly to discuss the progress of the charity and future plans for the coming months. At these meetings, any approaches for financial support are discussed by the trustees. Those families who are deemed to be sufficiently needy are approved by the trustees and a selection of local families who have agreed to support this cause are approached and donations are requested. Any donations are used solely for the support of these families and other funds of the charity are not used for family support.

Risk Management

The trustees regularly undertake a review of the major risks to which the charity is exposed, and systems designed to mitigate those risks are considered on an ongoing basis.

There are two major risks that the trustees have identifies, as follows:

TORAT EMET PRIMARY SCHOOL PARENT TEACHER ASSOCIATION

Trustees' Annual Report (Continued)

Risk Management (continued)

(a) Fall in the level of donations

The level of donations is fundamental to the operation of the charity. Given that the charity is relatively new, the consistency of donations is of major importance. The trustees have tried to mitigate against a fall in the level of donations by having as many donors as possible and restricted the reliance on a small number of donors. The trustees are making every effort to increase the number of donors by seeking support from the local community in an attempt to reduce their current reliance on a few key donors. The trustees also make every effort to keep in regular contact with their donors so that they are able to see the difference that their contributions are making.

(b) Misappropriation of funds

The control of funds is key to any charity. As mentioned previously, the trustees meet regularly and discuss progress. At these meetings, expenditure is reviewed, and significant items of future expected expenditure are discussed. This ensures that all expenses paid out from the charity are legitimate. The trustees decided that since they are having an independent examination, any misappropriation of funds should also come to light at that time.

Since the banking arrangements ensure that only the trustees have access to the bank account, this also reduces risk of misappropriation.

Trustees' Responsibilities in Relation to the Accounts

Law applicable to charities in England and Wales requires the trustees to prepare accounts for each financial year, which give a true and fair view of the state of the charity's financial activities during the year and of its financial position at the end of the year.

In preparing those accounts, the trustees are required to:

select suitable accounting policies and then apply them consistently;

make judgments and estimates that are reasonable and prudent;

follow applicable UK accounting standards and the Statement of Recommended Practice, subject to any departures disclosed and explained in the accounts;

prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the accounts 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.

Approved by the trustees and signed by their order.

_____

Mrs M Shalom
Trustee

29 October 2026

Independent Examiner's Report

to the Trustees of

TORAT EMET PRIMARY SCHOOL PARENT TEACHER ASSOCIATION

for the Year Ended 31 December 2025

I report on the accounts of the trust for the year ended 31 December 2025, which are set out on pages 7 to 11.

Respective Responsibilities of Trustees and Independent Examiner

The charity's trustees 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(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 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 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 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 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 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.

Justin Cowan, FCA

Albeck Limited
Chartered Accountants
49 Mowbray Road
Edgware
Middlesex
HA8 8JL

29 October 2026

TORAT EMET PRIMARY SCHOOL PARENT TEACHER ASSOCIATION

Statement of Financial Activities

for the Year 31 December 2025

	Note	General fund £	Restricted fund £	Total £	2024 £
Incoming resources					
Voluntary Income	(2)	15,168	28,000	43,168	129,115
Government Grants		-	-	-	-
Total incoming resources	(6)	15,168	28,000	43,168	129,115
Charitable expenditure					
Charitable Expenditure	(3)	-	28,100	28,100	37,000
Grants and donations payable	(3)	22,251	-	22,251	89,005
Governance costs		-	-	-	-
Total resources expended	(6)	22,251	27,900	50,351	126,005
Net movement in funds		(7,083)	(100)	(7,183)	3,110
Total funds brought forward		7,158	11	7,269	7,269
Total funds carried forward	(6)	£ 75	£ 11	£ 86	£ 7,269

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

The notes on pages 9 to 11 form part of these accounts.

TORAT EMET PRIMARY SCHOOL PARENT TEACHER ASSOCIATION

Statement of Financial Position

as at 31 December 2025

	Note	Unrestricted Funds £	Restricted Funds £	Total £	2023 £
Current Assets					
Debtors	(4)	29,117	-	29,117	30,619
Cash at bank and in hand		54	11	65	7,205
Total current assets		29,171	11	29,182	37,824
Creditors: Amounts falling due after more than one year:	(5)	(29,096)	-	(29,096)	(30,555)
Net assets	(6)	£ 75	£ 11	£ 86	£ 7,269
Income Funds					
Unrestricted funds	(6)	75	-	75	7,158
Restricted funds	(6)	-	11	11	111
Total charity funds	(6)	£ 75	£ 11	£ 86	£ 7,269

These accounts were approved on 29 October 2026 and signed on behalf of the trustees.

_____ Trustee
Mrs M Shalom

The notes on pages 9 to 11 form part of these accounts.

TORAT EMET PRIMARY SCHOOL PARENT TEACHER ASSOCIATION

Notes to the Accounts - 31 December 2025

1. Accounting Policies

a. Basis of Accounting

These accounts have been prepared in compliance with FRS102, 'The Financial Reporting Standard in the UK and the Republic of Ireland', the Statement of Recognised Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (Charities SORP (FRS102)) and the Charities Act 2011.

b. Basis of preparation

The accounts have been prepared on the historical cost basis.

c. Going concern

There are no material uncertainties regarding the charity's ability to continue and, as such, the accounts have been prepared on the going concern basis.

d. Judgements and key sources of uncertainty from estimation

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

e. Fund accounting

General unrestricted funds comprise the accumulated surplus or deficit on the income and expenditure account. They are available for the use at the discretion of the trustees in furtherance of the general objects of the charity.

Restricted funds are subject to specific restricted conditions as imposed by the donors.

Designated funds are funds which have been set aside at the discretion of the trustees for specific purposes. There are no designated funds at the year end.

f. Donations and voluntary income

Donations are accounted for when the charity becomes entitled to the donation and any conditions for receipt are met.

g. **Grants and donations payable**

Grants and donations payable are charged in the year in which the payment of funds is conveyed to the recipient.

All grants and donations made must be approved by the majority of the trustees, however, in almost all occasions, the trustees will not make a grant or donation if there is an objection by any of the trustees.

h. **Support costs**

Support costs are those costs which are common to all areas of the organisation. These are allocated across all areas of activity based on the number of service users for each activity.

i. **Governance costs**

Governance costs are associated with the governance arrangements of the charity and relate to the general running of the charity.

j. **Cash Flow**

The accounts do not include a cash flow statement because the Charity, as a small reporting entity, is exempt from the requirement to prepare such a statement.

2. **Voluntary Income**

	2025 £	2024 £
Donations from individuals and charitable trusts	£15,168	£ 92,115

General fund

The general fund is mainly used to make donations to needy families via the family support fund.

Restricted Fund

The Restricted Fund represents donations, mainly from Bnos Beis Yaakov, to run the SMILE and LIFE programmes. There was also a one-off donation to run a Friendship Programme, to promote social and life skills.

TORAT EMET PRIMARY SCHOOL PARENT TEACHER ASSOCIATION

Notes to the Accounts - 31 December 2025 (continued)

3. **Costs in furtherance of charitable objects**

	2025	2024
	£	£
PTA expenditure		
SMILE (Sunday morning extracurricular)	14,100	26,250
LIFE (homework club)	14,000	10,750
	£28,100	£37,000

Grants and donations payable were £22,251 (2024: £89,004) and are grants made under the Family Support Fund. They are made in accordance with the charity's objects and as approved by the trustees. Details of grants can be requested from the trustees at the charity's correspondence address.

4. **Debtors**

	2025	2024
	£	£
Pledged donations	£29,117	£30,619

Pledged donations represents amounts guaranteed by a group of donors to ensure that the charity will be able to repay the Coronovirus bounce back loan.

5. **Creditors:** Amounts falling due after more than one year

	2025	2024
	£	£
Bank loan (unsecured)	£29,096	£30,555

6. ***Statement Of Funds***

	1 January 2025	Income	Expenditure	At 31 December 2025
	£	£	£	£
Unrestricted Funds				
General fund (includes family support)	7,158	15,168	(22,251)	75
Restricted Funds				
PTA expenditure fund	111	28,000	(28,100)	11
	£ 7,269	£43,168	£(50,351)	£ 86

7. **Analysis of staff costs**

There were no employees during the year or the prior year.

8. **Related party transactions**

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

9. **Declarations**

a. **Designated Funds**

The charity does not have any designated funds.

b. **Discontinued, Continuing and Acquired Operations**

All the charity's operations are continuing operations and there were no operations discontinued or acquired in the year.

c. **Funds in Deficit**

No funds were in deficit at the balance sheet date.

d. **Inalienable or Historic Assets**

The charity had no assets at the balance sheet date classed as inalienable or historic.

e. **Intangible Assets**

The charity has no intangible assets.

f. **Uncapitalised Fixed Assets**

The charity has no material fixed assets which have not been capitalised and included on the balance sheet.