Charity number: 1192714

CHABAD OF CROUCH END AND WEST HARINGEY

UNAUDITED

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

CHABAD OF CROUCH END AND WEST HARINGEY

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CHABAD OF CROUCH END AND WEST HARINGEY

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 31 DECEMBER 2025

Trustees	Rabbi Yehuda Pink, Trustee Rabbi Shneur Cohen, Trustee Rabbi Shneur Wineberg, Trustee
Charity registered number	1192714
Principal office	c/o Wolffe Accountancy Services Ltd 34 Braydon Road London N16 6QB
Accountants	Wolffe Accountancy Services Ltd 34 Braydon Road London N16 6QB

Chabad of Crouch End and West Haringey Trustees'

Annual Report and Accounts

Year ending 31 December 2025

Trustees:

Rabbi Yehuda Pink

Rabbi Shneur Cohen

Rabbi Shneur Wineberg

The Trustees named on page one have served throughout the year unless indicated otherwise.

Appointment of Trustees is governed by the Constitution of the charity. The Board of Trustees is authorised to appoint new Trustees to fill vacancies arising from resignation or death of an existing Trustee.

The Constitution authorises the Trustees to make or hold investments in the general funds of the charity.

Description of Organisation:

Chabad of Crouch End and West Haringey was launched in Dec 2017, and was registered independently with the Charity Commission as a CIO on 08 December 2020 under registration number 1192714. The constitution was last updated and modified in December 2020. The Charity serves the Jewish community of Crouch End, Muswell Hill, Highgate and the surrounding area, and is known locally as Crouch End Chabad.

Organisational chart

1. **Trustees** - hold the charity to its stated goals and ensure its compliance with all necessary laws and regulations
    a. Rabbi Yehuda Pink
    b. Rabbi Shneur Cohen
    c. Rabbi Shneur Wineberg
        i. **Co-directors and managers** - have been selected by the trustees to lead the charity in implementing its goals
            1. Rabbi Boruch Altein - Co-Director
            2. Mrs. Batsheva Altein - Co-Director
            a. **Third-party service providers** - contracted on an individual basis to perform various services on behalf of the charity
            b. **Volunteers and community members** - who partake and offer their services on behalf of the charity

Constitution, objectives, policies and public benefit:

The Charity is governed by a constitution and its objectives are:

(a) The advancement of the Jewish religion for the benefit of the public, including through communal prayers, lectures, and celebration of festivals.

(b) Provision of education to adults and children in the heritage, culture and language of Judaism.

(c) Provision of welfare and social support for Jewish people, especially those who are socially excluded.

We have an open door policy for all our activities, welcoming both members and people with no affiliation. Further details of our activities for the benefit of the public, particularly in the area of community cohesion, are set out in the review of activities below.

The policy of the Charity continues to be to seek additional finance and support in order to enable it to continue and expand its objectives and activities.

The Charity's main sources of income are members' donations and income from educational services.

Review of activities in 2025:

2025 was a year of growth for the Charity. Our programme of festivals, Shabbat services, adult education, women's, young adult and family events ran throughout the year across Crouch End, Muswell Hill, Highgate and Archway. Most events were open to all, with free, pay-what-you-can and subsidised places offered so that no one was excluded on grounds of cost. The community was kept informed through a weekly email carrying a thought on the Torah portion and upcoming events, with around 150 email bulletins sent during the year. The increase in educational supplies and activities expenditure shown in the accounts reflects this wider programme. Highlights of the year included:

Festivals and community celebrations

- **Purim** – a community Hamantasch bake in March, followed on Purim itself (13 March) by a Kids' Purim Disco for families and an adult Purim party, with Megillah readings at both.
- **Passover** – a communal Seder on 12 April led by Rabbi Boruch Altein, with the Haggadah read in Hebrew and English. Thanks to the generosity of the community, 18 of the 45 places booked were subsidised or pay-what-you-can, and supporters sponsored places for others. This was preceded by a Shabbat Matinee on making Pesach personal and a women's Seder plate workshop.
- **Shavuot** – a pre-Shavuot fun day in Muswell Hill with a scribe workshop and cheesecake making; and on Shavuot itself a Lego workshop for young children with the reading of the Ten Commandments, and *Shavuot Uncorked*, a three-course dairy dinner with a kosher wine tasting for adults.
- **High Holy Days** – a full programme for Rosh Hashanah and Yom Kippur with 208 registrations, including a Rosh Hashanah community dinner, services on both days of Rosh Hashanah, a family experience, Shofar in the Park and Tashlich, a tea and discussion, Kol Nidrei and Yom Kippur services through to Neila, and a children's service and teen discussion on Yom Kippur. Services were free, with donations welcome.
- **Sukkot** – *Sushi and Sips in the Sukkah* for young adults, an open Shabbat Sukkah Social, a Family Sukkah Building Workshop, a pop-up Sukkah, and Lulav and Etrog sets made available to the community.
- **Chanukah** – public celebrations in four locations: Crouch End (14 December), Highgate (17 December), Archway (18 December) and Muswell Hill (21 December), with around 615 registrations in total, together with a community dinner and menorah kits for home use. The lightings featured music, food and entertainment, were attended by local leaders and dignitaries, and were held with police and security support.

Adult education

- **Shabbat Matinee** – monthly Shabbat services followed by a guest talk over kiddush lunch. Speakers included a foreign correspondent who had been held captive by Hamas (January), a story of hope and gratitude for Holocaust Memorial Day (February), the CEO of the Anne Frank Trust (March) and Rabbi Boruch Altein on Pesach (April).
- **Jewish Learning Institute (JLI) courses** – *Journey of the Soul*, a six-week course on Jewish perspectives on life, death and the afterlife (January to February); *Read It in Hebrew*, a five-week Hebrew reading course (May to June); and *The Kabbalah of Meaning*, a six-week course (November to December), with subsidised and free try-out places available.

- **Shabbat afternoon learning** – *Jewish Quotable Quotes*, a weekly tea and discussion on Pirkei Avot (Ethics of the Fathers) in April and May, followed by *Torah and Tea*, a weekly discussion of the Torah portion through the summer.
- **Light After Nova** – an evening on 22 October with Shira Cohen, a survivor of the Nova festival attack, on healing and resilience, attended by 65 people.

Women

- **Moon Circle – Connect and Create** – a monthly women's programme combining creativity, food and Jewish themes. 2025 sessions included New Year vision boards, cake decorating, a guest speaker, a Seder plate workshop, a make-up masterclass (*Be-YOU-tiful Inside & Out*), focaccia art and *Soul and Spice*, an end-of-season dinner and talk. A new season, *The Food Series*, began in November with a pickling and preserving workshop and an infused olive oil and Chanukah party.
- **Coffee and Chat** – informal weekday coffee mornings in February and March.

Children, families and young adults

- **JUDA (Judaism through the Arts)** – our hands-on Hebrew School, teaching Hebrew, Jewish history and values through art, drama and song, ran through the 2024/25 academic year and finished with an end-of-year ceremony in June.
- **Shabbat Family Experience** – Friday night family evenings with songs, games, Kabbalat Shabbat and dinner for children, alongside family programmes at every festival.
- **Young Professionals** – Shabbat dinners for people in their 20s and 30s, a Lag BaOmer Friday night barbecue in May and the Sukkot *Sushi and Sips* evening.

Community cohesion

In October the community celebrated a milestone: its first community Bar Mitzvah, held at the newly renovated Hornsey Town Hall. The Charity also continued to engage with the wider local community. In June we sponsored a screening of *Survivor* at the Crouch End Picturehouse as part of the Crouch End Festival. The film is the first full-length animated feature by local cartoonist and community member Zoom Rockman, based on Holocaust survivor Ivor Perl's testimony, and the screening was followed by a Q&A. Our public Chanukah menorah lightings brought together residents of all backgrounds alongside local civic leaders. When the Muswell Hill public menorah was damaged in December, shortly after the attack on a Chanukah event in Sydney, the Charity was heartened by the outpouring of support from neighbours and the wider community.

A permanent home for the community:

Since its launch the Charity has operated without premises of its own, holding services, classes and events in hired halls, local venues and the Co-Directors' home. This limits both the scale and the frequency of what we can offer. During 2025 the Trustees and Co-Directors began to actively pursue a permanent community building, identifying suitable premises and preparing a capital campaign to fund the project. The Trustees hope to see the new building come together during 2026, and securing and fitting out these premises will be the Charity's principal development priority for the coming year.

Financial review:

Total income for the year was £115,735 (2024: £102,671), comprising donations of £66,933 and income from educational services of £48,802. Total expenditure was £111,004 (2024: £80,752), reflecting the expanded programme of activities. The Charity recorded a net increase in funds of £4,731, and total funds at 31 December 2025 stood at £27,519, of which £20,735 was unrestricted and £6,784 restricted.

Fund Raising

The Charity's fundraising is primarily carried out by the Rabbi, through direct approaches to individuals and other charitable trusts, supported by email appeals to the community. In 2025 these included the *Here We Grow* matched-giving campaign in February and March, and appeals at Pesach, the High Holy Days, Sukkot and Chanukah. The fundraising objectives were met. No complaints were received about the nature of fundraising carried out on behalf of the Charity.

The Trustees are grateful to all the benefactors whose generous contributions remain an important element in the ability of the charity to continue its work.

Changes in policy:

The Charity's policies have remained the same throughout the year.

Organisational structure and Management of the Charity:

The Management of the Charity is vested in the trustees, comprised of three members elected for a period of nine years. The trustees have experience in a wide variety of fields and possess a broad range of knowledge and expertise that is of great help in the management of our affairs.

The Trustees and the Rabbi meet regularly to discuss any relevant matters. The day-to-day management of the charity is delegated to staff.

Charity Governance Code

The third edition of the code for charities was published in July 2017. The code lays out seven key areas of governance together with recommended practice for each principle. The Trustees have considered the code and apply its principles in a manner proportionate to the size and resources of the Charity.

Approved by order of the members of the board of Trustees on 15 October 2026 and signed on their behalf by:

Rabbi Yehuda Pink
Trustee

STATEMENT OF TRUSTEES' RESPONSIBILITIES FOR THE YEAR ENDED 31 DECEMBER 2025

The Trustees are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the Trustees to prepare financial statements for each financial which give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and 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, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Trust deed. 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.

Approved by order of the members of the board of Trustees on 15 October 2026 and signed on its behalf by:

Rabbi Yehuda Pink

INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 DECEMBER 2025

Independent examiner's report to the Trustees of Chabad of Crouch End and West Haringey ('the Charity')

I report to the charity Trustees on my examination of the accounts of the Charity for the year ended 31 December 2025.

Responsibilities and basis of report

As the Trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Your attention is drawn to the fact that the Charity has prepared the accounts in accordance with 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) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

I understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

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 that in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 130 of the 2011 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.

Signed: Dated: 15 October 2026

D Wolffe FCCA

34 Braydon Road
London
N16 6QB

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	*Total funds 2024 £*
Income from:					
Donations and legacies	3	**66,933**	**-**	**66,933**	*50,590*
Charitable activities	4	**48,802**	**-**	**48,802**	*52,081*
Total income		**115,735**	**-**	**115,735**	*102,671*
Expenditure on:					
Charitable activities	5	**41,215**	**9,085**	**50,300**	*25,798*
Other expenditure	6	**59,204**	**1,500**	**60,704**	*54,954*
Total expenditure		**100,419**	**10,585**	**111,004**	*80,752*
Net movement in funds		**15,316**	**(10,585)**	**4,731**	*21,919*
Reconciliation of funds:					
Total funds brought forward		**5,419**	**17,369**	**22,789**	*870*
Net movement in funds		**15,316**	**(10,585)**	**4,731**	*21,919*
Total funds carried forward		**20,735**	**6,784**	**27,519**	*22,789*

The Statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 10 to 16 form part of these financial statements.

BALANCE SHEET
AS AT 31 DECEMBER 2025

	Note		2025 £		*2024* *£*
Fixed assets					
Tangible assets	8		**1,335**		*2,489*
			1,335		*2,489*
Current assets					
Debtors	9	**350**		*375*	
Cash at bank and in hand		**29,959**		*20,924*	
		30,309		*21,299*	
Current liabilities					
Creditors: amounts falling due within one year	10	**(4,125)**		*(1,000)*	
Net current assets			**26,184**		*20,299*
Total assets less current liabilities			**27,519**		*22,788*
Net assets excluding pension asset			**27,519**		*22,788*
Total net assets			**27,519**		*22,788*
Charity funds					
Restricted funds			**6,784**		*17,369*
Unrestricted funds			**20,735**		*5,419*
Total funds			**27,519**		*22,788*

The financial statements were approved and authorised for issue by the Trustees on 15 October 2026 and signed on their behalf by:

Rabbi Yehuda Pink
Trustee

The notes on pages 10 to 16 form part of these financial statements.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

1. General information

Chabad of Crouch End and West Haringey was launched in Dec 2017, and was registered independently with the Charity Commission as a CIO on 08 December 2020 under registration number 1192714. The constitution was last updated and modified in December 2020.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements 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), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

Chabad of Crouch End and West Haringey meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

2.2 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Grants are included in the Statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

2.3 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset’s use.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

2. Accounting policies (continued)

2.4 Tangible fixed assets and depreciation

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, .

Depreciation is provided on the following basis:

Fixtures and fittings	-	20%
Computer equipment	-	20%

2.5 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

2.6 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.7 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

2.8 Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2.9 Pensions

2.10 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

3. Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £
Donations	66,933	-	**66,933**

	Unrestricted funds 2024 £	*Restricted funds 2024 £*	*Total funds 2024 £*
Donations	*30,640*	*-*	*30,640*
Grants	*-*	*19,950*	*19,950*
	30,640	*19,950*	*50,590*

4. Income from charitable activities

	Unrestricted funds 2025 £	Total funds 2025 £
Income from educational services	48,802	**48,802**

	Unrestricted funds 2024 £	*Total funds 2024 £*
Income from educational services	*52,081*	*52,081*

5. Analysis of expenditure on charitable activities

Summary by fund type

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
Educational activities	2,626	-	**2,626**
Educational supplies	33,019	6,885	**39,904**
General expenses	5,242	2,200	**7,442**
Charity donations	328	-	**328**
	41,215	9,085	**50,300**

	Unrestricted funds 2024 £	*Restricted funds 2024 £*	*Total 2024 £*
Educational activities	*1,821*	*-*	*1,821*
Educational supplies	*10,211*	*-*	*10,211*
General expenses	*10,829*	*2,581*	*13,410*
Charity donations	*356*	*-*	*356*
	23,217	*2,581*	*25,798*

6. Other expenditure

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £
Rent payable	16,095	1,500	**17,595**
Light and heat	1,630	-	**1,630**
Printing and advertising	1,233	-	**1,233**
Bank charges	263	-	**263**
Cleaning	3,219	-	**3,219**
Sundry expenditure	2,768	-	**2,768**
Computer expenses	748	-	**748**
Accountancy fees	1,469	-	**1,469**
Independent examiner's fees	1,000	-	**1,000**
Wages	19,600	-	**19,600**
National Insurance	758	-	**758**
Rates	779	-	**779**
Depreciation	1,154	-	**1,154**
Tavel expenses	8,488	-	**8,488**
	59,204	1,500	**60,704**

	Unrestricted funds 2024 £	*Total funds 2024 £*
Rent payable	*20,863*	*20,863*
Printing and advertising	*405*	*405*
Bank charges	*90*	*90*
Consulting	*2,258*	*2,258*
Legal and professional	*1,241*	*1,241*
Computer expenses	*1,140*	*1,140*
Accountancy	*2,649*	*2,649*
Cleaning	*700*	*700*
Wages	*19,200*	*19,200*
Depreciation	*1,156*	*1,156*
Travel expenses	*5,252*	*5,252*
	54,954	*54,954*

7. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits *(2024 - £NIL)*.

During the year ended 31 December 2025, no Trustee expenses have been incurred *(2024 - £NIL)*.

8. Tangible fixed assets

	Fixtures and fittings £	Computer equipment £	Total £
Cost or valuation			
At 1 January 2025	**5,223**	**551**	**5,774**
At 31 December 2025	**5,223**	**551**	**5,774**
Depreciation			
At 1 January 2025	**2,843**	**441**	**3,284**
Charge for the year	**1,045**	**110**	**1,155**
At 31 December 2025	**3,888**	**551**	**4,439**
Net book value			
At 31 December 2025	**1,335**	**-**	**1,335**
At 31 December 2024	*2,380*	*110*	*2,490*

9. Debtors

	2025 £	*2024 £*
Due within one year		
Other debtors	**350**	*375*
	350	*375*

10. Creditors: Amounts falling due within one year

	2025 £	*2024 £*
Other creditors	**3,125**	-
Accruals and deferred income	**1,000**	*1,000*
	4,125	*1,000*

11. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £
Tangible fixed assets	1,335	-	**1,335**
Current assets	23,527	6,784	**30,311**
Creditors due within one year	(4,125)	-	**(4,125)**
Difference	-	-	**2**
Total	20,737	6,784	**27,521**

Analysis of net assets between funds - prior year

	Unrestricted funds 2024 £	*Restricted funds 2024 £*	*Total funds 2024 £*
Tangible fixed assets	*2,489*	-	*2,489*
Current assets	*3,932*	*17,369*	*21,301*
Creditors due within one year	*(1,000)*	-	*(1,000)*
Total	*5,421*	*17,369*	*22,790*

12. Related party transactions

The Chabad of Crouch End and West Haringey has not entered into any related party transaction during the year, nor are there any outstanding balances owing between related parties and the Chabad of Crouch End and West Haringey at 31 December 2025.