REGISTERED CHARITY NUMBER: 1158769

THE YONAH AND REISEL REINER MEMORIAL TRUST

REPORT OF THE TRUSTEES AND

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

Sugarwhite Meyer Accountants Ltd
First Floor
94 Stamford Hill
London
N16 6XS

THE YONAH AND REISEL REINER MEMORIAL TRUST

CONTENTS OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

	Page
Reference and Administrative Details	1
Report of the Trustees	2 to 3
Independent Examiner's Report	4
Statement of Financial Activities	5
Balance Sheet	6
Notes to the Financial Statements	7 to 10

THE YONAH AND REISEL REINER MEMORIAL TRUST

REFERENCE AND ADMINISTRATIVE DETAILS FOR THE YEAR ENDED 31 DECEMBER 2025

TRUSTEES	A Matyas A Gombo
PRINCIPAL ADDRESS	24 St Andrew's Grove London N16 6NE
REGISTERED CHARITY NUMBER	1158769
INDEPENDENT EXAMINER	Sugarwhite Meyer Accountants Ltd First Floor 94 Stamford Hill London N16 6XS
BANKERS	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ

THE YONAH AND REISEL REINER MEMORIAL TRUST

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees present their report with the financial statements of the charity for the year ended 31 December 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).

REFERENCE AND ADMINISTRATIVE INFORMATION

The information is shown on page 1 of the financial statements and forms part of this report.

OBJECTIVES AND ACTIVITIES

Objects for public benefit

The object of the charity is the advancement of the Orthodox Jewish Faith.

The trustees confirm that they have given due regard to the Charity Commission's guidance on public benefit.

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

The trustees are pleased with the results of the year. Investment income rose by about 17%, with overall expenditure rising by 11%. The charity had a surplus for the year.

FINANCIAL REVIEW

Reserves policy

The trustees do not seek to maintain reserves, other than to ensure that they can continue the activities of the charity. Reserves at the year end stood at £1,358,536 (2024:£1,348,61), with free reserves of £58,536 (2024 - £48,611).

FUTURE PLANS

The trustees anticipate that the charity will continue on a similar basis in the foreseeable future subject to satisfactory income and there are no plans for any major changes.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Constitution

The trust was established by Deed of Trust dated 19 January 2014 as amended by deed dated 18 December 2014.

Organisational structure

The power to appoint new trustees is vested in the board. It is not the intention of the trustees of the charity to appoint any new trustees. Should the situation change in the future, the trustees will apply suitable recruitment induction and training procedures.

Risk management

The trustees have reviewed the major risks to which the charity is exposed and confirm that they have established systems to mitigate them.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

Charity law requires the trustees to prepare financial statements for each financial year. Under that law, the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).

Under charity law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011 and The Charity (Accounts and Reports) Regulations 2008. 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 order of the board of trustees on 19 October 2026 and signed on its behalf by:

A Matyas - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE YONAH AND REISEL REINER MEMORIAL TRUST

Independent examiner's report to the trustees of The Yonah and Reisel Reiner Memorial Trust
I report to the charity trustees on my examination of the accounts of The Yonah and Reisel Reiner Memorial Trust (the Trust) for the year ended 31 December 2025.

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 Act and in carrying out my examination I have followed all 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 content 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.

E Meyer FCA BSc

Sugarwhite Meyer Accountants Ltd
First Floor
94 Stamford Hill
London
N16 6XS

19 October 2026

THE YONAH AND REISEL REINER MEMORIAL TRUST

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	2025 Unrestricted fund £	2024 Total funds £
INCOME AND ENDOWMENTS FROM			
Investment income	2	85,987	73,292
EXPENDITURE ON			
Raising funds	3	12,252	22,280
Charitable activities	4		
Grantmaking		61,500	43,500
Support costs		2,310	2,274
Total		76,062	68,054
Net gains on investments		-	300,000
NET INCOME		9,925	305,238
RECONCILIATION OF FUNDS			
Total funds brought forward		1,348,611	1,043,373
TOTAL FUNDS CARRIED FORWARD		1,358,536	1,348,611

The notes form part of these financial statements

THE YONAH AND REISEL REINER MEMORIAL TRUST

BALANCE SHEET
31 DECEMBER 2025

	Notes	2025 Total funds £	2024 Total funds £
FIXED ASSETS			
Investment property	9	1,300,000	1,300,000
CURRENT ASSETS			
Debtors	10	5,649	13,980
Cash at bank		54,747	36,491
		60,396	50,471
CREDITORS			
Amounts falling due within one year	11	(1,860)	(1,860)
NET CURRENT ASSETS		58,536	48,611
TOTAL ASSETS LESS CURRENT LIABILITIES		1,358,536	1,348,611
NET ASSETS		1,358,536	1,348,611
FUNDS			
Unrestricted funds		1,358,536	1,348,611
TOTAL FUNDS		1,358,536	1,348,611

The financial statements were approved by the Board of Trustees and authorised for issue on 19 October 2026 and were signed on its behalf by:

A Matyas - Trustee

The notes form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charity, 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 Charities Act 2011. The financial statements have been prepared under the historical cost convention, as modified by the revaluation of certain assets.

Judgements and key sources of estimation uncertainty
In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amounts of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. The estimates and underlying assumptions are reviewed on an ongoing basis.

The valuation of investment properties is inherently subjective, depending on many factors, including the individual nature of each property, its location and expected future net rental values, market yields and comparable market transactions. Therefore, the valuations are subject to a degree of uncertainty and are made on the basis of assumptions which may not prove to be accurate, particularly in periods of difficult market or economic conditions.

Income
Donations are recognised in the Statement of Financial Activities of the charity when received. All other income is recognised on a receivable basis.

Expenditure
Liabilities are recognised in the year in which they are incurred and includes irrecoverable VAT which is reported as part of the expenditure to which it relates.

Support costs are those incurred to assist the work of the charity but are not direct charitable activities.

Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

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

Financial instruments
The Charity only has financial assets and liabilities of a kind that qualify as basic financial instruments.
Basic financial instruments are initially recognized at the amount receivable or payable including any related transactions costs.
Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Investment property
Investment property is initially recorded at cost, which includes purchase price and any directly attributable expenditure. It is revalued to its fair value at each reporting date any changes are transferred to the Statement of Financial Activities.

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

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

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2025

2. INVESTMENT INCOME

	2025	2024
	£	£
Rents received	85,900	73,213
Deposit account interest	87	79
	85,987	73,292

3. RAISING FUNDS

Investment management costs

	2025	2024
	£	£
Portfolio management	12,252	22,280

4. CHARITABLE ACTIVITIES COSTS

	Grant funding of activities (see note 5)	Support costs (see note 6)	Totals
	£	£	£
Grantmaking	61,500	-	61,500
Support costs	-	2,310	2,310
	61,500	2,310	63,810

5. GRANTS PAYABLE

	2025	2024
	£	£
Grantmaking	61,500	43,500

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

	2025	2024
	£	£
Advancement of religion	10,000	15,000
Advancemant of education	12,000	-
Relief of poverty	10,000	7,000
Social welfare	29,500	21,500
	61,500	43,500

Mifal Tzedoko V'Chesed Ltd	11,000
United Talmudical Associates Ltd	10,000
Tchabe Kollel Ltd	7,000
Others under £6,000	33,500
	61,500

6. SUPPORT COSTS

	Finance	Governance costs	Totals
	£	£	£
Support costs	60	2,250	2,310

Support costs, included in the above, are as follows:

Finance

	2025 Support costs	2024 Total activities
	£	£
Bank charges	60	60

Governance costs

	2025 Support costs	2024 Total activities
	£	£
Independent examiner's fee	420	420
Independent examiner's other fees	1,440	1,440
General expenses	390	354
	2,250	2,214

7. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' expenses

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

8. AVERAGE STAFF NUMBERS

The average number of staff in the year was NIL (2024: NIL).

9. INVESTMENT PROPERTY

	£
FAIR VALUE	
At 1 January 2025 and 31 December 2025	1,300,000
NET BOOK VALUE	
At 31 December 2025	1,300,000
At 31 December 2024	1,300,000

The fair value of the investment properties has been arrived at on the basis of a valuation carried out by the trustees who are considered to have the experience and expertise required to undertake such an exercise. The valuation was made on an open market value basis by reference to market evidence of transaction prices for similar properties in the same or similar locations.

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2025

9. INVESTMENT PROPERTY - continued

10. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Agents account	5,649	13,980

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Other creditors	1,860	1,860

12. RELATED PARTY DISCLOSURES

The charity's investment properties are managed by a company in which a Trustee is a Director.