MAYONOIS HATORAH TRUST

REGISTERED CHARITY NUMBER 1188786

TRUSTEES REPORT & FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 DECEMBER 2025

MAYONOIS HATORAH TRUST

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MAYONOIS HATORAH TRUST

REPORT OF THE TRUSTEES FOR THE PERIOD ENDED 31 DECEMBER 2025

The trustees of the charity present their annual report under the Charities Act 2011 and the financial statements for the period ended 31 December 2025 and confirm that the latter comply with the requirements of the Act, the Trust Deed and the Charities SORP 2005.

REFERENCE AND ADMINISTRATIVE INFORMATION

Trustees	Mr B Blum Mr J Zahn Mr B March
Charity No.	1188786
Charity Address	3 Symons St. Salford Manchester M7 4AW
Bankers	Unity Bank Trust Cashplus
Independent Examiner	B Olsberg FCA B Olsberg & Co Enterprise House 3 Middleton Road Manchester M8 5DT

The Charity which is a CIO was founded on 27 March 2021 and is registered with the Charity Commission.

STRUCTURE, GOVERNANCE AND MANAGEMENT

GOVERNING DOCUMENT

The charity is governed by its Constitution dated 27 March 2021 which has not been amended.

GOVERNING BODY

The structure of the Charity consists of three trustees. The board of Trustees is authorised to appoint new Trustees to fill vacancies arising through resignation or death of an existing trustee.

TRUSTEES

The trustees have complied with guidance published by the Charity Commission.

TRUSTEES INDUCTION AND TRAINING

Most trustees are already familiar with the practical work of the charity having received guidance from the existing trustees prior to appointment. New trustees are further encouraged to attend training sessions organised by the charity.

ORGANISATIONAL MANAGEMENT

The Trustees of the Charity, are legally responsible for the overall management and control of the Charity and meet regularly.

RISK MANAGEMENT

The trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining reserves at current levels combined with an annual review of the controls over key financial systems, will provide sufficient resources in the event of adverse conditions.

OBJECTS, AIMS, OBJECTIVES AND ACTIVITIES

The charity is constituted by Trust Deed and its objects are to encourage and support the furtherance of Orthodox Jewish Religious Education.

The policy of the Charitable Trust continues to be to support this activity.

It is intended to continue with the Trusts current activities.

The charity is organised so that the trustees meet regularly to manage its affairs. Administration of the charity is dealt with by the trustees

PUBLIC BENEFIT

The trustees confirm that they have referred to the guidance contained in the Charity Commissions general guidance on public benefit and in particular to its supplementary public benefit guidance on advancing education when reviewing the charity's aims and objectives and in planning future activities.

AIMS AND INTENDED IMPACT

Within these objects, the trustee's aim is to provide funds for the running its activities.

OBJECTIVES FOR THE PERIOD

The aim this period is to continue to give support to the provision of religious studies.

STRATEGIES TO ACHIEVE THE PERIOD'S OBJECTIVES

These included meetings with parents and potential donors to obtain funds.

PRINCIPAL ACTIVITIES OF THE PERIOD

The charity collected funds during the period which were sufficient to meet its needs .
It delivers structured religious education and interactive youth programs that foster personal development, moral character, and positive community engagement.

GRANT MAKING POLICY

The policy is to provide funds.

REVIEW AND ACHIEVEMENTS AND PERFORMANCE FOR THE PERIOD
FINANCIAL REVIEW

Transactions and Financial Position

The Statement of Financial Activities shows a total income of £54,429 (2024 - £76,700) and resources expended were £74,414 leaving a deficit for the year of £20,165 (2024 - surplus £17,205).

Funds available are sufficient to permit the charity to continue in operation.

FINANCIAL REVIEW AND RESULTS FOR THE PERIOD

The Trustees consider that the performance of the charity this period has been satisfactory. There were no significant changes in the period. The nature of the distributions were in line with the constitution and objects of the charity.

This is in line with the wishes of the Trustees who constantly review the effectiveness of the charity and approve the scope of their activities.

RESERVES POLICY

The trustees intend to fully maintain the operation of the club..

INVESTMENT POLICY AND OBJECTIVES

Under the Constitution the charity has the power to make any investment which the trustees see fit but no investments are currently held.

FUTURE PLANS

The trustee's plans are to continue to collect donations to support its activities..

ACCOUNTING AND REPORTING RESPONSIBILITIES

The trustees are required by Charity law to prepare financial statements for each financial period which give a true and fair view of the financial activities of the charity and of its financial position at the end of the period. In preparing those financial statements the trustees are required to:

(a) select suitable accounting policies and apply them consistently;

(b) make judgments and estimates that are reasonable and prudent;

(c) follow applicable accounting standards and statements of recommended practice, disclosing and explaining any departures in the financial statements.

(d) Prepare the financial statements on a going concern basis unless it is inappropriate to assume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which 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. They 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.

This report has been prepared in accordance with the SORP March 2005.

Approval

The report was approved by the trustees on 29th October 2026 and signed on its behalf.

Trustee
Mr B Blum

MAYONOIS HATORAH TRUST

(Registered Charity Number 1188786)

Independent examiners' report to the Trustees of Mayonois Hatorah Trust

I report on the accounts of the Trust for the period ended 31 December 2025 which are set out on pages 8 to 12.

Respective responsibilities of trustees and examiner
The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this period under section 144 of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The Charity is preparing accrued accounts and I am qualified to undertake the examination by being a qualified member of The Institute of Chartered Accountant (England and Wales).

It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act;
- To follow the procedures laid down in the General Directions given by the Charity Commission under section 125(5) of the 2011 Act; and
- To state whether particular matters have come to my attention.

Basis of Independent examiners' report
My examination was carried out in accordance with General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, no opinion is given as to whether the accounts present a 'true and fair view' and the report is trust to those matters set out in the statement below.

Independent examiners' statement
In connection with my examination, no matter has come to my attention:

(1) Which gives me reasonable cause to believe that, in any material respect, the requirements:
    - To keep accounting records in accordance with s. 130 of the Charities Act 2011; and
    - To prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act have not been met; or

(2) To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Bernard Olsberg
B Olsberg & Co
Chartered Accountants
Enterprise House, 3 Middleton Road, Manchester M8 5DT 29th October 2026

MAYONOIS HATORAH TRUST
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE PERIOD ENDED 31 DECEMBER 2025

	Note	2025	2024
INCOME AND EXPENDITURE		**£**	**£**
Incoming Resources			
Donations and contributions	**2**	54,249	56,730
Grants – National lottery		-	19,970
		54,249	76,700
Resources Expended			
Direct Charitable Expenditure		72,986	58,775
		72,986	58,775
Governance Costs			
Accountancy		720	720
Bank Charges		151	-
Interest		25	-
Depreciation		532	-
		1,428	720
Total Resources Expended		74,414	59,495
Net movement in Funds		(20,165)	17,205
Balance Brought Forward		23,338	6,133
Balance Carried Forward		3,173	23,338

The notes form an integral part of the accounts.

MAYONOIS HATORAH TRUST

BALANCE SHEET AS AT 31 DECEMBER 2025

		2025	2024
Fixed Assets			**£**
Tangible Fixed assets	**4**	2,125	2,657
		2,125	2,657
Current Assets			
Debtors	**5**	-	-
Bank		5,877	24,829
		8,002	24,829
Creditors: Payable within one year	**6**	(4,829)	(4,148)
Net Current Assets/(Liabilities)		3,173	20,681
TOTAL ASSETS LESS CURRENT			
LIABILITIES		3,173	23,338
Net assets		3,173	23,338
REPRESENTED BY:			
Unrestricted Funds		3,173	23,338
		3,173	23,338

Approved by the Board of Trustees on 29th October 2026 and signed on its behalf.

..... Trustee

The notes form an integral part of these accounts.

MAYONOIS HATORAH TRUST

Notes to the Financial Statements for the period ended 31 December 2025

1 Accounting policies

1.1 Basis of accounting

The financial statements have been prepared under the historical cost convention, and in accordance with the Statement of Recommended Practice "Accounting and Reporting by Charities" (SORP 2005) the FRSSE and the Charities Act 2011.

1.2 Income

Voluntary income, contributions and donations are accounted for as received by the charity. No permanent endowments have been received in the period.

1.3 Tangible fixed assets for use by the charity and depreciation

Tangible fixed assets for use by the charity are stated at cost less depreciation.

Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Furniture & Equipment etc.	20% on written down value

1.4 Leasing and hire purchase contracts

Assets obtained under hire purchase contracts and finance leases are capitalised as tangible fixed assets. Assets acquired under finance leases and hire purchase contracts are depreciated over their useful lives. Finance leases are those where substantially all of the benefits and risks of ownership are assumed by the Charity. Obligations under such agreements are included in creditors net of the finance charge allocated to future periods. The finance element of the rental payment is charged to the profit and loss account so as to produce a constant periodic rate of charge on the net obligation outstanding in each period.

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged to profit and loss account as incurred.

1.5 Value Added Tax

Value Added Tax is not recoverable by the charity, and as such is included in the relevant costs in the Statement of Financial Activities.

1.6 Management and administration expenditure

Expenditure on management and administration of the charity includes all expenditure not directly related to the charitable activity or fundraising ventures. This includes costs of running office premises, staff salaries for administrative staff and accountants fees.

1.7 Governance Costs

These involve costs relating mainly to accountancy and legal fees.

2. Voluntary Income	2025	2024
Donations and Contributions	54,249	76,700

3. Staff costs

No remuneration was paid to trustees in the period, nor were any trustees' expenses reimbursed.

4. FIXED ASSETS

	Equipment	Fixtures & Fitting	Total
As at 31 December 2024	1,530	4,732	6,262
Additions			
As at 31 December 2025	1,530	4,732	6,262
Depreciation			
As at 31 December 2024	861	2,744	3,605
Charge	134	398	532
As at 31 December 2025	995	3,142	4,137
As at 31 December 2025	535	1,590	2,125
As at 31 December 2024	669	1,988	2,657

5. Debtors

Sundry	-	-
	-	-

6. Creditors: Payable within one year

Accruals & Deferred Income	720	720
Related Parties	-	-
Wages and PAYE	4,109	3,428
	4,829	4,148