COMPANY REGISTRATION NUMBER: 12459457
CHARITY REGISTRATION NUMBER: 1188334

Lev Chaim

Company Limited by Guarantee

Unaudited Financial Statements

31 December 2025

HAFFNER HOFF LTD
Accountants
2nd Floor - Parkgates
Bury New Road
Prestwich
Manchester
M25 0TL

Lev Chaim

Company Limited by Guarantee

Financial Statements

Year ended 31 December 2025

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Lev Chaim

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report)

Year ended 31 December 2025

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 December 2025.

Reference and administrative details

Registered charity name	Lev Chaim
Charity registration number	1188334
Company registration number	12459457
Principal office and registered office	423 Bury New Road Salford M74ED Manchester
The trustees	Mr H Neumann Mr S Neumann Mrs L Neumann Dr D Hibbert
Independent examiner	Mr Howard Schwalbe ACA 2nd Floor - Parkgates Bury New Road Prestwich Manchester M25 0TL

Structure, governance and management

Lev Chaim is constituted by Memorandum and Articles of Association and is a company limited by guarantee. It was incorporated on 12 February 2020 as a company and the company number is 12459457. It was registered as a charity on 04 March 2020 with a charity number 1188334. It was originally called Lechaim and its name was changed on 22nd Jan 2021.

Recruitment and appointment of new trustees would be in line with the Memorandum and Articles of Association 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.

There is no chief executive officer. The day-to-day affairs are undertaken by Mrs L Neumann on behalf of the trustees. All major decisions are taken collectively by the trustees, and all the trustees give of their time freely. The trustees are unpaid and details of any related party transactions are disclosed as applicable in the notes to the accounts. The arrangements for setting the pay of the charity's employees are the sole domain of the trustees.

There are no policies for the induction or training of new trustees.

Risk review
The Trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the Trust and are satisfied that systems are in place to manage our exposure to the major risks.

The risks faced by the trust are principally operational risks from ineffective grant making. These risks are managed by the trustees researching potential beneficiaries before granting donations.

Report back and review procedures strengthen these safeguards to ensure public benefit is achieved from all grants.

Risk management
The Trustees are responsible for the management of the risks faced by the Charity. A formal review of the charity's risk management processes is undertaken on an annual basis.

The key controls used by the charity include:

- o Comprehensive strategic planning and budgeting;
- o Established organisational structure and lines of reporting;
- o Clear authorisation and approval levels.

Through the risk management processes established for the Charity, the Trustees are satisfied that the major risks identified have been adequately mitigated where necessary. It is recognised that systems can only provide reasonable but not absolute assurance that major risks have been adequately managed.

Objectives and activities

The objects of the charity are: to promote and protect the physical and mental health of sufferers of any medical conditions around the world through the provision of financial assistance, support and medical advice.

Public benefit

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

Grant making policy

The charity is funded by donations and investment income. The charity gives out grants in line with the above objects.

The application of the funds by way of grants to either institutions or individuals and is almost always to institutions.

The trustees consider they have met the public benefit test and outline these achievements below.

The trustees measure the success of achieving the stated aims by the number and value of grants paid out for each object. The grants paid out in the year are detailed in the notes to the accounts and the trustees consider they have met their aims successfully this year.

The trustees consider the shorter-term aims to be similar to the longer term aims and assess the achievement of the charity in the same way.

Strategic report

The following sections for achievements and performance and financial review form the strategic report of the charity.

Achievements and performance

The charity received £192,069 (2024: £509,019) in donations and grants during the year and paid out £304,718 (2024: £324,610) by way of direct charitable expenses, grants and support costs.

The direct charitable expenditure was made in line with the stated objects of the charity and relates to consultancy, medical & convalescence expenses that the trustees have paid out to speed up the provision of diagnoses of serious illness or the intervention to cure or prevent the spread of serious illnesses.

The charity also incurred costs associated with convalescence of patients during the year.

The charity incurred governance costs comprising professional fees.

All other office costs are borne by a local benefactor, and the trustees wish to record their appreciation to the benefactor for the free use of their offices.

Related party transactions are disclosed as applicable in the notes to the accounts.

There was an overall net expenditure and movement of funds for the year amounting to (£112,649), (2024: (£184,409).

Financial review

The trustees feel that the activity reflects the profile and standing within the local community. The impact for future year's expenditure is self-evident, and the trustees would like to record their appreciation for all the financial support received from benefactors during the course of the year.

Reserves policy

The unrestricted fund represents the unrestricted funds arising from past operating results.

The trustees are satisfied that the balance of the fund is an acceptable level of reserves given the nature of revenue receipts against grants payable.

In considering the financial obligations of the charity, the trustees have resolved to maintain a minimum reserve, being the current assets of the charity.

The trustees consider that the year was acceptable in terms of income generated from donations and grants paid out. The trustees are delighted to have made many valuable contributions to the community as a result of these donations and hope to be able to do so for many years to come.

The free reserves, represented by the net current assets of the charity, amounted to £325,662 (2024: £438,311), all of these were unrestricted.

Total funds held by the charity at the year-end were £325,662 (2024: £438,311), all of these were unrestricted.

The trustees' annual report and the strategic report were approved on 22 September 2026 and signed on behalf of the board of trustees by:

Mrs L Neumann
Trustee

Lev Chaim

Company Limited by Guarantee

Independent Examiner's Report to the Trustees of Lev Chaim

Year ended 31 December 2025

I report to the trustees on my examination of the financial statements of Lev Chaim ('the charity') for the year ended 31 December 2025.

Responsibilities and basis of report

As the trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or

2. the financial statements do not accord with those records; or

3. the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act 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; or

4. the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.

Mr Howard Schwalbe ACA
Independent Examiner

2nd Floor - Parkgates
Bury New Road
Prestwich
Manchester
M25 0TL

22 September 2026

Lev Chaim

Company Limited by Guarantee

Statement of Financial Activities (including income and expenditure account)

Year ended 31 December 2025

	Note	2025 Unrestricted funds £	2025 Restricted funds £	2025 Total funds £	2024 Total funds £
Income and endowments					
Donations and legacies	**5**	185,469	6,600	192,069	509,019
Total income		185,469	6,600	192,069	509,019
Expenditure					
Expenditure on raising funds:					
Costs of other trading activities	**6**	4,238	–	4,238	48,335
Expenditure on charitable activities	**7,8**	291,918	8,562	300,480	276,275
Total expenditure		296,156	8,562	304,718	324,610
Net (expenditure)/income and net movement in funds		(110,687)	(1,962)	(112,649)	184,409
Reconciliation of funds					
Total funds brought forward		436,349	1,962	438,311	253,902
Total funds carried forward		325,662	–	325,662	438,311

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

The notes on pages 9 to 15 form part of these financial statements.

Lev Chaim

Company Limited by Guarantee

Statement of Financial Position

31 December 2025

	Note	2025 £	2024 £
Current assets			
Debtors	**14**	28,233	21,781
Cash at bank and in hand		307,654	417,610
		335,887	439,391
Creditors: amounts falling due within one year	**15**	10,225	1,080
Net current assets		325,662	438,311
Total assets less current liabilities		325,662	438,311
Net assets		325,662	438,311
Funds of the charity			
Restricted funds		–	1,962
Unrestricted funds		325,662	436,349
Total charity funds	**16**	325,662	438,311

For the year ending 31 December 2025 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

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

These financial statements were approved by the board of trustees and authorised for issue on 22 September 2026, and are signed on behalf of the board by:

Mrs L Neumann
Trustee

The notes on pages 9 to 15 form part of these financial statements.

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is 423 Bury New Road, Salford, M74ED, Manchester.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements did not require management to make judgements, estimates or assumptions that affect the amounts reported.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal and fall into one of two sub-classes: restricted income funds or endowment funds.

3. Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

3. Accounting policies *(continued)*

Financial instruments *(continued)*

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

4. Limited by guarantee

Lev Chaim is a registered charity and a company limited by guarantee and does not have a share capital. In the event of the charity being wound up, members are required to contribute an amount not exceeding £10.

5. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2025 £**
Donations			
Donations	185,469	–	185,469

5. Donations and legacies *(continued)*

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2025 £**
Grants			
Grants receivable	–	6,600	6,600
	185,469	6,600	192,069

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Donations			
Donations	489,019	–	489,019
Grants			
Grants receivable	–	20,000	20,000
	489,019	20,000	509,019

6. Costs of other trading activities

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2025 £**
Sundry fundraising expenses	4,238	–	4,238

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Sundry fundraising expenses	47,890	445	48,335

7. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2025 £**
Consultancy, medical & convalescence expenses	259,036	8,562	267,597
Support costs	32,882	–	32,883
	291,918	8,562	300,480

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Consultancy, medical & convalescence expenses	206,417	16,312	222,729
Support costs	52,265	1,281	53,546
	258,682	17,593	276,275

8. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Grant funding of activities £	Support costs £	**Total funds 2025 £**	Total fund 2024 £
Consultancy, medical & convalescence expenses	259,107	8,490	29,707	297,304	273,547
Governance costs	–	–	3,176	3,176	2,728
	259,107	8,490	32,883	300,480	276,275

9. Analysis of support costs

	Analysis of support costs £	**Total 2025 £**	Total 2024 £
Staff costs	16,878	16,878	9,312
Premises	4,771	4,771	6,152
General office	8,056	8,056	35,354
Governance costs	3,178	3,178	2,728
	32,883	32,883	53,546

10. Analysis of grants

	2025 £	2024 £
Grants to institutions		
Grants under £1,000	490	1,196
Grants to individuals		
Relief of poverty	–	5,200
Medical Grants	8,000	–
	8,000	5,200
Total grants	8,490	6,396

11. Independent examination fees

	2025 £	2024 £
Fees payable to the independent examiner for:		
Independent examination of the financial statements	1,200	1,080

12. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2025	2024
	£	£
Wages and salaries	16,878	9,312

The average head count of employees during the year was 1 (2024: 1). The average number of full-time equivalent employees during the year is analysed as follows:

	2025	2024
	No.	No.
Number of staff - Admin	1	1

No employee received employee benefits of more than £60,000 during the year (2024: Nil).

13. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

14. Debtors

	2025	2024
	£	£
Other debtors	28,233	21,781

15. Creditors: amounts falling due within one year

	2025	2024
	£	£
Accruals and deferred income	1,200	1,080
Social security and other taxes	843	–
Other creditors	8,182	–
	10,225	1,080

16. Analysis of charitable funds

Unrestricted funds

	At 01 Jan 2025 £	Income £	Expenditure £	**At 31 Dec 2025 £**
General funds	436,349	185,469	(296,156)	325,662

	At 01 Jan 2024 £	Income £	Expenditure £	At 31 Dec 2024 £
General funds	253,902	489,019	(306,572)	436,349

Restricted funds

	At 01 Jan 2025 £	Income £	Expenditure £	**At 31 Dec 2025 £**
Restricted fund - grants receivable	1,962	6,600	(8,562)	–

	At 01 Jan 2024 £	Income £	Expenditure £	At 31 Dec 2024 £
Restricted fund - grants receivable	–	20,000	(18,038)	1,962

17. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2025 £**
Current assets	335,887	–	335,887
Creditors less than 1 year	(10,225)	–	(10,225)
Net assets	325,662	–	325,662

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Current assets	437,429	1,962	439,391
Creditors less than 1 year	(1,080)	–	(1,080)
Net assets	436,349	1,962	438,311

18. Taxation

Lev Chaim is a registered charity and therefore is not liable to income tax or corporation tax on income derived from its charitable activities, as it falls within the various exemptions available to registered charities.