CHARITY REGISTRATION NUMBER: 1193533

Manchester Jewish Meals on Wheels

Unaudited Financial Statements

31 March 2026

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

Manchester Jewish Meals on Wheels

Financial Statements

Year ended 31 March 2026

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Manchester Jewish Meals on Wheels

Trustees' Annual Report

Year ended 31 March 2026

The trustees present their report and the unaudited financial statements of the charity for the year ended 31 March 2026.

Reference and administrative details

Registered charity name	Manchester Jewish Meals on Wheels
Charity registration number	1193533
Principal office	Haffner Hoff Ltd 2nd Floor Parkgates Bury New Road Prestwich Manchester M25 0TL
The trustees	
	P A Langer M Livshin A Brodie
Independent examiner	Mr D Schwarz FCCA 2nd Floor - Parkgates Bury New Road Prestwich Manchester M25 0TL

Structure, governance and management

Manchester Jewish Meals On Wheels is a CIO and was registered with the Charity Commission on 15 February 2021 with a registered charity number 1193533.

The Charity is run by the trustees who all act in an honorary capacity. A new trustee would receive copies of the previous years' Annual Report and Accounts and a copy of the Charity Commission leaflet 'The Essential Trustee : What you need to know'.

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 mitigate any perceived risks.

Objectives and activities

The objectives of the charity are the relief of the financial hardship, ill-health, old-age and disablement of people living in Greater Manchester either generally or individually through the provision of Kosher food or sustenance.

Public Benefit Policy
We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities.

Grant Making Policy
Grants are made to charitable institutions and organisations which accord with the objects of the charity.

Achievements and performance

The charity provides meals for the needy, housebound or those unable to provide meals for themselves within the Jewish community of Greater Manchester. Although Manchester Jewish Meals on Wheels was registered in 2021, in practice the trustees and volunteers continue to maintain the aims and objectives of its predecessor - Manchester Jewish Soup Kitchen, which was established approximately 1896. The original charity provided soup containing meat and vegetables together with bread which the recipients ate in a communal hall or took home to their families. From 1942, a Meals on Wheels Service was set up - the first Jewish organisation of its kind. The meals were and still are under the supervision of the Manchester Beth Din; they were cooked by teams of volunteers and delivered by volunteer drivers.

Today the Manchester Jewish Meals on Wheels sends out 3 course meals twice a week on Mondays and Thursdays, catered by a commercial caterer, based on our weekly needs and meal specifications. The service is run entirely by a band of around 30 volunteers and though no charge is made for the meals, the charity gratefully accepts donations from its clients and the generosity of others. All officials and helpers work in a voluntary capacity receiving no remuneration.

Our website mjmow.org provides detailed information about the charity and online support for potential new clients. The website, together with advertising is resulting in additional enquiries for our meals. The latest data is currently projecting a 6% increase for the next financial year. Whilst we have managed to negotiate a better price per meal, nevertheless we have a growing shortfall. The trustees therefore believe it would be prudent to continue to access all the charity's financial resources to to fund the expenditure for our services.

Financial review

As at 31 March 2026 the charity held reserves of £9,643 (2025: £9,540)

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. It is the charity's policy to retain sufficient reserves in order that the charity should be self-sufficient and to generate enough income to support the charities annual activities.

The trustees' annual report was approved on 10 September 2026 and signed on behalf of the board of trustees by:

A Brodie
Trustee

Manchester Jewish Meals on Wheels

Independent Examiner's Report to the Trustees of Manchester Jewish Meals on Wheels

Year ended 31 March 2026

I report to the trustees on my examination of the financial statements of Manchester Jewish Meals on Wheels ('the charity') for the year ended 31 March 2026.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the 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 charity as required by section 130 of the Act; or

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

3. the financial statements 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.

Mr D Schwarz FCCA
Independent Examiner

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

10 September 2026

Manchester Jewish Meals on Wheels

Statement of Financial Activities

Year ended 31 March 2026

	Note	2026 Unrestricted funds £	2026 Total funds £	2025 Total funds £
Income and endowments				
Donations and legacies	**4**	26,162	26,162	21,940
Investment income	**5**	24,089	24,089	24,838
Total income		50,251	50,251	46,778
Expenditure				
Expenditure on charitable activities	**6,7**	76,640	76,640	61,522
Total expenditure		76,640	76,640	61,522
Net gains/(losses) on investments	**9**	59,099	59,099	(26,524)
Net income/(expenditure) and net movement in funds		32,710	32,710	(41,268)
Reconciliation of funds				
Total funds brought forward		620,225	620,225	661,493
Total funds carried forward		652,935	652,935	620,225

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 7 to 14 form part of these financial statements.

Manchester Jewish Meals on Wheels

Statement of Financial Position

31 March 2026

	Note	2026 £	2025 £
Fixed assets			
Tangible fixed assets	**15**	197	–
Investments	**16**	643,095	610,685
		643,292	610,685
Current assets			
Debtors	**17**	2,101	4,556
Cash at bank and in hand		16,949	6,295
		19,050	10,851
Creditors: amounts falling due within one year	**18**	9,407	1,311
Net current assets		9,643	9,540
Total assets less current liabilities		652,935	620,225
Net assets		652,935	620,225
Funds of the charity			
Unrestricted funds		652,935	620,225
Total charity funds	**19**	652,935	620,225

These financial statements were approved by the board of trustees and authorised for issue on 10 September 2026, and are signed on behalf of the board by:

A Brodie
Trustee

The notes on pages 7 to 14 form part of these financial statements.

1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is Haffner Hoff Ltd, 2nd Floor Parkgates, Bury New Road, Prestwich, Manchester, M25 0TL.

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 Charities Act 2011.

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 besides the valuation of fixed asset investments at the year-end.

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.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

3. Accounting policies ***(continued)***

Tangible assets ***(continued)***

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Plant and machinery	-	25% reducing balance

Investments

Unlisted equity investments are initially recorded at cost, and subsequently measured at fair value. If fair value cannot be reliably measured, assets are measured at cost less impairment.

Listed investments are measured at fair value with changes in fair value being recognised in income or expenditure.

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

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.

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.

3. Accounting policies *(continued)*

Financial instruments *(continued)*

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. Donations and legacies

	Unrestricted Funds £	**Total Funds 2026 £**	Unrestricted Funds £	Total Funds 2025 £
Donations				
Donations	26,162	26,162	21,940	21,940

5. Investment income

	Unrestricted Funds £	**Total Funds 2026 £**	Unrestricted Funds £	Total Funds 2025 £
Income from listed investments	24,089	24,089	24,838	24,838

6. Expenditure on charitable activities by fund type

	Unrestricted Funds £	**Total Funds 2026 £**	Unrestricted Funds £	Total Funds 2025 £
Charitable Activities	64,951	64,951	54,036	54,036
Support costs	11,689	11,689	7,486	7,486
	76,640	76,640	61,522	61,522

7. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	**Total funds 2026 £**	Total fund 2025 £
Charitable Activities	64,951	10,447	75,398	60,341
Governance costs	–	1,242	1,242	1,181
	64,951	11,689	76,640	61,522

8. Analysis of support costs

	Analysis of support costs £	**Total 2026 £**	Total 2025 £
General office	4,827	4,827	6,305
Governance costs	1,242	1,242	1,181
	6,069	6,069	7,486

9. Net gains/(losses) on investments

	Unrestricted Funds £	**Total Funds 2026 £**	Unrestricted Funds £	Total Funds 2025 £
Gains/(losses) on sale of plant and machinery	–	–	1,354	1,354
Gains/(losses) on other investment assets	59,099	59,099	(27,878)	(27,878)
	59,099	59,099	(26,524)	(26,524)

10. Net income/(expenditure)

Net income/(expenditure) is stated after charging/(crediting):

	2026 £	2025 £
Depreciation of tangible fixed assets	65	87

11. Independent examination fees

	2026 £	2025 £
Fees payable to the independent examiner for:		
Independent examination of the financial statements	1,200	1,182

12. Staff costs

The average head count of employees during the year was Nil (2025: Nil).

No employee received employee benefits of more than £60,000 during the year (2025: 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. Taxation

Manchester Jewish Meals On Wheels is a registered charity and therefore is not liable to income tax on income derived from its charitable activities, as it falls within the various exemptions available to registered charities.

15. Tangible fixed assets

	Plant and machinery £
Cost	
At 1 April 2025	–
Additions	262
At 31 March 2026	262
Depreciation	
At 1 April 2025	–
Charge for the year	65
At 31 March 2026	65
Carrying amount	
At 31 March 2026	197
At 31 March 2025	–

16. Investments

	Listed investments £
Cost or valuation	
At 1 April 2025	610,685
Additions	–
Fair value movements	32,410
At 31 March 2026	643,095
Impairment	
At 1 April 2025 and 31 March 2026	
Carrying amount	
At 31 March 2026	643,095
At 31 March 2025	610,685

All investments shown above are held at valuation.

Financial assets held at fair value

Investments
Investments relate to stocks & shares held in the UK stock market.

17. Debtors

	2026 £	2025 £
Other debtors	2,101	4,556

18. Creditors: amounts falling due within one year

	2026 £	2025 £
Accruals and deferred income	1,200	1,140
Other creditors	8,207	171
	9,407	1,311

19. Analysis of charitable funds

Unrestricted funds

	At 1 April 2025	Income	Expenditure	Gains and losses	**At 31 March 26**
	£	£	£	£	£
General funds	620,225	50,251	(76,640)	59,099	652,935

	At 1 April 2024	Income	Expenditure	Gains and losses	At 31 March 25
	£	£	£	£	£
General funds	661,493	46,778	(61,522)	(26,524)	620,225

20. Analysis of net assets between funds

	Unrestricted Funds	**Total Funds 2026**
	£	**£**
Intangible assets	643,292	643,292
Current assets	19,050	19,050
Creditors less than 1 year	(9,407)	(9,407)
Net assets	652,935	652,935

	Unrestricted Funds	Total Funds 2025
	£	£
Intangible assets	610,685	610,685
Tangible fixed assets	–	–
Current assets	10,851	10,851
Creditors less than 1 year	(1,311)	(1,311)
Net assets	620,225	620,225

21. Taxation

Manchester Jewish Meals on Wheels is a registered charity and therefore is not liable to income tax on income derived from its charitable activities, as it falls within the various exemptions available to registered charities.