COMPANY REGISTRATION NUMBER: 07477967
CHARITY REGISTRATION NUMBER: 1142133

Manchester Beth Din Ltd

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

Manchester Beth Din Ltd

Company Limited by Guarantee

Financial Statements

Year ended 31 December 2025

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Manchester Beth Din Ltd

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	Manchester Beth Din Ltd
Charity registration number	1142133
Company registration number	07477967
Principal office and registered office	Jewish Community Centre Bury Old Road Manchester M7 4QY
The trustees	
	Rabbi D Eisenberg Rabbi D Lewis Rabbi D Walker Rabbi J Rubenstein
Independent examiner	Chartwell Accountants and Business Consultants LLP 47 Bury New Road Prestwich Manchester M25 9JY

Structure, governance and management

Manchester Beth Din Limited was incorporated as a limited company on 23rd December 2010 with company number 07477967. It was registered with the Charities Commission on the 26th May 2011 governed by its Memorandum and Articles. The charity registration number is 1142133.

Objectives and activities

The objects of the Charity are: to establish and maintain an ecclesiastical court and ancillary services; to support Jewish religious life within Greater Manchester area; to licence ,set the Kashrus standards and provide appropriate supervision for Kosher establishments and caterers as required.

Objectives and activities ***(continued)***

Activities undertaken to achieve objectives

The above objectives are met by appointing suitably qualified personnel to make available and supervise Shechita (Jewish ritual slaughter), and to license manufacturers, wholesalers and retailer who provide and/or manufacture kosher food products and to ensure that the procedures of those licensees are in accordance with the laws of Kashrut.

The Beth Din sits as a court dealing with divorce and disputes. The Charity also works in conjunction with MBD Kosher Certification Services Limited in certifying manufactured products and ingredients as being Kosher and MBD Shechita Services Ltd in supervising Shechita. The supervision and maintenance of the communal Mikvah (Jewish ritual bath) is undertaken by a separate related charity, MBD Community Mikvah Limited.

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 and setting grant making policy for the year.

Achievements and performance

The Charity carries out a wide range of activities in pursuance of its charitable aims including licencing the following: milk producers; bakers; caterers; food and other retail outlets; welfare institutions; and schools. The Trustees consider that these activities provide benefit to the Manchester Jewish community and the wider Manchester community.

Included within donations received was £271,829 raised through a crowdfunding campaign undertaken by the Manchester Beth Din in March 2025 to support the renovation of the Manchester Community Mikvah. The campaign was consistent with the Beth Din’s objectives of supporting Jewish community life in Manchester. Further donations have been pledged for receipt in future years, and it is anticipated that the refurbishment will proceed in due course.

Financial review

The Charity received donations of £319,983 as well as income of £474,832 from charitable activities during the year and expenses of £329,549. 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 26 October 2026 and signed on behalf of the board of trustees by:

Rabbi D Eisenberg
Trustee

Manchester Beth Din Ltd

Company Limited by Guarantee

Independent Examiner's Report to the Trustees of Manchester Beth Din Ltd

Year ended 31 December 2025

I report to the trustees on my examination of the financial statements of Manchester Beth Din Ltd ('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

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants (ACCA), which is one of the listed bodies.

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

26 October 2026

Manchester Beth Din Ltd

Company Limited by Guarantee

Statement of Financial Activities (including income and expenditure account)

Year ended 31 December 2025

	Note	2025 Unrestricted funds £	2025 Restricted funds £	2025 **Total funds** £	2024 Total funds £
Income and endowments					
Donations and legacies	**5**	48,154	271,830	319,984	88,817
Charitable activities	**6**	474,832	–	474,832	479,958
Investment income	**7**	1,948	–	1,948	12
Total income		524,934	271,830	796,764	568,787
Expenditure					
Expenditure on raising funds:					
Costs of raising donations and legacies	**8**	11,800	–	11,800	–
Expenditure on charitable activities	**9,10**	317,749	–	317,749	315,544
Total expenditure		329,549	–	329,549	315,544
Net income and net movement in funds		195,385	271,830	467,215	253,243
Reconciliation of funds					
Total funds brought forward		750,099	–	750,099	496,856
Total funds carried forward		945,484	271,830	1,217,314	750,099

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 10 to 20 form part of these financial statements.

Manchester Beth Din Ltd

Company Limited by Guarantee

Statement of Financial Position

31 December 2025

	Note	2025 £	2024 £
Fixed assets			
Intangible assets	**17**	1,860	1,860
Current assets			
Debtors	**18**	1,450,221	1,230,728
Cash at bank and in hand		256,221	7,270
		1,706,442	1,237,998
Creditors: amounts falling due within one year	**19**	55,514	54,285
Net current assets		1,650,928	1,183,713
Total assets less current liabilities		1,652,788	1,185,573
Provisions	**20**	435,474	435,474
Net assets		1,217,314	750,099
Funds of the charity			
Restricted funds		271,830	–
Unrestricted funds		945,484	750,099
Total charity funds	**22**	1,217,314	750,099

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.

The statement of financial position
continues on the following page.

The notes on pages 10 to 20 form part of these financial statements.

These financial statements were approved by the board of trustees and authorised for issue on 26 October 2026, and are signed on behalf of the board by:

Rabbi D Eisenberg
Trustee

Manchester Beth Din Ltd

Company Limited by Guarantee

Statement of Cash Flows

Year ended 31 December 2025

	2025	2024
	£	£
Cash flows from operating activities		
Net income	467,215	253,243
Adjustments for:		
Depreciation of tangible fixed assets	–	3,478
Other interest receivable and similar income	(1,948)	(12)
Interest payable and similar charges	505	671
Accrued expenses	1,000	1,000
Changes in:		
Trade and other debtors	(219,493)	(234,686)
Trade and other creditors	229	(17,637)
Cash generated from operations	247,508	6,057
Interest paid	(505)	(671)
Interest received	1,948	12
Net cash from operating activities	248,951	5,398
Net increase in cash and cash equivalents	248,951	5,398
Cash and cash equivalents at beginning of year	7,270	1,872
Cash and cash equivalents at end of year	256,221	7,270

The notes on pages 10 to 20 form part of these financial statements.

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 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.

3. Accounting policies *(continued)*

Intangible assets

Intangible assets are initially recorded at cost, and are subsequently stated at cost less any accumulated amortisation and impairment losses. Any intangible assets carried at revalued amounts, are recorded at the fair value at the date of revaluation, as determined by reference to an active market, less any subsequent accumulated amortisation and subsequent accumulated impairment losses.

Intangible assets acquired as part of a business combination are only recognised separately from goodwill when they arise from contractual or other legal rights, are separable, the expected future economic benefits are probable and the cost or value can be measured reliably.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Fixtures and fittings	-	20% straight line

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

Provisions

Provisions are recognised when the entity has an obligation at the reporting date as a result of a past event, it is probable that the entity will be required to transfer economic benefits in settlement and the amount of the obligation can be estimated reliably. Provisions are recognised as a liability in the statement of financial position and the amount of the provision as an expense.

3. Accounting policies ***(continued)***

Provisions ***(continued)***

Provisions are initially measured at the best estimate of the amount required to settle the obligation at the reporting date and subsequently reviewed at each reporting date and adjusted to reflect the current best estimate of the amount that would be required to settle the obligation. Any adjustments to the amounts previously recognised are recognised in income or expenditure unless the provision was originally recognised as part of the cost of an asset. When a provision is measured at the present value of the amount expected to be required to settle the obligation, the unwinding of the discount is recognised as a finance cost in the statement of financial activities in the period it arises, and is allocated to the appropriate expenditure heading.

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.

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.

3. Accounting policies *(continued)*

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

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 £	Restricted Funds £	**Total Funds 2025 £**
Donations			
Donations receivable	48,154	271,830	319,984

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Donations			
Donations receivable	88,817	–	88,817

6. Charitable activities

	Unrestricted Funds £	**Total Funds 2025 £**	Unrestricted Funds £	Total Funds 2024 £
Supervision fees - Functions and Caterers	36,510	36,510	55,268	55,268
Supervision fees - Milk	14,678	14,678	13,866	13,866
Supervision fees - Restaurants and Establishments	93,358	93,358	101,234	101,234
Supervision fees - Bakeries and Products	17,874	17,874	19,104	19,104
Supervision fees - Shechita and Butchers	84,293	84,293	70,838	70,838
Beth Din income	47,936	47,936	39,473	39,473
Other income	183	183	175	175
Management fees	180,000	180,000	180,000	180,000
	474,832	474,832	479,958	479,958

7. Investment income

	Unrestricted Funds £	**Total Funds 2025 £**	Unrestricted Funds £	Total Funds 2024 £
Bank interest received	1,948	1,948	12	12

8. Costs of raising donations and legacies

	Unrestricted Funds £	**Total Funds 2025 £**	Unrestricted Funds £	Total Funds 2024 £
Costs of raising donations and legacies	11,800	11,800	–	–

9. Expenditure on charitable activities by fund type

	Unrestricted Funds £	**Total Funds 2025 £**	Unrestricted Funds £	Total Funds 2024 £
Management of the Beth Din	179,675	179,675	190,819	190,819
Support costs	138,074	138,074	124,725	124,725
	317,749	317,749	315,544	315,544

10. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Grant funding of activities £	Support costs £	**Total funds 2025 £**	Total fund 2024 £
Management of the Beth Din	171,025	8,650	137,074	316,749	314,544
Governance costs	–	–	1,000	1,000	1,000
	171,025	8,650	138,074	317,749	315,544

11. Analysis of support costs

	Analysis of support costs £	**Total 2025 £**	Total 2024 £
Staff costs	80,580	80,580	65,637
Premises	21,096	21,096	21,096
General office	16,367	16,367	13,139
Finance costs	505	505	671
Depreciation	–	–	3,478
Legal and professional fees	15,840	15,840	16,207
Sundry	151	151	2,854
Advertising	2,535	2,535	643
	137,074	137,074	123,725

12. Analysis of grants

	2025 £	2024 £
Grants to institutions		
Grants to institutions	8,650	1,000
Total grants	8,650	1,000

13. Net income

Net income is stated after charging/(crediting):

	2025 £	2024 £
Depreciation of tangible fixed assets	–	3,478

14. Independent examination fees

	2025 £	2024 £
Fees payable to the independent examiner for:		
Independent examination of the financial statements	1,000	1,000

15. Staff costs

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

	2025 £	2024 £
Wages and salaries	89,628	94,089
Social security costs	868	–
Employer contributions to pension plans	1,484	2,041
	91,980	96,130

The average head count of employees during the year was 7 (2024: 7). The average number of full-time equivalent employees during the year is analysed as follows:

	2025 No.	2024 No.
Number of staff - charitable	6	6
Number of staff - administrative	2	2
	8	8

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

16. Trustee remuneration and expenses

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

17. Intangible assets

	Patents, trademarks and licences £
Cost	
At 1 January 2025 and 31 December 2025	1,860
Amortisation	
At 1 January 2025 and 31 December 2025	–
Carrying amount	
At 31 December 2025	1,860
At 31 December 2024	1,860

18. Debtors

	2025	2024
	£	£
Trade debtors	92,200	80,012
Other debtors	1,358,021	1,150,716
	1,450,221	1,230,728

19. Creditors: amounts falling due within one year

	2025	2024
	£	£
Trade creditors	455	8,221
Accruals and deferred income	4,000	3,000
Social security and other taxes	28,479	38,228
Other creditors	22,580	4,836
	55,514	54,285

20. Provisions

	User defined class 1
	£
At 1 January 2025 and 31 December 2025	435,474

21. Pensions and other post retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £1,484 (2024: £2,041).

22. Analysis of charitable funds

Unrestricted funds

	At 1 January 2025	Income	Expenditure	At 31 December 2025
	£	£	£	£
General funds	750,099	524,934	(329,549)	945,484

	At 1 January 2024	Income	Expenditure	At 31 December 2024
	£	£	£	£
General funds	496,856	568,787	(315,544)	750,099

22. Analysis of charitable funds *(continued)*

Restricted funds

	At 1 Jan 2025 £	Income £	Expenditure £	**At 31 Dec 2025 £**
Restricted Fund - Mikva refurbishment funds	–	271,830	–	271,830

	At 1 Jan 2024 £	Income £	Expenditure £	At 31 Dec 2024 £
Restricted Funds	–	–	–	–

23. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2025 £**
Intangible assets	1,860	–	1,860
Current assets	1,434,612	271,830	1,706,442
Creditors less than 1 year	(55,514)	–	(55,514)
Net assets	1,380,958	271,830	1,652,788

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Intangible assets	1,860	–	1,860
Tangible fixed assets	–	–	–
Current assets	802,524	–	802,524
Creditors less than 1 year	(54,285)	–	(54,285)
Net assets	750,099	–	750,099

24. Analysis of changes in net debt

	At 1 Jan 2025 £	Cash flows £	**At 31 Dec 2025 £**
Cash at bank and in hand	7,270	248,951	256,221

25. Related parties

MBD Kosher Certification Services Limited and MBD Shechita Services Limited are deemed to be related parties as they have common directors.

At the year end an amount of £965,431 was owed to the Charity by MBD Kosher Certification Services Ltd. A provision for impairment of £285,966 against this loan is shown in the accounts.

At the year end MBD Shechita Services Ltd owed the Charity an amount of £14,072. However, MBD Shechita Services Ltd went into liquidation in October 2022 and this amount is unlikely to be recovered.