Charity registration number: 1147686

TZEDOKAH VCHESED
TRUSTEES' REPORT AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 28 FEBRUARY 2026

TZEDOKAH VCHESED
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TZEDOKAH VCHESED
Trustees' Report For The Year Ended 28 February 2026

The trustees present their report and the financial statements for the year ended 28 February 2026.

Objectives and Activities

Aims and Objectives

The Objects of the Charity are
(i) the advancement of the orthodox Jewish faith
(ii) the advancement of orthodox Jewish religious education
(iii) the relief of poverty amongst members of the Jewish faith and
(iv) such other purposes as are charitable according to English law
(V) to support charitable institutions or purposes

Reference and Administrative Details

Trustees

Mr Mattes Katz - Trustee
Mr Pinchas Benedikt - Trustee

Charity Number

1147686

Principal Address

18 Rostevor
London
N15 6BS

Independent Examiner

C Rosen

The trustees' report was approved by the board of trustees and signed on its behalf by:

Mr Mattes Katz

Trustee
6th August 2026

Mr Pinchas Benedikt

Trustee

TZEDOKAH VCHESED
Independent Examiner's Report to the Trustees of TZEDOKAH VCHESED
For The Year Ended 28 February 2026

I report to the trustees on my examination of the accounts of TZEDOKAH VCHESED (the Trust) for the year ended 28 February 2026.

Responsibilities and Basis of Report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no material 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 Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and contents of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

C Rosen

6th August 2026

TZEDOKAH VCHESED
Statement of Financial Activities
For The Year Ended 28 February 2026

	Notes	2026 Unrestricted funds £	2025 Unrestricted funds £
INCOME AND ENDOWMENTS FROM:			
Donations and legacies	**3**	43,910	69,067
Investments	**4**	-	38
		43,910	69,105
EXPENDITURE ON:			
Charitable activities:	**5**		
Unrestricted		(51,453)	(65,821)
NET (EXPENDITURE)/INCOME		(7,543)	3,284
NET MOVEMENT IN FUNDS		(7,543)	3,284
RECONCILIATION OF FUNDS:			
Total funds brought forward		9,214	-
TOTAL FUNDS CARRIED FORWARD	**10**	1,671	9,214

The notes on pages 6 to 9 form part of these financial statements.

TZEDOKAH VCHESED
Balance Sheet
As At 28 February 2026

	Notes	2026 Unrestricted funds £	2025 Total funds £
CURRENT ASSETS			
Cash at bank and in hand		1,821	9,214
		1,821	9,214
Creditors: Amounts Falling Due Within One Year	**9**	(150)	-
NET CURRENT ASSETS (LIABILITIES)		1,671	9,214
TOTAL ASSETS LESS CURRENT LIABILITIES		1,671	9,214
NET ASSETS		1,671	9,214
FUNDS OF THE CHARITY			
Unrestricted Funds		1,671	9,214
TOTAL FUNDS	**10**	1,671	9,214

On behalf of the board

Mr Mattes Katz

Trustee
6th August 2026

Mr Pinchas Benedikt

Trustee

The notes on pages 6 to 9 form part of these financial statements.

1. General Information

TZEDOKAH VCHESED is a charitable incorporated organisation registered with the Charity Commission, registered charity number 1147686. The principal address is 18 Rostevor, London, N15 6BS.

2. Accounting Policies

2.1. Basis of Preparation of Financial Statements

The financial statements 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 Charities Act 2011.

The charity is a Public Benefit Entity as defined by FRS 102.

2.2. Incoming Resources

Donations received for the general and main purposes of the Charity is included as unrestricted funds in the Statement of Financial Activities when receivable.
Donations and Grants for activities restricted by the donors are taken to restricted funds if the wishes and conditions of the donor are legally binding on the Trustees.

2.3. Resources Expended

Resources expended are accounted for on an accruals basis. Certain expenditure is apportioned to cost categories based on estimated amount attributable to that activity in the year. These estimates are based on the time and level of activity as appropriate.
Governance Costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.
The irrecoverable element of VAT is included with the item of expense to which it relates.

2.4. Cash and Cash Equivalents

Cash and cash equivalents are basic financial assets and include cash in hand and deposits held at call with banks, other short-term highly liquid investments that mature in no more than three months from the date of acquisition and are readily convertible to a known amount of cash with insignificant risk of change in value, and bank overdrafts.

3. Income from Donations and Legacies

	2026 Unrestricted funds £	2025 Unrestricted funds £
Donations and gifts	43,910	69,067

4. Investment Income

	2026 Unrestricted funds £	2025 Unrestricted funds £
Bank interest receivable	-	38

5. **Analysis of Expenditure**

	Activities undertaken directly	Grant funding of activities (see note 6)	Support costs (see note 7)	2026 Total
	£	£	£	£
Unrestricted	249	49,078	2,126	51,453

	2025 Grant funding of activities (see note 6)
	£
Unrestricted	65,821

6. **Grants Payable**

	Grants to Institutions	Grants to Individuals	2026 Total
	£	£	£
Unrestricted	17,330	31,748	49,078

	Grants to Institutions	Grants to Individuals	2025 Total
	£	£	£
Unrestricted	58,086	7,735	65,821

Grants paid

	2026	2025
	£	£
Amud Hatzdokoh Trust	1,600	2,850
Chevras Machzikei Mesivta	-	8,036
Chevras Mooz	-	2,950
Kollel Erev	-	135
Kollel Tiferes Shulem	2,000	2,000
Reach Vehazola Trust Dover	-	130
Schiffsul Ltd	300	650
Scotch Smoked Salmon Co Ltd	-	700
Globex E.Y.	-	36,635
Yeshiva Gedoilah Torah Veyirah LTD	-	1,000
Yeshivas Lev Simcha Ltd	5,450	3,000
Ateres Seminary London Ltd	150	-
Chevras Mooz Ladol Yom Tov	2,850	-

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Congregation Yoel Moshe D'Satmar	3,810	-
Kahal Toldos Avrohm Yitzchok	1,000	-
Nezer Hatalmid Shloime	170	-
	17,330	58,086

7. **Support Costs**

	2026 Unrestricted £
Employee costs	1,850
General administration	276
	2,126

8. **Average Number of Employees**

Average number of employees during the year was: NIL (2025: NIL)

9. **Creditors: Amounts Falling Due Within One Year**

	2026 £	2025 £
Accruals and deferred income	150	-

10. **Movement in Funds**

	As at 1 March 2025 £	Income £	Expenditure £	As at 28 February 2026 £
Unrestricted funds				
General:				
General unrestricted fund	9,214	43,910	(51,453)	1,671
Total funds	9,214	43,910	(51,453)	1,671

	As at 1 March 2024 £	Prior year adjustment £	Income £	Expenditure £	As at 28 February 2025 £
Unrestricted funds					
General:					
General unrestricted fund	-	5,930	69,105	(65,821)	9,214
Total funds	-	5,930	69,105	(65,821)	9,214

11. **Transactions with Trustees**

During the year the expenses reimbursed to the trustees or paid directly to third parties were as follows:

	2026	2025
	£	£

12. **Related Party Disclosures**

TZEDOKAH VCHESED
Detailed Statement of Financial Activities
For The Year Ended 28 February 2026

	2026 Total funds £	2025 Total funds £
INCOME AND ENDOWMENTS FROM:		
Donations and legacies		
Donations from organisations	43,910	69,067
	43,910	69,067
Investments		
Bank interest receivable	-	38
	-	38
	43,910	69,105
EXPENDITURE ON:		
Charitable Activities:		
Unrestricted		
Staging fundraising events	(249)	-
Grants to institutions	(17,330)	(58,086)
Grants to individuals	(31,748)	(7,735)
Travel expenses	(1,850)	-
Independent examiner's fees	(150)	-
Bank charges	(6)	-
Other office costs	(120)	-
	(51,453)	(65,821)
	(51,453)	(65,821)
NET (EXPENDITURE)/INCOME	(7,543)	3,284