REGISTERED CHARITY NUMBER: 1168216

REPORT OF THE TRUSTEES AND

UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 NOVEMBER 2025

FOR

BEIS HATALMUD TRUST

Venitt and Greaves
Chartered Accountants
115 Craven Park Road
South Tottenham
London
N15 6BL

BEIS HATALMUD TRUST

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FOR THE YEAR ENDED 30 NOVEMBER 2025

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BEIS HATALMUD TRUST

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 30 NOVEMBER 2025

The trustees present their report with the financial statements of the charity for the year ended 30 November 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).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The principal objectives of the charity are:

The prevention or relief of poverty particularly but not exclusively in the London Borough of Hackney by providing: grants, items or services to individuals in need and/or charities, or other organisations working to prevent or relieve poverty.

To promote the education of the public by developing their mental, physical and moral capabilities through educational activities or in any other way the charity trustees deem fit.

Significant activities

The financial results of the Company's activities for the period ended 30 November 2025 are fully reflected in the attached financial statements together with the notes thereon.

The trustees are satisfied with the results and activities of the company for the year and do not anticipate any significant changes in the forthcoming year.

Public benefit

The trustees confirm that they have referred to the guidance contained in the Charity's Commission's general guidance on public benefit when reviewing the charity's aims and objectives and planning future activities and setting the grant making policy for the year.

Grantmaking

Grants are made at the discretion of the trustees and in accordance with the principal objectives of the charitable company.

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

During the year under review the charity received donations that amounted to £602,318 (2024: £595,703) and paid donations and grants that amounted to £383,603 (2024: £396,880) in line with its charitable objectives.

FINANCIAL REVIEW

Reserves policy

The charity maintains unrestricted free reserve at a level adequate to meet its short term operational obligation.

Going concern

The trustees believe that the charity has enough resources to continue for in foreseeable future.

FUTURE PLANS

There are no current plans to change the activities or modus operandi in the foreseeable future.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a trust deed and constitutes an unincorporated charity.

Recruitment and appointment of new trustees

The charity does not currently intend to recruit any new trustees. Should this status change in the future, the trustees will adopt a suitable policy to recruit and train new trustees.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 30 NOVEMBER 2025

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number
1168216

Principal address
86 HILLSIDE ROAD
LONDON
N15 6NB

Trustees
M Sharf
M Schlesinger
B Goldberger
H C Freudenberger
D Kleiman

Independent Examiner
Venitt and Greaves
Chartered Accountants
115 Craven Park Road
South Tottenham
London
N15 6BL

Approved by order of the board of trustees on 12 August 2026 and signed on its behalf by:

M Schlesinger - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF BEIS HATALMUD TRUST

Independent examiner's report to the trustees of BEIS HATALMUD TRUST
I report to the charity trustees on my examination of the accounts of BEIS HATALMUD TRUST (the Trust) for the year ended 30 November 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
Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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.

M A Venitt, A.C.A

Venitt and Greaves
Chartered Accountants
115 Craven Park Road
South Tottenham
London
N15 6BL

12 August 2026

BEIS HATALMUD TRUST

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30 NOVEMBER 2025

	Notes	30.11.25 Unrestricted fund £	30.11.24 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	2	602,318	595,703
EXPENDITURE ON			
Raising funds	3	190,034	242,018
Charitable activities	4		
Charitable activities		383,603	396,880
Other		1,260	1,200
Total		574,897	640,098
NET INCOME/(EXPENDITURE)		27,421	(44,395)
RECONCILIATION OF FUNDS			
Total funds brought forward		18,191	62,586
TOTAL FUNDS CARRIED FORWARD		45,612	18,191

The notes form part of these financial statements

BEIS HATALMUD TRUST

BALANCE SHEET
30 NOVEMBER 2025

	Notes	30.11.25 Unrestricted fund £	30.11.24 Total funds £
CURRENT ASSETS			
Cash at bank		57,694	30,213
CREDITORS			
Amounts falling due within one year	10	(12,082)	(12,022)
NET CURRENT ASSETS		45,612	18,191
TOTAL ASSETS LESS CURRENT LIABILITIES		45,612	18,191
NET ASSETS		45,612	18,191
FUNDS	11		
Unrestricted funds		45,612	18,191
TOTAL FUNDS		45,612	18,191

The financial statements were approved by the Board of Trustees and authorised for issue on 12 August 2026 and were signed on its behalf by:

B Goldberger - Trustee

M Schlesinger - Trustee

M Sharf - Trustee

The notes form part of these financial statements

BEIS HATALMUD TRUST

CASH FLOW STATEMENT
FOR THE YEAR ENDED 30 NOVEMBER 2025

	Notes	30.11.25 £	30.11.24 £
Cash flows from operating activities			
Cash generated from operations	1	27,481	(43,915)
Net cash provided by/(used in) operating activities		27,481	(43,915)
Change in cash and cash equivalents in the reporting period		27,481	(43,915)
Cash and cash equivalents at the beginning of the reporting period		30,213	74,128
Cash and cash equivalents at the end of the reporting period		57,694	30,213

The notes form part of these financial statements

NOTES TO THE CASH FLOW STATEMENT
FOR THE YEAR ENDED 30 NOVEMBER 2025

1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES

	30.11.25 £	30.11.24 £
Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)	27,421	(44,395)
Adjustments for:		
Increase in creditors	60	480
Net cash provided by/(used in) operations	27,481	(43,915)

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.12.24 £	Cash flow £	At 30.11.25 £
Net cash			
Cash at bank	30,213	27,481	57,694
	30,213	27,481	57,694
Total	30,213	27,481	57,694

The notes form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 NOVEMBER 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.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

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

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. DONATIONS AND LEGACIES

	30.11.25	30.11.24
	£	£
Donations	602,318	595,703

continued...

3. RAISING FUNDS

Investment management costs

	30.11.25	30.11.24
	£	£
Light and heat	12,932	13,941
Office expenses	1,300	1,362
Payroll	33,479	9,162
Food and milk	60,561	125,155
Rent payable	47,560	26,150
Repairs and maintenance	10,504	18,620
Travel and meetings	5,123	4,602
Fund raising	5,975	22,036
Advertising	3,655	7,983
Educational help	4,305	13,007
Medical help	4,640	-
	190,034	242,018

4. CHARITABLE ACTIVITIES COSTS

	Grant funding of activities (see note 5)
	£
Charitable activities	383,603

5. GRANTS PAYABLE

	30.11.25	30.11.24
	£	£
Charitable activities	383,603	396,660

6. SUPPORT COSTS

	Governance costs
	£
Other resources expended	1,260

7. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 30 November 2025 nor for the year ended 30 November 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 30 November 2025 nor for the year ended 30 November 2024.

continued...

8. STAFF COSTS

The average monthly number of employees during the year was as follows:

	30.11.25	30.11.24
Staff	4	1

No employees received emoluments in excess of £60,000.

9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £
INCOME AND ENDOWMENTS FROM	
Donations and legacies	595,703
EXPENDITURE ON	
Raising funds	242,018
Charitable activities	
Charitable activities	396,880
Other	1,200
Total	640,098
NET INCOME/(EXPENDITURE)	(44,395)
RECONCILIATION OF FUNDS	
Total funds brought forward	62,586
TOTAL FUNDS CARRIED FORWARD	18,191

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	30.11.25 £	30.11.24 £
Other creditors	12,082	12,022

continued...

11. MOVEMENT IN FUNDS

	At 1.12.24 £	Net movement in funds £	At 30.11.25 £
Unrestricted funds			
General fund	18,191	27,421	45,612
TOTAL FUNDS	18,191	27,421	45,612

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	602,318	(574,897)	27,421
TOTAL FUNDS	602,318	(574,897)	27,421

Comparatives for movement in funds

	At 1.12.23 £	Net movement in funds £	At 30.11.24 £
Unrestricted fund	62,586	(44,395)	18,191
TOTAL FUNDS	62,586	(44,395)	18,191

Comparative net movement in funds included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted fund	595,703	(640,098)	(44,395)
TOTAL FUNDS	595,703	(640,098)	(44,395)

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.12.23 £	Net movement in funds £	At 30.11.25 £
Unrestricted fund	62,586	(16,974)	45,612
TOTAL FUNDS	62,586	(16,974)	45,612

continued...

11. MOVEMENT IN FUNDS - continued

Net movement in funds included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted fund	1,198,021	(1,214,995)	(16,974)
TOTAL FUNDS	1,198,021	(1,214,995)	(16,974)

12. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 30 November 2025.