REGISTERED CHARITY NUMBER: 1182246

Report of the Trustees and

Unaudited Financial Statements for the Year Ended 31 December 2025

for

Kollel Stam

London Accounting Group Ltd

Kollel Stam

Contents of the Financial Statements
for the Year Ended 31 December 2025

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Kollel Stam

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).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The object of the charity is to provide support and give grants to disadvantaged students within the UK.

Public benefit

The trustees confirm their compliance with the duty to have regard to the Public Benefit guidance published by the Charity Commission when reviewing the Charity's aims and objectives in planning future activities.

FINANCIAL REVIEW

Financial position

The trustees are satisfied with charities achievements.

Reserves policy

The trustees aim to maintain free reserves in unrestricted funds at a level which equates to approximately three months of unrestricted charitable expenditure, unfortunately this year we haven't managed to achieve it as we had to many people to support with not enough income.

FUTURE PLANS

Kollel Stam will continue seeking funding from charitable trust and private donations to help develop its services further.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

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

Kollel Stam is constituted under a deed dated 27 February 2019. It is registered charity number is 1182246.

Recruitment and appointment of new trustees

Recruitment and appointment of new trustees would be in line with the Trust Deed and with the consent of the trustees. The criteria set for the suitable candidate would be someone who is sensitive to the needs and demands of the organisation.

Risk management

The trustees have identified and reviewed the major risks to which the charity is exposed. Both manual and automated checks are regularly invoked, particularly those relating to the operations and finance of the charity. The trustees are satisfied that these systems and procedures manage any perceived risks.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1182246

Principal address

24 Fountayne Road
London
N16 7DX

Trustees

Soloman Moses Tangy
Liebel Schlesinger

REFERENCE AND ADMINISTRATIVE DETAILS

Independent Examiner
Samuel Feigenblatt FCCA
London Accounting Group Ltd

Approved by order of the board of trustees on ..... and signed on its behalf by:

.....
Trustee

Independent examiner's report to the trustees of Kollel Stam
I report to the charity trustees on my examination of the accounts of Kollel Stam (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.

Samuel Feigenblatt FCCA

London Accounting Group Ltd

Date: .....

Kollel Stam

Statement of Financial Activities
for the Year Ended 31 December 2025

	Notes	31.12.25 Unrestricted fund £	31.12.24 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		42,132	106,279
EXPENDITURE ON			
Charitable activities			
Charitable activities		49,366	95,234
Other		843	780
Total		50,209	96,014
NET INCOME/(EXPENDITURE)		(8,077)	10,265
RECONCILIATION OF FUNDS			
Total funds brought forward		9,581	(684)
TOTAL FUNDS CARRIED FORWARD		1,504	9,581

The notes form part of these financial statements

Kollel Stam

Balance Sheet
31 December 2025

	Notes	31.12.25 Unrestricted fund £	31.12.24 Total funds £
CURRENT ASSETS			
Cash at bank		2,344	10,361
CREDITORS			
Amounts falling due within one year	4	(840)	(780)
NET CURRENT ASSETS		1,504	9,581
TOTAL ASSETS LESS CURRENT LIABILITIES		1,504	9,581
NET ASSETS		1,504	9,581
FUNDS	5		
Unrestricted funds		1,504	9,581
TOTAL FUNDS		1,504	9,581

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

.....
Trustee

The notes form part of these financial statements

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.

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. 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.

continued...

3. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £
INCOME AND ENDOWMENTS FROM	
Donations and legacies	106,279
EXPENDITURE ON	
Charitable activities	
Charitable activities	95,234
Other	780
Total	96,014
NET INCOME	10,265
RECONCILIATION OF FUNDS	
Total funds brought forward	(684)
TOTAL FUNDS CARRIED FORWARD	9,581

4. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.25 £	31.12.24 £
Other creditors	840	780

5. MOVEMENT IN FUNDS

	At 1/1/25 £	Net movement in funds £	At 31/12/25 £
Unrestricted funds			
General fund	9,581	(8,077)	1,504
TOTAL FUNDS	9,581	(8,077)	1,504

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	42,132	(50,209)	(8,077)
TOTAL FUNDS	42,132	(50,209)	(8,077)

continued...

5. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1/1/24 £	Net movement in funds £	At 31/12/24 £
Unrestricted funds			
General fund	(684)	10,265	9,581
TOTAL FUNDS	(684)	10,265	9,581

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	106,279	(96,014)	10,265
TOTAL FUNDS	106,279	(96,014)	10,265

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

	At 1/1/24 £	Net movement in funds £	At 31/12/25 £
Unrestricted funds			
General fund	(684)	2,188	1,504
TOTAL FUNDS	(684)	2,188	1,504

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	148,411	(146,223)	2,188
TOTAL FUNDS	148,411	(146,223)	2,188

continued...

6. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2025.