Charity registration number: 1162689

Christadelphian Jewish Clothing Relief

Annual Report and Financial Statements

for the Year Ended 31 December 2025

Christadelphian Jewish Clothing Relief

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Christadelphian Jewish Clothing Relief

Reference and Administrative Details

Trustees	Mr C Martin Mr P Hale Mrs E Hale Mrs C Martin Mr C Mander Mr R Bache
Charity Registration Number	1162689
Independent Examiner	David Bezant BA FCCA Buckler Spencer Ltd Old Police Station Church Street Swadlincote DE11 8LN

Christadelphian Jewish Clothing Relief

Trustees' Report

The trustees present the annual report together with the financial statements of the charity for the year ended 31 December 2025.

Objectives and activities

Public benefit

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Structure, governance and management

The annual report was approved by the trustees of the charity on 5/10/26 and signed on its behalf by:

.....
Mr R Bache
Trustee

Christadelphian Jewish Clothing Relief

Statement of Trustees' Responsibilities

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

The law applicable to charities 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 of the charity for that period. 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 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 business.

The trustees are responsible for keeping proper 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 Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008, and the provisions of the constitution. The trustees 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.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees of the charity on 8/10/26 and signed on its behalf by:

.....
Mr R Bache
Trustee

Christadelphian Jewish Clothing Relief

Independent Examiner's Report to the trustees of Christadelphian Jewish Clothing Relief

I report to the trustees on my examination of the accounts of Christadelphian Jewish Clothing Relief for the year ended 31 December 2025.

Responsibilities and basis of report

As the charity trustees of Christadelphian Jewish Clothing Relief 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 Christadelphian Jewish Clothing Relief's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all 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 Christadelphian Jewish Clothing Relief 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 accounting 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.

.....

David Bezant BA FCCA

Buckler Spencer Ltd
Old Police Station
Church Street
Swadlincote
DE11 8LN

Date: 13-10-26

Christadelphian Jewish Clothing Relief

Statement of Financial Activities for the Year Ended 31 December 2025

	Note	Unrestricted funds £	Total 2025 £
Income and Endowments from:			
Donations and legacies		35,590	35,590
Total income		35,590	35,590
Expenditure on:			
Charitable activities		(38,423)	(38,423)
Total expenditure		(38,423)	(38,423)
Net expenditure		(2,833)	(2,833)
Net movement in funds		(2,833)	(2,833)
Reconciliation of funds			
Total funds brought forward		64,779	64,779
Total funds carried forward	8	61,946	61,946

	Note	Unrestricted funds £	Total 2024 £
Income and Endowments from:			
Donations and legacies		50,795	50,795
Total income		50,795	50,795
Expenditure on:			
Charitable activities		(35,828)	(35,828)
Total expenditure		(35,828)	(35,828)
Net income		14,967	14,967
Net movement in funds		14,967	14,967
Reconciliation of funds			
Total funds brought forward		49,812	49,812
Total funds carried forward	8	64,779	64,779

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2024 is shown in note 8.

Christadelphian Jewish Clothing Relief

(Registration number: 1162689)
Balance Sheet as at 31 December 2025

	Note	2025 £	2024 £
Current assets			
Cash at bank and in hand	6	62,366	65,199
Creditors: Amounts falling due within one year	7	(420)	(420)
Net assets		61,946	64,779
Funds of the charity:			
Unrestricted income funds			
Unrestricted funds		61,946	64,779
Total funds	8	61,946	64,779

The financial statements on pages 5 to 10 were approved by the trustees, and authorised for issue on ...4.10.26 and signed on their behalf by:

.....
Mr R Bache
Trustee

Christadelphian Jewish Clothing Relief

Notes to the Financial Statements for the Year Ended 31 December 2025

1 Accounting policies

Statement of compliance
The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation
Christadelphian Jewish Clothing Relief meets the definition of a public benefit entity under FRS 102. The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

Going concern
The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Income and endowments
Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Expenditure
All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Governance costs
These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

Taxation
The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Cash and cash equivalents
Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Trade creditors
are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if they do not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

Fund structure
Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

2 Income from donations and legacies

	Unrestricted funds General £	Total funds £
Donations and legacies;		
Donations from individuals	35,590	35,590
Total for 2025	35,590	35,590
Total for 2024	50,795	50,795

3 Expenditure on charitable activities

	Note	Unrestricted funds General £	Total funds £
Governance costs		38,423	38,423
Total for 2024		35,828	35,828

4 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

5 Taxation

The charity is a registered charity and is therefore exempt from taxation.

6 Cash and cash equivalents

	2025 £	2024 £
Cash at bank	62,366	65,199

7 Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	420	420

8 Funds

	Balance at 1 January 2025 £	Incoming resources £	Resources expended £	Balance at 31 December 2025 £
Unrestricted				
General	64,779	35,590	(38,423)	61,946

	Balance at 1 January 2024 £	Incoming resources £	Resources expended £	Balance at 31 December 2024 £
Unrestricted				
General	49,812	50,795	(35,828)	64,779

9 Analysis of net assets between funds

	Unrestricted funds General £	Total funds at 31 December 2025 £
Current assets	62,366	62,366
Current liabilities	(420)	(420)
Total net assets	61,946	61,946

	Unrestricted funds General £	Total funds at 31 December 2024 £
Current assets	65,199	65,199
Current liabilities	(420)	(420)
Total net assets	64,779	64,779

10 Related party transactions

Christadelphian Jewish Clothing Relief

Statement of Financial Activities by fund for the Year Ended 31 December 2025

	Total Unrestricted Funds 2025 £	Total Unrestricted Funds 2024 £
Income and Endowments from:		
Donations and legacies	35,590	50,795
Total income	35,590	50,795
Expenditure on:		
Charitable activities	(38,423)	(35,828)
Total expenditure	(38,423)	(35,828)
Net (expenditure)/income	(2,833)	14,967
Net movement in funds	(2,833)	14,967
Reconciliation of funds		
Total funds brought forward	64,779	49,812
Total funds carried forward	61,946	64,779

Christadelphian Jewish Clothing Relief

Detailed Statement of Financial Activities for the Year Ended 31 December 2025

	Total 2025 £	Total 2024 £
Income and Endowments from:		
Donations and legacies (analysed below)	35,590	50,795
Total income	35,590	50,795
Expenditure on:		
Charitable activities (analysed below)	(38,423)	(35,828)
Total expenditure	(38,423)	(35,828)
Net (expenditure)/income	(2,833)	14,967
Net movement in funds	(2,833)	14,967
Reconciliation of funds		
Total funds brought forward	64,779	49,812
Total funds carried forward	61,946	64,779

Christadelphian Jewish Clothing Relief

Detailed Statement of Financial Activities for the Year Ended 31 December 2025 (continued)

	Total 2025 £	Total 2024 £
Donations and legacies		
Appeals and donations	35,590	50,765
Recycling	-	30
	35,590	50,795
Charitable activities		
Wool	(4,360)	(4,413)
Packaging	(5,824)	(4,848)
Garments	(7,836)	(18,209)
Transport	(17,543)	(5,050)
Rent	(1,200)	(1,200)
Repairs and renewals	(545)	(909)
Sundry expenses	(303)	(849)
Accountancy fees	(350)	(350)
Professional indemnity insurance	(462)	-
	(38,423)	(35,828)