Company registration number 08341721 (England and Wales)

Charity registration number 1158987 (England and Wales)

THE UNION OF ORTHODOX HEBREW CONGREGATIONS

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

THE UNION OF ORTHODOX HEBREW CONGREGATIONS

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr S S Sinitsky Mr B S E Freshwater Mr M T Bibelman Mr J Goldman Mr M Lobenstein Mr B Roth Mr M B Rothfeld Mr N Bindinger Mr V Brinner Mr A Goldman Mr C Goldman Mr R Grussgott Mr M Just Mr A Klein Mr D J A Ost Mr A Rand Mr A Schreiber Mr S Seidenfeld Mr M Steren Mr B Stern Mr J Feld Mr C Steinhart Mr M Getter Mr M Wind Mr J Friesel	
Country of incorporation	United Kingdom (England and Wales)	08341721
Charity registration	England and Wales	1158987
Registered office	325-327 Oldfield Lane North Greenford Middlesex UB6 0FX	
Auditor	Landau Morley LLP 325-327 Oldfield Lane North Greenford Middlesex UB6 0FX	

THE UNION OF ORTHODOX HEBREW CONGREGATIONS

CONTENTS

	Page
Trustees' report	1 - 5
Independent auditor's report	6 - 8
Statement of financial activities	9
Balance sheet	10
Statement of cash flows	11
Notes to the financial statements	12 - 21

THE UNION OF ORTHODOX HEBREW CONGREGATIONS

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees present their annual report and financial statements for the year ended 31 December 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "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).

Objectives and activities

The objects of the charity, as detailed in the Memorandum and Articles of Association, are to advance the orthodox Jewish faith in Great Britain, to establish and support such institutions as will support this object and to advance such other purposes as are recognised as charitable, as the trustees shall determine.

The trustees propose that the charity will achieve these objectives through the promotion of the Jewish religion, the provision of facilities to enable Jewish members of the public to practice the Jewish religion and to enable them to observe the Orthodox Jewish religious dietary laws relating to kosher food.

The charity operates through a Head Office in London.

The Union of Orthodox Hebrew Congregations provides a wide range of facilities for the Orthodox Jewish community in London and the United Kingdom.

These facilities include the provision of facilities and advice relating to external affairs, housing, education and Union membership (Confederacy Services), the provision of publications giving information and advice on matters of Kashrus and other religious facilities (“Hakohol”), general public relations, Beis Horoah and Arbitration services (Information and Advice Services) and the provision of facilities and advice relating to Chinuch Line, the Family Help Line, Social Services, Simchas Nissuin, Reach, Kollel Baalei, Beis Horoah, Beis Hatalmud and Kimcha Depiska (Welfare Services).

The charity provides facilities and advice relating to the Rabbinate of the Union of Orthodox Hebrew Congregations and to Kashrus, Shechita, Mikva’os, Beis Din, Vaad Harabonim, Sheimos, Kelim Mikva, Mishmeres Stam and Shatnez research.

The Union of Orthodox Hebrew Congregations offers membership to a large number of Synagogues and Jewish Institutions throughout the United Kingdom. Affiliated Synagogues recognise the authority of the Rabbinate of the Union of Orthodox Hebrew Congregations. The Rabbinate also provides arbitration services through its Beis Din and controls religious aspects of marriage, divorce and death.

Public benefit

The trustees confirm that they have complied with the duty in section 2 (1) (b) of the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit, Public Benefit: Running a Charity (PB2).

All of the activities that are undertaken by the charity are for the advancement of its charitable purposes and are outlined above.

Volunteers

The majority of the charity's work is undertaken by paid employees. Occasional voluntary assistance is provided by the trustees.

Achievements and performance

Significant activities and achievements against objectives

During the year the charity continued to support community projects and provide assistance to members. The service provided to affiliated Synagogues in the area continues to strengthen.

Weekly sessions of the Rabbinate of the Union deal with a wide range of matters arising within the communities under its authority.

The charity has continued its Shaimos project in the London area – where disused Jewish texts are collected and disposed of in a dignified manner.

The charity has also given support to the National Council of Shechita Boards of Great Britain in an effort to ensure the continuance of Kosher slaughter in the United Kingdom.

The Union of Orthodox Hebrew Congregations has continued its support for TAG, a body that helps to mitigate the threats that unfiltered or unmonitored internet access can pose to children and young adults.

During the year, the charity commenced the operation of the Mikvah at Craven Park Road, providing ritual bath facilities for the community in accordance with Orthodox Jewish practice.

Income totalling £203,303 was received and allocated to a restricted fund, representing donations specifically for the Mikvah's operation. Expenditure of £78,322 was incurred in relation to the running and maintenance of the Mikvah, including rent, management, and professional fees.

The trustees consider the Mikvah to be a vital facility for the community, and are committed to ensuring its continued operation and accessibility for all who require its use.

Financial review

The results for the year show that there was net expenditure of £73,955 (2024: £212,195). The total income for the year was £1,645,303 (2024: £1,261,191).

Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the Company has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

Reserves policy

The charity has been able to achieve its objectives as reserves have been maintained to enable it to do so. The trustees have continued the policy of making grants to local charitable organisations and will pursue this policy in the future.

The charity aims to distribute its unrestricted funds as soon as it is able, however, at the same time sufficient reserves are maintained to meet annual grants for the foreseeable future.

The trustees aim to maintain free, unrestricted reserves equivalent to around three to four months of core expenditure, in order to provide working capital and to safeguard the continuity of essential communal services. At 31 December 2025 free unrestricted reserves were £148,528 (2024: £222,483), which is considered adequate to support the charity's ongoing activities and to absorb short-term fluctuations in income.

Investment policy

The trustees' investment policies are governed by the company's Memorandum and Articles of Association, which permits the trustees to invest in such assets as they see fit.

Major risks

The trustees have examined the major strategic business and operational risks which the charity faces and confirm that systems have been established to enable regular reports to be made so that necessary steps can be taken to lessen these risks.

Risks are classified under headings such as financial, premises, staffing and reputation.

Risk assessments are carried out in order to ascertain the likelihood of a risk event occurring, of its potential impact, and whether any cost-effective mitigating action may be taken.

The major risks relating to these assessments have been identified by the trustees relying on professional advice where appropriate and they are reviewed on a regular basis. The organisation has in place adequate systems accompanied by proper insurance cover which are considered adequate to mitigate major risks.

Plans for future periods

The charity plans to continue its activities as outlined above in forthcoming years subject to satisfactory funding arrangements. The trustees continue to monitor the service effectiveness and efficiency of the charity, with a view to ensuring that the charity continues to meet its key objectives

Structure, governance and management

The Union of Orthodox Hebrew Congregations is a limited company having no share capital and is limited by guarantee, incorporated on 27th December 2012. The governing document is the company's Memorandum and Articles of Association dated 27th December 2012.

The Union was registered as a charitable organisation with the Charity Commission on 27th October 2014.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Mr S S Sinitsky
Mr B S E Freshwater
Mr M T Bibelman
Mr J Goldman
Mr M Lobenstein
Mr B Roth
Mr M B Rothfeld
Mr N Bindinger
Mr V Brinner
Mr A Goldman
Mr C Goldman
Mr R Grussgott
Mr M Just
Mr A Klein
Mr D J A Ost
Mr A Rand
Mr A Schreiber
Mr S Seidenfeld
Mr M Steren
Mr B Stern
Mr J Feld
Mr C Steinhart
Mr M Getter
Mr M Wind
Mr J Friesel

Recruitment and appointment of trustees
Trustees are elected for terms of three years and are eligible for re-appointment, without restriction, for further terms of office. The Trustees in office during the period are disclosed on the legal and administration information sheet on the second page of these financial statements.

Every member of the Board of Trustees undertakes to contribute an amount not exceeding one pound in the event of winding up the company whilst they are a member of the Board or within one year after their membership ceases.

The day to day running of the office is the responsibility of the trustees as well as the provision of professional input into the charity's activities and strategic development. The Trustees meet regularly to review the finances of the Trust and to approve donations. Professional advice and assistance is sought when deemed necessary.

Induction and training of trustees
New trustees are invited at the suggestion of existing trustees, and are inducted and trained so that they fully understand the aims, objectives and the workings of the charity. New Trustees are briefed on their legal obligations under charity law, the committee and decision making processes, the objectives and the financial performance of the charity

Trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role.

Statement of trustees' responsibilities
The trustees, who are also the directors of The Union of Orthodox Hebrew Congregations for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which 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 charitable company for that year.

In preparing these 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;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. 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.

This report has been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

Auditor
In accordance with the company's articles, a resolution proposing that Landau Morley LLP be reappointed as auditor of the company will be put at a General Meeting.

Small companies exemption
This report has been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

The trustees' report was approved by the Board of Trustees.

Mr S S Sinitsky
Trustee

24 September 2026

THE UNION OF ORTHODOX HEBREW CONGREGATIONS

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF THE UNION OF ORTHODOX HEBREW CONGREGATIONS

Opinion

We have audited the financial statements of The Union of Orthodox Hebrew Congregations (the 'charity') for the year ended 31 December 2025 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 December 2025 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud.

We are not responsible for preventing non-compliance and cannot be expected to detect non-compliance with all laws and regulations - this responsibility lies with management with the oversight of the directors.

The extent to which our procedures can detect irregularities, including fraud, is detailed below.

- We identified areas of laws and regulations that could reasonably be expected to have a material effect on the financial statements from our sector experience through discussion with management (as required by auditing standards).
- We had regard to laws and regulations in areas that directly affect the financial statements including financial reporting and taxation legislation. We considered that extent of compliance with those laws and regulations as part of our procedures on the related financial statement items.

- Except for any known or possible non-compliance, and as required by auditing standards, our work in respect of these included enquiry of management about the company's policies, procedures, and related controls regarding compliance with laws and regulations and if there are any known instances of non-compliance.
- We tested the appropriateness of journal entries and other adjustments; assessing whether the judgements made in making accounting estimates are indicative of a potential bias; and evaluated the business rationale of any significant transactions that are unusual or outside the normal course of business.
- We performed analytical procedures to identify any unusual or unexpected relationships.
- We examined supporting documents for all material balances, transactions and disclosures.
- We evaluated the selection and application of accounting policies related to subjective measurements and complex transactions.

Owing to the inherent limitations of an audit, there is an unavoidable risk that some material misstatements of the financial statements may not be detected, even though the audit is properly planned and performed in accordance with the ISAs (UK).

The potential effects of inherent limitations are particularly significant in the case of misstatement resulting from fraud because fraud may involve sophisticated and carefully organized schemes designed to conceal it, including deliberate failure to record transactions, collusion or intentional misrepresentations being made to us.

A further description of our responsibilities is available on the Financial Reporting Council’s website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charity’s trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity’s trustees those matters we are required to state to them in an auditor’s report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity’s trustees as a body, for our audit work, for this report, or for the opinions we have formed.

For and on behalf of Landau Morley LLP, Statutory Auditor
Chartered Accountants
325-327 Oldfield Lane North
Greenford
Middlesex
UB6 0FX
24 September 2026

Landau Morley LLP is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

THE UNION OF ORTHODOX HEBREW CONGREGATIONS

STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Income from:							
Donations and legacies	**3**	1,245,510	203,303	1,448,813	888,117	218,697	1,106,814
Charitable activities	**4**	196,380	-	196,380	154,261	-	154,261
Investments	**5**	110	-	110	116	-	116
Total income		1,442,000	203,303	1,645,303	1,042,494	218,697	1,261,191
Expenditure on:							
Charitable activities	**6**	1,640,936	78,322	1,719,258	1,108,286	365,100	1,473,386
Total expenditure		1,640,936	78,322	1,719,258	1,108,286	365,100	1,473,386
Net income/(expenditure)		(198,936)	124,981	(73,955)	(65,792)	(146,403)	(212,195)
Transfers between funds		124,981	(124,981)	-	(146,403)	146,403	-
Net movement in funds	**9**	(73,955)	-	(73,955)	(212,195)	-	(212,195)
Reconciliation of funds:							
Fund balances at 1 January 2025		222,483	-	222,483	434,678	-	434,678
Fund balances at 31 December 2025		148,528	-	148,528	222,483	-	222,483

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

THE UNION OF ORTHODOX HEBREW CONGREGATIONS

BALANCE SHEET

AS AT 31 DECEMBER 2025

	Notes	2025 £	£	2024 £	£
Current assets					
Debtors	**13**	403,955		564,845	
Cash at bank and in hand		63,635		128,511	
		467,590		693,356	
Creditors: amounts falling due within one year	**14**	(319,062)		(470,873)	
Net current assets			148,528		222,483
The funds of the charity					
Unrestricted funds			148,528		222,483
			148,528		222,483

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 December 2025, although an audit has been carried out under section 144 of the Charities Act 2011.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements under the requirements of the Companies Act 2006, for the year in question in accordance with section 476.

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

The financial statements were approved by the trustees on 24 September 2026

Mr S S Sinitsky
Trustee

THE UNION OF ORTHODOX HEBREW CONGREGATIONS

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Cash flows from operating activities					
Cash (absorbed by)/generated from operations	**19**		(64,986)		17,669
Investing activities					
Investment income received		110		116	
Net cash generated from investing activities			110		116
Net cash used in financing activities			-		-
Net (decrease)/increase in cash and cash equivalents			(64,876)		17,785
Cash and cash equivalents at beginning of year			128,511		110,726
Cash and cash equivalents at end of year			63,635		128,511

1 Accounting policies

Charity information

The Union of Orthodox Hebrew Congregations is a private company limited by guarantee incorporated in England and Wales. The registered office is 325-327 Oldfield Lane North, Greenford, Middlesex, UB6 0FX.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006, FRS 102 “The Financial Reporting Standard applicable in the UK and Republic of Ireland” (“FRS 102”) and the Charities SORP "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). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention.The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Incoming resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

1 Accounting policies **(Continued)**

1.5 Resources expended

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

All expenditure is inclusive of irrecoverable VAT.

1.6 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.7 Financial instruments

The charity has elected to apply the provisions of Section 11 ‘Basic Financial Instruments’ and Section 12 ‘Other Financial Instruments Issues’ of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity’s contractual obligations expire or are discharged or cancelled.

1.8 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee’s services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1 Accounting policies **(Continued)**

1.9 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount 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. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Donations and gifts	1,245,510	203,303	1,448,813	888,117	218,697	1,106,814

4 Charitable activities

	Unrestricted 2025 £	Unrestricted 2024 £
Matzos sales	-	2,162
Publications income	41,625	35,871
Membership fees	98,175	76,288
Shaimos	12,531	16,813
DBS	12,390	12,578
Dinei Torah	31,659	10,549
	196,380	154,261

5 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	110	116

6 Charitable activities

	2025 £	2024 £
Staff costs	438,012	456,633
Mikveh expenses	78,322	365,100
Publications, printing and brochures	105,336	60,735
Union projects	89,605	30,450
Shaimos	39,223	39,853
Burial Society	31,625	28,875
Shechita levy	12,500	6,000
DBS	10,460	8,420
	805,083	996,066
Grant funding of activities (see note 7)	822,457	434,560
Share of support costs (see note 8)	38,470	33,040
Share of governance costs (see note 8)	53,248	9,720
	1,719,258	1,473,386
Analysis by fund		
Unrestricted funds	1,640,936	
Restricted funds	78,322	
	1,719,258	
For the year ended 31 December 2024		
Unrestricted funds		1,108,286
Restricted funds		365,100
		1,473,386

7 Grants payable

Grants to institutions:	**2025**	**2024**
	£	**£**
Amud Hachesed Trust	8,420	-
Amud Hatzdoko	17,755	-
Adath Yisroel Burial Society	58,332	-
Beis Brucha	48,680	73,765
Bikur Cholim Ltd	12,000	7,650
Binyan Torah	-	10,000
Blooming Blossoms	17,300	-
Beis Ahron Trust	29,500	-
Chasdei Yissochor Dov	-	40,000
Chesed Shel Emes	16,400	-
Chasdei Sholom	7,900	-
Congregation Sharei Sholom Tchabe Ltd	17,500	-
Chaveirim a Helping Hand Limited	9,000	-
Ezer Viznitz Foundation	18,000	20,000
Friends of Toldos Avrohom Yitzchok	19,300	-
Friends of Yeshivas Daas Sholom Shotz	8,000	10,000
Gateshead Talmudical	8,300	-
Keren Shmuel	-	10,000
Kupat Yismach Lev	-	10,000
Low cost Living	36,000	10,050
Mercaz Torah	8,350	-
Mutual Trust	14,400	24,000
Ozer Lenetzrochim	14,800	-
Positive Youth	12,000	
Reb Shayale's Kitchen	23,000	-
Shar Hamelech	20,000	-
Sharei Chesed London	32,800	-
Talmud Torah Education Limited	9,500	-
Trenhill Ltd	7,780	20,300
The Wells Trust	-	100,000
The Woodstock Mikvah	-	10,000
Twilight Kindness	14,500	-
The Egerton Road Trust	7,500	-
UOHC Foundation Limited	70,000	
UOHC Supervision Limited	12,600	-
Yad Vochessed Association Limited	-	15,000
Yesamach Levav	51,100	13,175
Yeshiva Gedoila Seminary	11,500	-
Yeshuos Shabbos	7,500	-
Young & Inspired	-	10,000
ZSV Trust	19,700	8,700
Other < £7,500	138,540	138,670
	807,957	531,310
Grants to individuals	14,500	3,250
	822,457	434,560

7 Grants payable **(Continued)**

Institutional grants are made to institutions which share the same objectives and ethos as the Charity and contribute to further communal development.

Grants to individuals consist of grants made to needy families to help with expenditure at Jewish Festivals.

8 Support costs

	Support costs	**Governance costs**	**2025**	Support costs	Governance costs	2024
	£	**£**	**£**	£	£	£
Premises costs	30,985	-	30,985	21,157	-	21,157
Insurance	6,196	-	6,196	9,347	-	9,347
Legal and professional	-	42,480	42,480	-	(530)	(530)
Bank charges	1,091	-	1,091	358	-	358
Sundry Expenses	-	-	-	286	-	286
Postage and Stationery	198	-	198	1,892	-	1,892
Audit and accountancy fees	-	10,768	10,768	-	10,250	10,250
	38,470	53,248	91,718	33,040	9,720	42,760
Analysed between						
Charitable activities	38,470	53,248	91,718	33,040	9,720	42,760

9 Net movement in funds

	2025	**2024**
	£	**£**
The net movement in funds is stated after charging/(crediting):		
Fees payable for the audit of the charity's financial statements	10,768	10,250

10 Trustees

None of the trustees (or any persons connected with them) received any remuneration, benefits or reimbursed expenses from the charity during the year.

11 Employees

The average monthly number of employees during the year was:

	2025	**2024**
	Number	**Number**
	25	26

11 Employees **(Continued)**

Employment costs	**2025**	**2024**
	£	**£**
Wages and salaries	398,857	425,268
Social security costs	34,522	27,397
Other pension costs	4,633	3,968
	438,012	456,633

No employee received remuneration amounting to more than £60,000 in either year.

12 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

13 Debtors

Amounts falling due within one year:	**2025**	**2024**
	£	**£**
Trade debtors	25,444	15,574
Other debtors	373,786	547,551
Prepayments and accrued income	4,725	1,720
	403,955	564,845

14 Creditors: amounts falling due within one year

	2025	**2024**
	£	**£**
Other taxation and social security	25,904	29,191
Trade creditors	36,571	9,161
Other creditors	245,587	408,581
Accruals and deferred income	11,000	23,940
	319,062	470,873

15 Retirement benefit schemes

Defined contribution schemes	**2025**	**2024**
	£	**£**
Charge to profit or loss in respect of defined contribution schemes	4,633	3,968

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

16 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 January 2025	Incoming resources	Resources expended	Transfers	At 31 December 2025
	£	£	£	£	£
Mikveh	-	203,303	(78,322)	(124,981)	-

Previous year:	At 1 January 2024	Incoming resources	Resources expended	Transfers	At 31 December 2024
	£	£	£	£	£
Mikveh	-	218,697	(365,100)	146,403	-

The Mikvah restricted fund was established to account for income and expenditure relating to the operation of the Mikvah at Craven Park Road.

17 Analysis of net assets between funds

	Unrestricted funds 2025
	£
At 31 December 2025:	
Current assets/(liabilities)	148,528
	148,528

	Unrestricted funds 2024
	£
At 31 December 2024:	
Current assets/(liabilities)	222,483
	222,483

18 Related party transactions

During the year the charity received donations of £5,392 (2024: £Nil) from Kedassia Supervision Limited, a company with a common trustee. At the year end £52,020 was due from Kedassia Supervision Limited (2024: £51,087 due to Kedassia Supervision Limited).

At the year end £379,411 (2024: £379,411) was due from K Poultry Limited, a subsidiary undertaking of UOHC Foundation Limited, a charitable company with common trustees. During the year, the charity received donations of £302,500 (2024: £173,000) from K Poultry Limited.

At the year end £140,000 (2024: £165,000) interest-free loan was due to one of the trustees.

During the year the charity received donations of £193,000 (2024:£85,000) from K Products (London) Limited, a subsidiary undertaking of UOHC Foundation Limited, a charitable company with common trustees. At the year end £46,395 (2024: £46,395) was due from K Products (London) Limited.

During the year the charity paid donations of £7,780 (2024: £20,300) to Trenhill Limited, a charity with common trustees.

During the year, the charity received donations of £34,985 (2024: £42,927) from UOHC Properties Limited, a charitable company with a common trustee.

During the year, the charity received donations of £115,400 (2024: £196,000) from UOHC Supervision Limited, a charitable company with common trustees. The charity also paid donations totalling £12,600 (2024:Nil) to UOHC Supervision Limited.

During the year, donations of £48,680 (2024: £73,765) were paid to Beis Brucha Limited, charity number 1131109, a charitable company with common trustees.

During the year, donations of £55,150 (2024: £5,000) were received from UOHC Foundation Limited and donations of £70,000 (2024: £Nil) were made to UOHC Foundation Limited, charity number 1164377, a charitable company with common trustees. At the year end £nil (2024- £70,000) was due from UOHC Foundation Limited.

During the year, the charity received donations of £Nil (2024: 36,000) from Mayfair charity Limited, charity number 255281, a charitable company with common trustees.

During the year, donations of £Nil (2024: £7,350) were paid to Bikur Cholim Limited, charity number 1085965, a charitable company with common trustees.

During the year, management fees of £Nil (2024: £50,000) were paid to CPRM Management Ltd, charity number 1209707, a charitable company with common trustees.

At the year end £100,000 (2024: £193,100) interest-free loan was due to Schiffshul Ltd, charity number 1071348, a charitable company with a common trustee.

19	Cash (absorbed by)/generated from operations	2025 £	2024 £
	Deficit for the year	(73,955)	(212,195)
	Adjustments for:		
	Investment income recognised in statement of financial activities	(110)	(116)
	Movements in working capital:		
	Decrease in debtors	160,890	44,818
	(Decrease)/increase in creditors	(151,811)	185,162
	Cash (absorbed by)/generated from operations	(64,986)	17,669

20 Analysis of changes in net funds

The charity had no material debt during the year.