**Charity registration number 1204684 (England and Wales)**

**Company registration number 13711908**

# ETZ CHAIM KOLLEL LTD

# ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

# FOR THE YEAR ENDED 31 OCTOBER 2025

# ETZ CHAIM KOLLEL LTD

## LEGAL AND ADMINISTRATIVE INFORMATION

| | |
|---|---|
| **Trustees** | Mr Ronald Weisz<br>Mr Ahron Maslo<br>Mr Joshua Stern |
| **Charity number** | 1204684 |
| **Company number** | 13711908 |
| **Registered office** | 3 Golders Manor Drive<br>London<br>NW11 9HU |
| **Independent examiner** | Weissbraun Emanuel<br>220 The Vale<br>London<br>NW11 8SR |

# ETZ CHAIM KOLLEL LTD

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# ETZ CHAIM KOLLEL LTD

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

## *FOR THE YEAR ENDED 31 OCTOBER 2025*

The trustees present their annual report and financial statements for the year ended 31 October 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)".

**Objectives and activities**

The Charity's objectives are;
1. The advancement of the Jewish Religion in such parts of the UK as the trustees shall determine, in particular, but not exclusively, through the provision of grants to support religious education and religious study.
2. The relief of those in need, by reason of youth, age, ill-health, disability, financial hardship or other disadvantage.

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

**Achievements and performance**

**Financial review**

The charity at the year end made a surplus of £2,113 (2024: £32,138).

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month’s expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity’s current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

**Structure, governance and management**

The charity is a company limited by guarantee incorporated by Memorandum and Articles of Association on 29 October 2021.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:
Mr Ronald Weisz
Mr Ahron Maslo
Mr Joshua Stern

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

The Trustees' report was approved by the Board of Trustees.

Mr Ronald Weisz
**Trustee**

8 October 2026

# ETZ CHAIM KOLLEL LTD

## INDEPENDENT EXAMINER'S REPORT

## TO THE TRUSTEES OF ETZ CHAIM KOLLEL LTD

I report to the trustees on my examination of the financial statements of Etz Chaim Kollel Ltd (the charity) for the year ended 31 October 2025.

**Responsibilities and basis of report**

As the trustees of the charity (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.

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

**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 that in any material respect:

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

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 Companies Act 2006 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

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 financial statements 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.

Michael Weissbraun (FCA)
Weissbraun Emanuel
220 The Vale
London
NW11 8SR
8 October 2026

# ETZ CHAIM KOLLEL LTD

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

### *FOR THE YEAR ENDED 31 OCTOBER 2025*

| | Notes | Unrestricted funds 2025 £ | Unrestricted funds 2024 £ |
|---|---|---|---|
| **Income from:** | | | |
| Donations and legacies | **3** | 99,635 | 76,029 |
| **Total income** | | 99,635 | 76,029 |
| **Expenditure on:** | | | |
| Charitable activities | **4** | 129,660 | 45,745 |
| **Total expenditure** | | 129,660 | 45,745 |
| **Net income/(expenditure) and movement in funds** | | (30,025) | 30,284 |
| **Reconciliation of funds:** | | | |
| Fund balances at 1 November 2024 | | 32,138 | 1,854 |
| **Fund balances at 31 October 2025** | | 2,113 | 32,138 |

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

# ETZ CHAIM KOLLEL LTD

## BALANCE SHEET

### *AS AT 31 OCTOBER 2025*

| | Notes | 2025 £ | £ | 2024 £ | £ |
|---|---|---|---|---|---|
| **Current assets** | | | | | |
| Cash at bank and in hand | | 4,003 | | 33,308 | |
| **Creditors: amounts falling due within one year** | **10** | (1,890) | | (1,170) | |
| **Net current assets** | | | 2,113 | | 32,138 |
| **The funds of the charity** | | | | | |
| Unrestricted funds | **11** | | 2,113 | | 32,138 |
| | | | 2,113 | | 32,138 |

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 October 2025.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

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.

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

The financial statements were approved by the trustees on 8 October 2026

Mr Ronald Weisz
**Trustee**

Company registration number 13711908 (England and Wales)

**1 Accounting policies**

**Charity information**

Etz Chaim Kollel Ltd is a private company limited by guarantee incorporated in England and Wales. The registered office is 3 Golders Manor Drive, London, NW11 9HU.

**1.1 Basis of preparation**

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a statement of cash flows.

**1.2 Going concern**

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

**1.3 Charitable funds**

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

**1.4 Income**

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

**1.5 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 are allocated on the portion of the asset’s use.

**1.6 Cash and cash equivalents**

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

## 2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

## 3 Income from donations and legacies

| | Unrestricted funds 2025 £ | Unrestricted funds 2024 £ |
|---|---|---|
| Donations and gifts | 99,635 | 76,029 |

## 4 Expenditure on charitable activities

| | Charitable expenditure 2025 £ | Charitable expenditure 2024 £ |
|---|---|---|
| **Direct costs** | | |
| Grant funding of activities (see note 5) | 124,940 | 44,841 |
| **Share of support and governance costs (see note 6)** | | |
| Support | 4,000 | 184 |
| Governance | 720 | 720 |
| | 129,660 | 45,745 |
| **Analysis by fund** | | |
| Unrestricted funds | 129,660 | 45,745 |

## 5 Grants payable

| | Grants payable 2025 £ | Grants payable 2024 £ |
|---|---|---|
| Grants to institutions: | | |
| Other | 7,000 | 15,450 |
| Grants to individuals | 117,940 | 29,391 |

-

## 6 Support costs allocated to activities

| | 2025 | 2024 |
|---|---|---|
| | £ | £ |
| Sundry costs | 619 | 184 |
| Bank charges | 53 | - |
| Computer running costs | 2,220 | - |
| Food and refreshments | 816 | - |
| Advertising | 292 | - |
| Governance costs | 720 | 720 |
| | 4,720 | 904 |
| **Analysed between:** | | |
| Charitable activities | 4,720 | 904 |

## 7 Trustees' expenses

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

## 8 Employees

The average monthly number of employees during the year was:

| | 2025 | 2024 |
|---|---|---|
| | Number | Number |
| Total | - | - |

There were no employees whose annual remuneration was more than £60,000.

## 9 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

## 10 Creditors: amounts falling due within one year

| | 2025 | 2024 |
|---|---|---|
| | £ | £ |
| Accruals and deferred income | 1,890 | 1,170 |

**11 Unrestricted funds**

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

| | At 1 November 2024 | Incoming resources | Resources expended | At 31 October 2025 |
|---|---|---|---|---|
| | £ | £ | £ | £ |
| General funds | 32,138 | 99,635 | (129,660) | 2,113 |

| Previous year: | At 1 November 2023 | Incoming resources | Resources expended | At 31 October 2024 |
|---|---|---|---|---|
| | £ | £ | £ | £ |
| General funds | 1,854 | 76,029 | (45,745) | 32,138 |

**12 Related party transactions**

There were no disclosable related party transactions during the year (2024 - none).