COMPANY REGISTRATION NUMBER: 07538692
CHARITY REGISTRATION NUMBER: 1141629

MBD Community Mikvah Limited

Company Limited by Guarantee

Unaudited Financial Statements

31 December 2025

CHARTWELL ACCOUNTANTS & BUSINESS CONSULTANTS LLP
Chartered Certified Accountants
47 Bury New Road
Prestwich
Manchester
M25 9JY

MBD Community Mikvah Limited

Company Limited by Guarantee

Financial Statements

Year ended 31 December 2025

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MBD Community Mikvah Limited

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report)

Year ended 31 December 2025

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 December 2025.

Reference and administrative details

Registered charity name	MBD Community Mikvah Limited
Charity registration number	1141629
Company registration number	07538692
Principal office and registered office	Manchester Jewish Community Centre Bury Old Road Manchester M7 4QY
The trustees	
	Rabbi H R Royde Rabbi A Steiner
Independent examiner	Chartwell Accountants and Business Consultants LLP 47 Bury New Road Prestwich Manchester M25 9JY

Structure, governance and management

MBD Community Mikvah Limited was incorporated as a limited company on 22nd February 2011 with company number 07538692. It was registered with the Charities Commission on the 28th April 2011 governed by its Memorandum and Articles. The charity registration number is 1141629.

Risk review

The Trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the Trust, and are satisfied that systems are in place to manage exposure to the major risks.

Objectives and activities

The principal object of the Charity is to advance the Orthodox Jewish faith by maintaining and supervising a suitable mikvah (ritual bath).

In setting objectives and planning for activities, the Trustees have given dye consideration to general guidance published by the Charity Commission relating to public benefit and in particular to its supplementary public guidance on the advancement of religion for the public benefit.

The charity's objects are specifically restricted to the following:

1. To advance the Jewish faith by maintaining and supervising a suitable mikvah (ritual baths) and associated facilities specifically but not exclusively for the benefit of the Manchester Jewish community;

2. To advance the Jewish religion by educating the public to appreciate the sanctity and unique quality of the marital relationship;

3. To promote and advance the Jewish religion.

The Charity has maintained and supervised the running of a mikvah during the period. This is the sole activity of the Charity.

Public benefit

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

Achievements and performance

The mikvah was open for use throughout the year for between 2 and 5 hours per day depending on the time of the year.

Financial review

The Charity received income from charitable activities of £43,362 during the year and donations of £62,481. The Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future.

Reserves policy

The trustees have reviewed the reserves and future requirements of the charity. All future needs are considered together with any risks or contingencies that may exist. The trustees are confident that sufficient reserves will be generated to achieve the objectives of the charity.

Plans for future periods

There are no plans to change the current operating structure in the foreseeable future.

Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on 29 October 2026 and signed on behalf of the board of trustees by:

Rabbi H R Royde
Trustee

MBD Community Mikvah Limited

Company Limited by Guarantee

Independent Examiner's Report to the Trustees of MBD Community Mikvah Limited

Year ended 31 December 2025

I report to the trustees on my examination of the financial statements of MBD Community Mikvah Limited ('the charity') for the year ended 31 December 2025.

Responsibilities and basis of report

As the trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements 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 the 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 charity as required by section 386 of the 2006 Act; or

2. the financial statements do not accord with those records; or

3. the financial statements 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 financial statements 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.

Chartwell Accountants and Business Consultants LLP
Independent Examiner

47 Bury New Road
Prestwich
Manchester
M25 9JY

29 October 2026

MBD Community Mikvah Limited

Company Limited by Guarantee

Statement of Financial Activities (including income and expenditure account)

Year ended 31 December 2025

	Note	2025 Unrestricted funds £	2025 **Total funds** £	2024 Total funds £
Income and endowments				
Donations and legacies	**5**	62,482	62,482	20,276
Charitable activities	**6**	43,363	43,363	33,017
Investment income	**7**	116	116	61
Total income		105,961	105,961	53,354
Expenditure				
Expenditure on charitable activities	**8,9**	111,627	111,627	82,656
Total expenditure		111,627	111,627	82,656
Net expenditure and net movement in funds		(5,666)	(5,666)	(29,302)
Reconciliation of funds				
Total funds brought forward		(283,849)	(283,849)	(254,547)
Total funds carried forward		(289,515)	(289,515)	(283,849)

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

The notes on pages 7 to 12 form part of these financial statements.

MBD Community Mikvah Limited

Company Limited by Guarantee

Statement of Financial Position

31 December 2025

	Note	2025 £	2024 £
Current assets			
Cash at bank and in hand		41,061	13,059
Creditors: amounts falling due within one year	**14**	330,576	296,908
Net current liabilities		289,515	283,849
Total assets less current liabilities		(289,515)	(283,849)
Funds of the charity			
Unrestricted funds		(289,515)	(283,849)
Total charity funds	**15**	(289,515)	(283,849)

For the year ending 31 December 2025 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

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

These financial statements were approved by the board of trustees and authorised for issue on 29 October 2026, and are signed on behalf of the board by:

Rabbi H R Royde
Trustee

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is Manchester Jewish Community Centre, Bury Old Road, Manchester, M7 4QY.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

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.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

3. Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

3. Accounting policies *(continued)*

Financial instruments *(continued)*

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

4. Limited by guarantee

The Company is limited by guarantee and does not have share capital. In the event of winding up, the members are liable to an amount not exceeding £10.

5. Donations and legacies

	Unrestricted Funds £	**Total Funds 2025 £**	Unrestricted Funds £	Total Funds 2024 £
Donations				
Donations receivable	62,482	62,482	20,276	20,276

6. Charitable activities

	Unrestricted Funds £	**Total Funds 2025 £**	Unrestricted Funds £	Total Funds 2024 £
Income from Mikvah	43,363	43,363	33,017	33,017

7. Investment income

	Unrestricted Funds £	**Total Funds 2025 £**	Unrestricted Funds £	Total Funds 2024 £
Bank interest receivable	116	116	61	61

8. Expenditure on charitable activities by fund type

	Unrestricted Funds £	**Total Funds 2025 £**	Unrestricted Funds £	Total Funds 2024 £
Management of the Mikvah	75,556	75,556	67,006	67,006
Support costs	36,071	36,071	15,650	15,650
	111,627	111,627	82,656	82,656

9. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	**Total funds 2025 £**	Total fund 2024 £
Management of the Mikvah	75,556	36,071	111,627	82,656

10. Analysis of support costs

	Analysis of support costs £	**Total 2025 £**	Total 2024 £
Premises	25,012	25,012	15,267
Sundry	503	503	349
Legal and professional fees	9,005	9,005	35
	34,520	34,520	15,651

11. Analysis of grants

	2025 £	2024 £
Grants to institutions		
Grants to institutions	–	5,200
Total grants	–	5,200

Grants paid to Institutions:

Baal Hamoin £5,200

12. Staff costs

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

	2025 £	2024 £
Wages and salaries	15,470	14,310

The average head count of employees during the year was Nil (2024: Nil).

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

13. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

14. Creditors: amounts falling due within one year

	2025 £	2024 £
Other creditors	330,576	296,908

15. Analysis of charitable funds

Unrestricted funds

	At 1 Jan 2025	Income	Expenditure	**At 31 Dec 2025**
	£	£	£	£
General funds	(283,849)	105,961	(111,627)	(289,515)

	At 1 Jan 2024	Income	Expenditure	At 31 Dec 2024
	£	£	£	£
General funds	(254,547)	53,354	(82,656)	(283,849)

16. Analysis of net assets between funds

	Unrestricted Funds	**Total Funds 2025**
	£	**£**
Current assets	41,062	41,062
Creditors less than 1 year	(330,577)	(330,577)
Net liabilities	(289,515)	(289,515)

	Unrestricted Funds	Total Funds 2024
	£	£
Current assets	13,059	13,059
Creditors less than 1 year	(296,908)	(296,908)
Net liabilities	(283,849)	(283,849)