REGISTERED CHARITY NUMBER: 1187731

REPORT OF THE TRUSTEES AND

UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 4 DECEMBER 2025

FOR

JOSHA

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

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FOR THE YEAR ENDED 4 DECEMBER 2025

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REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 4 DECEMBER 2025

The trustees present their report with the financial statements of the charity for the year ended 4 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 principal objectives of the charity are:

The advancement of the Orthodox Jewish religion for the public benefit by providing grants to synagogues and other religious charities for the provision of religious objects, prayer books and other religious study books, and for the public celebration of religious festivals.

The advancement of Orthodox Jewish education and education in general by providing grants to educational institutions.

The relief of poverty for the public benefit by providing grants to other charities working to prevent or relieve poverty and to individuals.

The relief of sickness and infirmity for the public benefit by providing grants to other charities working to relieve sickness and infirmity and to individuals.

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 paid donations that amounted to £911,100 (2024: £333,500).

Investment performance

The charity has invested £437,500 (2024: £1,078,582) by way of loans as at the balance sheet date. During the year the charity received investment income in the form of interest on the loans that amounted to £102,113 (2024: £140,525).

FINANCIAL REVIEW

Reserves policy

It is the policy of the charity to maintain unrestricted funds, which are the free reserves of the charity, at a level which the trustees think appropriate after considering the future commitments of the charity and the likely administrative costs of the charity for the next year.

FUTURE PLANS

The charity plans to continue its activities subject to satisfactory incoming resources.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document and constitutes a Charitable Incorporated Organisation.

Organisational structure

The power to appoint new trustees is vested in the current 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.

STRUCTURE, GOVERNANCE AND MANAGEMENT

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.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number
1187731

Principal address
12 Sinclair Grove
London
NW11 9JG

Trustees
Mrs S D Springer Trustee
BB Springer Trustee
J Springer Chair

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 25 August 2026 and signed on its behalf by:

J Springer - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF JOSHA

Independent examiner's report to the trustees of JOSHA

I report to the charity trustees on my examination of the accounts of JOSHA (the Trust) for the year ended 4 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.

M A Venitt, A.C.A

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

25 August 2026

JOSHA

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 4 DECEMBER 2025

	Notes	4.12.25 Unrestricted fund £	4.12.24 Total funds £
INCOME AND ENDOWMENTS FROM			
Investment income	2	102,113	140,525
EXPENDITURE ON			
Charitable activities	3		
Charitable		911,100	333,500
Other		1,202	1,035
Total		912,302	334,535
NET INCOME/(EXPENDITURE)		(810,189)	(194,010)
RECONCILIATION OF FUNDS			
Total funds brought forward		1,362,737	1,556,747
TOTAL FUNDS CARRIED FORWARD		552,548	1,362,737

The notes form part of these financial statements

JOSHA

BALANCE SHEET
4 DECEMBER 2025

	Notes	4.12.25 Unrestricted fund £	4.12.24 Total funds £
CURRENT ASSETS			
Debtors	8	437,500	1,078,582
Cash at bank		117,208	286,015
		554,708	1,364,597
CREDITORS			
Amounts falling due within one year	9	(2,160)	(1,860)
NET CURRENT ASSETS		552,548	1,362,737
TOTAL ASSETS LESS CURRENT LIABILITIES		552,548	1,362,737
NET ASSETS		552,548	1,362,737
FUNDS	10		
Unrestricted funds		552,548	1,362,737
TOTAL FUNDS		552,548	1,362,737

The financial statements were approved by the Board of Trustees and authorised for issue on 25 August 2026 and were signed on its behalf by:

J Springer - Trustee

BB Springer - Trustee

S D Springer - Trustee

The notes form part of these financial statements

CASH FLOW STATEMENT
FOR THE YEAR ENDED 4 DECEMBER 2025

	Notes	4.12.25 £	4.12.24 £
Cash flows from operating activities			
Cash generated from operations	1	(270,920)	132,424
Net cash (used in)/provided by operating activities		(270,920)	132,424
Cash flows from investing activities			
Interest received		102,113	140,525
Net cash provided by investing activities		102,113	140,525
Change in cash and cash equivalents in the reporting period		(168,807)	272,949
Cash and cash equivalents at the beginning of the reporting period		286,015	13,066
Cash and cash equivalents at the end of the reporting period		117,208	286,015

The notes form part of these financial statements

NOTES TO THE CASH FLOW STATEMENT
FOR THE YEAR ENDED 4 DECEMBER 2025

1. RECONCILIATION OF NET EXPENDITURE TO NET CASH FLOW FROM OPERATING ACTIVITIES

	4.12.25 £	4.12.24 £
Net expenditure for the reporting period (as per the Statement of Financial Activities)	(810,189)	(194,010)
Adjustments for:		
Interest received	(102,113)	(140,525)
Decrease in debtors	641,082	465,999
Increase in creditors	300	960
Net cash (used in)/provided by operations	(270,920)	132,424

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 5.12.24 £	Cash flow £	At 4.12.25 £
Net cash			
Cash at bank	286,015	(168,807)	117,208
	286,015	(168,807)	117,208
Total	286,015	(168,807)	117,208

The notes form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 4 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.

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.

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

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. INVESTMENT INCOME

	4.12.25	4.12.24
	£	£
Interest	102,113	140,525

continued...

3. CHARITABLE ACTIVITIES COSTS

	Grant funding of activities (see note 4)	Support costs (see note 5)	Totals
	£	£	£
Charitable	911,050	50	911,100

4. GRANTS PAYABLE

	4.12.25	4.12.24
	£	£
Charitable	911,050	333,500

5. SUPPORT COSTS

	Finance	Governance costs	Totals
	£	£	£
Other resources expended	2	1,200	1,202
Charitable	50	-	50
	52	1,200	1,252

6. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 4 December 2025 nor for the year ended 4 December 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 4 December 2025 nor for the year ended 4 December 2024.

7. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund
	£
INCOME AND ENDOWMENTS FROM	
Investment income	140,525
EXPENDITURE ON	
Charitable activities	
Charitable	333,500
Other	1,035
Total	334,535
NET INCOME/(EXPENDITURE)	(194,010)

continued...

7. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted fund £
RECONCILIATION OF FUNDS	
Total funds brought forward	1,556,747
TOTAL FUNDS CARRIED FORWARD	1,362,737

8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	4.12.25 £	4.12.24 £
Other debtors	437,500	1,078,582

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	4.12.25 £	4.12.24 £
Other creditors	2,160	1,860

10. MOVEMENT IN FUNDS

	At 5.12.24 £	Net movement in funds £	At 4.12.25 £
Unrestricted funds			
General fund	1,362,737	(810,189)	552,548
TOTAL FUNDS	1,362,737	(810,189)	552,548

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	102,113	(912,302)	(810,189)
TOTAL FUNDS	102,113	(912,302)	(810,189)

continued...

10. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 5.12.23 £	Net movement in funds £	At 4.12.24 £
Unrestricted fund	1,556,747	(194,010)	1,362,737
TOTAL FUNDS	1,556,747	(194,010)	1,362,737

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted fund	140,525	(334,535)	(194,010)
TOTAL FUNDS	140,525	(334,535)	(194,010)

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

	At 5.12.23 £	Net movement in funds £	At 4.12.25 £
Unrestricted fund	1,556,747	(1,004,199)	552,548
TOTAL FUNDS	1,556,747	(1,004,199)	552,548

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted fund	242,638	(1,246,837)	(1,004,199)
TOTAL FUNDS	242,638	(1,246,837)	(1,004,199)

continued...

11. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 4 December 2025.