Chabad House of Hendon

Charity No. 1197396

Company No. CE027857

Trustees' Report and Unaudited Accounts

31 December 2025

Chabad House of Hendon
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The trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the unaudited financial statements of the charity for the year ended 31 December 2025.

REFERENCE AND ADMINISTRATIVE DETAILS

Company No. CE027857

Charity No. 1197396

Registered Office

Chabad Lubavitch House
112-114 Brent Street
London
NW4 2DT

Directors and Trustees
The Directors of the charitable company are its Trustees for the purposes of charity law.
The following Directors and Trustees served during the year:

I. Ben-Ze'ev
A. Graham
B. Sovin
Chabad Lubavitch UK

Accountants

Pollock Accounting Ltd
3 - 4 Sentinel Square
London
NW4 2EL

OBJECTIVES AND ACTIVITIES

The Advancement of the Orthodox Jewish Faith in accordance with the principles and teachings of Chabad by facilitating educational, social and welfare activities for the Jewish people that will build and strengthen a meaningful relationship to their heritage. This is also recognised by English law as charitable.

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the Charity should undertake.

Summary of key activities

Chabad House of Hendon continues to see rises in attendance of its classes, services and special events throughout the year.

Public Benefit

The Trustee and its officers have regard to Section 17 of the Charities Act 2011 and the Charity Commission's guidance on public benefit in delivering the charity's various activities and consider that the 'open door' approach when reaching out to beneficiaries across the community reflect and fulfils the Charity's legal obligation to ensure that there is a public benefit in everything that the Charity strives to do.

Our Thanks...

We are grateful to all those who have given so much time and commitment to the advancement of the Charity and its objectives, specifically through the challenging times of the Pandemic. Our team members who have often selflessly put aside their personal needs and worked together to realise some of the Charity's key aspirations and targets.

ACHIEVEMENTS AND PERFORMANCE

In the period until 31 December 2025 our Charity received total income of £137,348. The total expenditure in the year was £148,042 so the charity had a reduction in resources of 10,694.

As part of its remit, Chabad of Hendon has this year continued to provide Jewish Educational classes, cultural resources, welfare resources and religious services in and around Hendon. Our events and programmes during this period have continued enjoying consistent popularity and attendance, including the hosting of regular Festive meals and other regular events.

We estimate that over the year Chabad of Hendon has hosted approximately 2600 people at its various programmes and events, with people attending from a wide variety of backgrounds and social / economic situations.

All our activities are in accordance with our Charity guidelines and promotes kindness, non-Judgemental open-door policy, respect to one another, family unity, charity, and peace. Health and safety continue to be of prime importance throughout our activities & events.

Adult Education

Our mission is to make Jewish knowledge accessible and personally meaningful to everyone regardless of background or affiliation, through classes and one to one learning and utilises multimedia in an array of approaches to captivate, educate and to emotionally stimulate all kind of minds in a vibrant Jewish learning experience. Normally those classes are held in in person at our centre however due to the Lockdown rules, we continued the classes online via Zoom.

The charity has also undertaken events such as:

Regular learning classes held on a weekly basis.

Welfare assistance to the local community - In a thoughtful and discreet manner, we provide community welfare assistance which includes providing financial support to needy families and a listening ear when required.

Throughout the year the Synagogue celebrates the Jewish festivals such as:
- A family Communal Seuda at Purim was attended by approximately 75 people.
- Distributed over 30 larger holiday gifts (Mishlach Manos) to our Community Friends and Supporters and another 75 small ones at the communal banquet
- The distribution of 250 boxes of Shmura Matzos to families.
- The Annual Communal Seder at Pesach was attended by 55 people.
- For Shavout there was a Special cheesecake Kiddush and children's programme
- During the year there were upgrades of the physical features of the Chabad House
- Our annual Charity Extra Fund-Raising Event raised approximately £57k
- A communal Sukkah in Sentinel Square for Sukkot which included a musical gathering.
- A special Kiddushim with the Chosson Torah and Chosson Bereshis.

Once again we installed Menorahs in 7 locations, including Hendon Town Hall, Tesco Brent Cross, Shirehall Roundabout, Brent Street by the Pillar Hotel and a new large Menorah at the Chabad House of Hendon. Our flagship Giant Menorah was at Brent Cross Shopping Centre is the highlight of Chanukah for so many.
There were also 3 events associated with Chanukah which were
1) a reception and party attended by 70 people at the Brent Town Pavilion
2) a party at Chabad House for about 70 people
3) a gathering at the Town Hall with Counsellors and the Mayor for 70 people.

Mrs Overlander continues to organize successful events for women in Chabad House such as a painting event and a pottery event.

FINANCIAL REVIEW

As at the year end the Charity had unrestricted reserves of £21,603 (2024: £31,437) which the Charity believes is sufficient to continue running its day to day activities.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Chabad House of Hendon is a CIO that was established on 7 January 2022. The objectives of the charity are the advancement of Orthodox Jewish education and faith in accordance with the principles and teachings of Chabad in such ways are are exclusively charitable in English Law and in particular but not exclusively providing services to Jewish people living in the Hendon area.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Companies Act 2006. The Trustees are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

The above report has been prepared in accordance with the provisions applicable to companies subject to the small companies regime as set out in Part 15 of the Companies Act 2006 and in accordance with the Charities SORP (FRS 102).

Signed on behalf of the board

I. Ben-Ze'ev
Trustee
29 October 2026

Independent Examiner's Report to the trustees of Chabad House of Hendon

I report to the charity trustees on my examination of the financial statements of Chabad House of Hendon for the year ended 31 December 2025.

Responsibilities and basis of report

As the charity's 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.

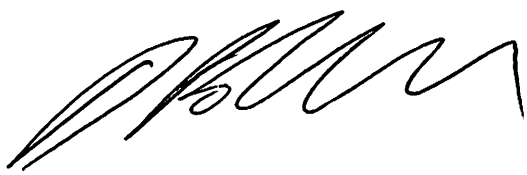
Having satisfied myself that the financial statements of the Charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's financial statements as carried out under section 145 of the Charities 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 can confirm that no material matters have come to my attention in connection with the examination giving me cause to believe:

- accounting records were not kept in accordance with section 386 of the 2006 Act ; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the accounting requirements under section 396 of the 2006 Act other than any requirement that the financial statements give a 'true and fair' view which is not a matter considered as part of an independent examination; or
- 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 financial statements to be reached.



David Pollock FCMA
Chartered Institute of Management Accountants
Pollock Accounting Ltd
3 - 4 Sentinel Square
London
NW4 2EL

29 October 2026

Chabad House of Hendon
Statement of Financial Activities
for the year ended 31 December 2025

	Notes	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Income and endowments from:				
Donations and legacies	4	132,410	132,410	131,691
Investments	5	379	379	756
Other	6	5,177	5,177	5,508
Total		137,966	137,966	137,955
Expenditure on:				
Raising funds	7	242	242	1,789
Charitable activities	8	37,257	37,257	22,201
Other	9	110,543	110,543	123,869
Total		148,042	148,042	147,859
Net gains on investments		-	-	-
Net expenditure	10	(10,076)	(10,076)	(9,904)
Transfers between funds		-	-	-
Net expenditure before other gains/(losses)		(10,076)	(10,076)	(9,904)
Other gains and losses				
Net movement in funds		(10,076)	(10,076)	(9,904)
Reconciliation of funds:				
Total funds brought forward		32,297	32,297	41,341
Total funds carried forward		22,221	22,221	31,437

Chabad House of Hendon
Balance Sheet

at 31 December 2025

Company No. CE027857	**Notes**	**2025**	**2024**
		£	**£**
Fixed assets			
Tangible assets	12	336	448
		336	448
Current assets			
Cash at bank and in hand		23,929	55,056
		23,929	55,056
Creditors: Amount falling due within one year	13	(2,044)	(24,067)
Net current assets		21,885	30,989
Total assets less current liabilities		22,221	31,437
Net assets excluding pension asset or liability		22,221	31,437
Total net assets		22,221	31,437
The funds of the charity			
Restricted funds	14		
Unrestricted funds	14		
General funds		22,221	31,437
		22,221	31,437
Reserves	14		
Total funds		22,221	31,437

These accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.
For the year ended 31 December 2025 the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.
The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.
The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

Approved by the board on 29 October 2026

And signed on its behalf by:

I. Ben-Ze'ev
Trustee
29 October 2026

1 Accounting policies

Basis of preparation

The financial statements have been prepared 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) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Change in basis of accounting or to previous accounts

There has been no change to the accounting policies (valuation rules and method of accounting) since last year and no changes have been made to accounts for previous years.

Fund accounting

Unrestricted funds	These are available for use at the discretion of the trustees in furtherance of the general objects of the charity.
Designated funds	These are unrestricted funds earmarked by the trustees for particular purposes.
Revaluation funds	These are unrestricted funds which include a revaluation reserve representing the restatement of investment assets at their market values.
Restricted funds	These are available for use subject to restrictions imposed by the donor or through terms of an appeal.

Income

Recognition of income	Income is included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to, and virtually certain to receive, the income and the amount of the income can be measured with sufficient reliability.
Income with related expenditure	Where income has related expenditure the income and related expenditure is reported gross in the SoFA.
Donations and legacies	Voluntary income received by way of grants, donations and gifts is included in the the SoFA when receivable and only when the Charity has unconditional entitlement to the income.
Tax reclaims on donations and gifts	Income from tax reclaims is included in the SoFA at the same time as the gift/donation to which it relates.
Donated services and facilities	These are only included in income (with an equivalent amount in expenditure) where the benefit to the Charity is reasonably quantifiable, measurable and material.
Volunteer help	The value of any volunteer help received is not included in the accounts.
Investment income	This is included in the accounts when receivable.
Gains/(losses) on revaluation of fixed assets	This includes any gain or loss resulting from revaluing investments to market value at the end of the year.
Gains/(losses) on investment assets	This includes any gain or loss on the sale of investments.

Expenditure

Recognition of expenditure	Expenditure is recognised on an accruals basis. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.
Expenditure on raising funds	These comprise the costs associated with attracting voluntary income, fundraising trading costs and investment management costs.
Expenditure on charitable activities	These comprise the costs incurred by the Charity in the delivery of its activities and services in the furtherance of its objects, including the making of grants and governance costs.
Grants payable	All grant expenditure is accounted for on an actual paid basis plus an accrual for grants that have been approved by the trustees at the end of the year but not yet paid.
Governance costs	These include those costs associated with meeting the constitutional and statutory requirements of the Charity, including any audit/independent examination fees, costs linked to the strategic management of the Charity, together with a share of other administration costs.
Other expenditure	These are support costs not allocated to a particular activity.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Trade and other debtors

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

Cash and cash equivalents

Cash and cash equivalents comprise cash at bank and on hand, demand deposits with banks and other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. In the statement of financial position, bank overdrafts are shown within borrowings or current liabilities. In the Statement of Cash Flows, cash and cash equivalents are shown net of bank overdrafts that are repayable on demand and form an integral part of the company's cash management.

Trade and other creditors

Short term creditors are measured at the transaction price. Other creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Foreign currencies

Monetary assets and liabilities denominated in currencies other than the functional currency of the charity are translated at the rates of exchange prevailing at the end of the reporting period.
Transactions in currencies other than the functional currency of the charity are recorded at the rate of exchange on the date that the transaction occurred.
All exchange differences are are taken into account in arriving at net income/expenditure.

Pension costs

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the company pays fixed contributions into a separate entity. Once the contributions have been paid the company has no further payments obligations. The contributions are recognised as expenses when they fall due. Amounts not paid are shown in accruals in the balance sheet. The assets of the plan are held separately from the company in independently administered funds.

Receipt of donated goods, facilities and services

All donated goods, facilities and services received are recognised within incoming resources and expenditure at an estimate of the value to the charity.

2 **Company status**

The company is a private company limited by guarantee and consequently does not have share capital.

3 **Statement of Financial Activities - prior year**

	Unrestricted funds 2024	Total funds 2024
	£	£
Income and endowments from:		
Donations and legacies	131,691	131,691
Investments	756	756
Other	5,508	5,508
Total	137,955	137,955
Expenditure on:		
Raising funds	1,789	1,789
Charitable activities	22,201	22,201
Other	123,869	123,869
Total	147,859	147,859
Net income	(9,904)	(9,904)
Net income before other gains/(losses)	(9,904)	(9,904)
Other gains and losses:		
Net movement in funds	(9,904)	(9,904)
Reconciliation of funds:		
Total funds brought forward	41,341	41,341
Total funds carried forward	31,437	31,437

4 Income from donations and legacies

	Unrestricted	Total 2025	Total 2024
	£	£	£
Donations	132,410	132,410	131,691
	132,410	132,410	131,691

5 Income from investments

	Unrestricted	Total 2025	Total 2024
	£	£	£
Interest Received	379	379	756
	379	379	756

6 Other income

	Unrestricted	Total 2025	Total 2024
	£	£	£
Grants received	5,177	5,177	5,508
	5,177	5,177	5,508

7 Expenditure on raising funds

	Unrestricted	Total 2025	Total 2024
	£	£	£
Costs of generating voluntary income			
Donations	102	102	1,167
Fundraising trading costs			
	140	140	622
	242	242	1,789

8 Expenditure on charitable activities

	Unrestricted	Total 2025	Total 2024
	£	£	£
Expenditure on charitable activities			
Community events	37,257	37,257	22,201
Governance costs			
	37,257	37,257	22,201

9 Other expenditure

	Unrestricted	Total 2025	Total 2024
	£	£	£
Bank loan and overdraft interest payable	143	143	94
Employee costs	41,090	41,090	43,658
Motor and travel costs	3,049	3,049	4,027
Premises costs	53,003	53,003	58,080
Amortisation, depreciation, impairment, profit/loss on disposal of fixed assets	112	112	149
General administrative costs	4,028	4,028	7,537
Legal and professional costs	9,118	9,118	10,324
	110,543	110,543	123,869

10 Net expenditure before transfers

	2025	2024
This is stated after charging:	£	£
Depreciation of owned fixed assets	112	149

11 Staff costs

	2025	2024
Salaries and wages	25,200	34,790
	25,200	34,790

No employee received emoluments in excess of £60,000.

The average monthly number of full time equivalent employees during the year was as follows:

	2025 Number	2024 Number
Administrative	2	2
	2	2

12 Tangible fixed assets

	Land and buildings	Plant and machinery	Total
	£	£	£
Cost or revaluation			
At 1 January 2025	597	-	597
At 31 December 2025	597	-	597
Depreciation and impairment			
At 1 January 2025	-	149	149
Depreciation charge for the year	-	112	112
At 31 December 2025	-	261	261
Net book values			
At 31 December 2025	597	(261)	336
At 31 December 2024	597	(149)	448

13 Creditors:

amounts falling due within one year

	2025	2024
	£	£
Other taxes and social security	843	2,989
Other creditors	-	19,878
Accruals	1,201	1,200
	2,044	24,067

14 Movement in funds

	At 1 January 2025	Incoming resources (including other gains/losses)	Resources expended	At 31 December 2025
		£	£	£
Restricted funds:				
Unrestricted funds:				
General funds	32,297	137,966	(148,042)	22,221
Total funds	32,297	137,966	(148,042)	22,221

15 Analysis of net assets between funds

	Unrestricted funds	Total
	£	£
Fixed assets	336	336
Net current assets	21,885	21,885
	22,221	22,221

16 Reconciliation of net debt

	At 1 January 2025	Cash flows	At 31 December 2025
	£	£	£
Cash and cash equivalents	55,056	(31,127)	23,929
	55,056	(31,127)	23,929
Net debt	55,056	(31,127)	23,929

17 Related party disclosures

Controlling party

The company is limited by guarantee and has no share capital; thus no single party controls the company.