COMPANY REGISTRATION NUMBER: 14667948
CHARITY REGISTRATION NUMBER: 1205836

AHAVAS CHESSED GUR LTD

Company Limited by Guarantee

Unaudited Financial Statements

28 February 2026

WHITESIDE AND DAVIES LTD
Chartered Certified Accountants
158 Cromwell Road
Salford
M6 6DE

AHAVAS CHESSED GUR LTD

Company Limited by Guarantee

Financial Statements

Year ended 28 February 2026

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AHAVAS CHESSED GUR LTD

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report)

Year ended 28 February 2026

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 28 February 2026.

Reference and administrative details

Registered charity name	AHAVAS CHESSED GUR LTD
Charity registration number	1205836
Company registration number	14667948
Principal office and registered office	149 KYVERDALE ROAD LONDON N16 6PS

The trustees

Mr D Piller
Mr J Stobiecki
Mr M Y Lieberman

Independent examiner	Ian Graff FCCA 158 Cromwell Road Salford M6 6DE

Structure, governance and management

Ahavas Chessed Gur Ltd is constituted by Memorandum and Articles of Association and is a company limited by guarantee. It was incorporated on 16 February 2023 (amended by special resolution registered at Companies House on 15 November 2023) as a company and the company number is 7220595. It was registered as a charity on 16 February 2023 with a charity number 1138243.

The Trustees in office throughout the year were Mr David Piiler, Mr Moshe Yedidya Lieberman and Mr Joshua Stobiecki. They were also the directors for the purposes of company law. All trustees give of their time freely. The Directors/Trustees are responsible for the governance of the organisation and are active in all operational aspects of strategic management. Major policy decisions are decided at full directors/trustees' meetings. The Directors/Trustees have adopted the provisions of the Statement of of Recommended Practice (SORP) "Accounting and Reporting by Charities" issued in March 2005 in preparing the annual report and financial statements of the charity.

Objectives and activities

The Charity's aims are the prevention or relief of poverty and the advancement of education.

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

Strategic report

The following sections for achievements and performance and financial review form the strategic report of the charity.

Achievements and performance

The Charity has achieved its aims by the provision of services and the giving of grants to individuals and to organisations established to support the community. The trustees are satisfied with the results for the year where the Charity's resources were expended in satisfaction of the Charity's aims.

Financial review

During the year the charity had incoming resources totalling £598,121 (2025: £204,107). With these funds the charity was able to significantly progress in furthering its charitable objects including through the giving of grants. The charity gave out £122,836 in grants (2025: £71,780). The charity had a net surplus of £11,136 (2025: £8,158). This is in line with the increase in income from donations. Total unrestricted funds carried forward were £19,165 (2025: £8,029). The trustees are satisfied that the reserves are sufficient to carry on operating in the coming year.

Reserves policy
The trustees retain reserves as necessary and where appropriate consolidate funds in order to enable the charity to meet future needs or to make more substantial grants which they feel to be appropriate. A minimum of £3,000 in reserves is always maintained.

The trustees' annual report and the strategic report were approved on 10 November 2026 and signed on behalf of the board of trustees by:

Mr D Piller
Trustee

AHAVAS CHESSED GUR LTD

Company Limited by Guarantee

Independent Examiner's Report to the Trustees of AHAVAS CHESSED GUR LTD

Year ended 28 February 2026

I report to the trustees on my examination of the financial statements of AHAVAS CHESSED GUR LTD ('the charity') for the year ended 28 February 2026.

Responsibilities and basis of report

As the 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 accounts of the company 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 the charity's accounts 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

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

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:

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

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 2006 Act 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; 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 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 accounts to be reached.

Ian Graff FCCA
Independent Examiner

158 Cromwell Road
Salford
M6 6DE

AHAVAS CHESSED GUR LTD

Company Limited by Guarantee

Statement of Financial Activities (including income and expenditure account)

Year ended 28 February 2026

	Note	2026 Unrestricted funds £	2026 Total funds £	2025 Total funds £
Income and endowments				
Donations and legacies	**5**	591,919	591,919	204,107
Other trading activities	**6**	6,200	6,200	–
Investment income	**7**	2	2	–
Total income		598,121	598,121	204,107
Expenditure				
Expenditure on raising funds:				
Costs of raising donations and legacies	**8**	23,774	23,774	6,422
Expenditure on charitable activities	**9,10**	563,211	563,211	189,527
Total expenditure		586,985	586,985	195,949
Net income and net movement in funds		11,136	11,136	8,158
Reconciliation of funds				
Total funds brought forward		8,029	8,029	(129)
Total funds carried forward		19,165	19,165	8,029

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 8 to 14 form part of these financial statements.

AHAVAS CHESSED GUR LTD

Company Limited by Guarantee

Statement of Financial Position

28 February 2026

	Note	2026 £	2025 £
Current assets			
Debtors	**16**	8,000	–
Cash at bank and in hand		15,508	9,469
		23,508	9,469
Creditors: amounts falling due within one year	**17**	4,343	1,440
Net current assets		19,165	8,029
Total assets less current liabilities		19,165	8,029
Net assets		19,165	8,029
Funds of the charity			
Unrestricted funds		19,165	8,029
Total charity funds	**18**	19,165	8,029

For the year ending 28 February 2026 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

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

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

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

Mr D Piller
Trustee

The notes on pages 8 to 14 form part of these financial statements.

AHAVAS CHESSED GUR LTD

Company Limited by Guarantee

Statement of Cash Flows

Year ended 28 February 2026

	2026	2025
	£	£
Cash flows from operating activities		
Net income	11,136	8,158
Adjustments for:		
Other interest receivable and similar income	(2)	–
Accrued expenses	300	540
Changes in:		
Trade and other debtors	(8,000)	–
Trade and other creditors	2,603	(3,150)
Cash generated from operations	6,037	5,548
Interest received	2	–
Net cash from operating activities	6,039	5,548
Net increase in cash and cash equivalents	6,039	5,548
Cash and cash equivalents at beginning of year	9,469	3,921
Cash and cash equivalents at end of year	15,508	9,469

The notes on pages 8 to 14 form part of these financial statements.

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is 149 KYVERDALE ROAD, LONDON, N16 6PS.

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 Companies Act 2006.

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 requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

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.

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.

3. Accounting policies *(continued)*

Financial instruments *(continued)*

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.

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. Limited by guarantee

Ahavas Chessed Gur LTD is a registered charity and a company limited by guarantee and does not have a share capital. In the event of the charity being wound up, members are required to contribute an amount not exceeding £10.

5. Donations and legacies

	Unrestricted Funds £	**Total Funds 2026 £**	Unrestricted Funds £	Total Funds 2025 £
Donations				
Donations receivable	591,919	591,919	204,107	204,107

6. Other trading activities

	Unrestricted Funds £	**Total Funds 2026 £**	Unrestricted Funds £	Total Funds 2025 £
Sales income	6,200	6,200	–	–

7. Investment income

	Unrestricted Funds £	**Total Funds 2026 £**	Unrestricted Funds £	Total Funds 2025 £
Bank interest receivable	2	2	–	–

8. Costs of raising donations and legacies

	Unrestricted Funds £	**Total Funds 2026 £**	Unrestricted Funds £	Total Funds 2025 £
Costs of raising donations and legacies - Donations	23,774	23,774	6,422	6,422

9. Expenditure on charitable activities by fund type

	Unrestricted Funds £	**Total Funds 2026 £**	Unrestricted Funds £	Total Funds 2025 £
Charitable activity	561,411	561,411	187,671	187,671
Support costs	1,800	1,800	1,856	1,856
	563,211	563,211	189,527	189,527

10. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Grant funding of activities £	Support costs £	**Total funds 2026 £**	Total fund 2025 £
Charitable activity	438,575	122,836	–	561,411	187,787
Governance costs	–	–	1,800	1,800	1,740
	438,575	122,836	1,800	563,211	189,527

11. Analysis of support costs

	Analysis of support costs £	**Total 2026 £**	Total 2025 £
General office	–	–	116
Governance costs	1,800	1,800	1,740
	1,800	1,800	1,856

12. Analysis of grants

	2026 £	2025 £
Grants to institutions		
Chevras Mooz Ladol	12,950	9,300
Feel-Think-Be	–	6,500
I Can Too	2,810	7,440
Shir Chessed Beis Yisroel	300	7,300
Yesamach Levav Trust	–	6,000
Yismach Moshe Community Group	–	6,000
Grants less than £5,000	33,282	20,115
Amud Hatzdokoh Trust	5,700	–
Bikur Cholim Ltd	7,000	–
Friends Of Rachashei Lev	10,500	–
Gerer Shtiebel Synagogue	22,741	–
The J And R Margulies Trust	8,000	–
YGMH	5,000	–
	108,283	62,655
Grants to individuals		
Grants to individuals	14,553	9,125
Total grants	122,836	71,780

13. Independent examination fees

	2026 £	2025 £
Fees payable to the independent examiner for:		
Independent examination of the financial statements	1,740	1,740

14. 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).

15. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

16. Debtors

	2026	2025
	£	£
Other debtors	8,000	–

17. Creditors: amounts falling due within one year

	2026	2025
	£	£
Trade creditors	2,603	–
Accruals and deferred income	1,740	1,440
	4,343	1,440

18. Analysis of charitable funds

Unrestricted funds

	At 1 March 2025	Income	Expenditure	**At 28 February 2026**
	£	£	£	£
General funds	8,029	598,121	(586,985)	19,165

	At 1 March 2024	Income	Expenditure	At 28 February 2025
	£	£	£	£
General funds	(129)	204,107	(195,949)	8,029

19. Analysis of net assets between funds

	Unrestricted Funds	**Total Funds 2026**
	£	**£**
Current assets	23,508	23,508
Creditors less than 1 year	(4,343)	(4,343)
Net assets	19,165	19,165

	Unrestricted Funds	Total Funds 2025
	£	£
Current assets	9,469	9,469
Creditors less than 1 year	(1,440)	(1,440)
Net assets	8,029	8,029

20. Analysis of changes in net debt

	At 1 Mar 2025	Cash flows	**At 28 Feb 2026**
	£	£	**£**
Cash at bank and in hand	9,469	6,039	15,508