Howard Family Charitable Trust

Annual Report and
Financial Statements

For year ended
31 December 2025

Charity Registration Number 1207918

FINANCIAL STATEMENTS
FOR YEAR ENDED 31 December 2025

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Charity Information

Board of Trustees
Mrs Rachel Dym
Mrs Tzipporah Stern

Registered Office
101 Fairview Road
London N15 6TT

Charity Number
1207918

Independent Examiner
Niche Malka Roitenbarg
Medcar House
149A Stamford Hill
London, N16 5LL

Bankers
Lloyds Bank

FINANCIAL STATEMENTS
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Report of the Trustees

The Directors/Trustees have pleasure in presenting their Report and Financial Statements of the Company/Charity for the year ended 31 December 2025

The Directors/Trustees have adopted the provisions of the Charities SORP (FRS 102) 2019 in preparing the annual report and financial statements of the Charity.

The Trustees in office throughout the year were Mrs R Dym & Mrs T Stern.
All trustees give of their time freely and no trustee remuneration was paid in the year.

Reference and Administration
Reference and Administration details are shown in the schedule of members of the board and professional advisers on page 2 of the financial statements.

Structure, governance and management
Howard Family Charitable Trust is a charity governed by The Charity Commission of England and Wales

The 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 Trustees' meetings.

Principal Activity

The principal activity of the Charity during the year was that of giving grants to charitable institutions.

Charitable Objects are:

The charity was established to further both in the United Kingdom and abroad those purposes recognised as charitable by English Law. To achieve these objects, the Charity utilises its income to make grants and donations which are in accordance with the guidance of the Charity Commission relating to Public Benefit.

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Report of the Trustees (continued)

Achievements

The Charity received rental income, bank interest, donations this the year - £282,225(*2024-228,973*)
During the year, the Charity gave £53,882(*2024-83,455*) in grants and donations. The Charity receives applications for grants, which are considered by the board.
The Charitable donations made went to further the goals and objectives of the Charity. Donations went to organisations and institutions involved in orthodox Jewish religious education, social welfare etc

Grants are only made upon a unanimous decision by the board.
The results and financial position are shown in the accounts. The Charity's income is sufficient to fund its obligations.

The Trustees have identified the major risks the charity is exposed to and systems have been established to mitigate these risks.

Public benefit

In setting our objectives and planning our activities the Trustees have given careful consideration to the Charity Commission’s general guidance on public benefit and in particular to its supplementary public benefit guidance on fee-charging.

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Report of the Trustees (continued)

The recipients of our services continuously express their appreciation and admiration to all members of the public that assist us in delivering vital services.

Investment policy and returns
Under the memorandum and articles of association, the charity has the power to make any investment which the trustees see fit.

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.

Responsibilities of the Directors/Trustees
Company Law requires the directors to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity as at the Balance sheet date, and of its incoming resources, including income and expenditure for the financial year.

In preparing those financial statements, the Directors/Trustees should follow best practice and

a. Select suitable accounting policies and apply them consistently.
b. Make judgments and estimates that are reasonable and prudent.
c. Follow applicable accounting standards and the Charities SORP, disclosing and explaining any departures in the financial statements.
d. Prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in operation.

The Directors/Trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them as Directors/Trustees to ensure that the financial statements comply with the Company Law.

The Directors/Trustees are also responsible for safeguarding the charity's assets and hence for taking reasonable steps for the prevention and detection of fraud and other regularities.

Approved by The Trustee on 20 October 2026

Rachel Dym - Trustee

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Independent Examiner's Report to the Trustees / Directors

We report on the financial statements of Finegrant Limited for the year ended 31 December 2025.

Respective Responsibilities of Trustees and Examiner
The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:
- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
  to state whether particular matters have come to my attention

Basis of Independent Examiner's Report
My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

In connection with my examination, no matter has come to my attention;
1. which gives me reasonable cause to believe that in, any material respect, the requirements:
   - to keep accounting records in accordance with section 130 of the Charities Act; and
   - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

   have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Niche Malka Roitenbarg
Medcar House
149A Stamford Hill
London, N16 5LL

Date 20/10/2026

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Statement of Financial Activities
Income and expenditure account
For the Year ended 31 December 2025

	Notes	Unrestricted 2025 £	Unrestricted 2024 £
INCOMING RESOURCES			
Probate Income	2	205,053	200,000
Property Income	3	97,819	53,160
Donations Received		1,650	-
Bank Interest Rec'd		4,600	-
Gain on Disposal		10,000	-
		319,122	253,160
OUTGOING RESOURCES			
Charitable expenditure			
Grants made	4	(53,416)	(83,455)
Administration	5	(360)	(917)
Property Expenses	3	(36,897)	(24,187)
Religious Books		(466)	-
		(91,139)	(108,559)
Net surplus/(deficit) funds for year		227,983	144,601
Reconciliation of Funds			
Funds brought forward		2,314,601	-
Properties transferred into the Charity		-	2,170,000
Net Movement in funds		227,983	144,601
Total Funds Carried Forward		**2,542,584**	**2,314,601**

There were no other recognised gains or losses

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Statement of financial position
At 31 March 2025

	Notes	**2025**	**2024**
		£	**£**
Fixed assets			
Investment Property		2,167,593	1,680,000
Property		-	490,000
		2,167,593	**2,170,000**
Current Assets			
Cash at Bank and in hand		338,296	129,828
Debtors		36,694	14,773
		374,990	144,601
Creditors			
Amounts due within one year	6	-	-
Net Current Assets		**227,983**	**144,601**
Net Assets		**2,542,583**	**2,314,601**
Accumulated Funds			
Restricted Assets		-	1,680,000
Unrestricted Assets		-	490,000
Accumulated Funds b/f		2,314,601	-
Net Surplus for the year		227,983	144,601
		2,542,584	**2,314,601**

In approving these financial statements as directors of the company we hereby confirm:

a. that for the year stated above the company was entitled to the exemption conferred by Section 477 of the Companies Act 2006 ;
b. that no notice has been deposited at the registered office of the company pursuant to Section 476 requesting that an audit be conducted for the year ended 31 December 2025; and
c. that we acknowledge our responsibilities for:
    1. ensuring that the company keeps accounting records which comply with Section 386 ; and
    2. preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its profit or loss for the year then ended in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the provisions of the Companies Act relating to financial statements, so far as applicable to the company.

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

Approved by the board on 20 October 2026 and signed on behalf of their behalf by:
Rachel Dym- Trustee:

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The notes on pages 9 and 10 form part of the balance sheet

Notes To The Accounts

1) Principal Accounting Policies

Basis of Accounting

The Accounts have been prepared under the historical cost convention in accordance with the statement of Recommended Practice: Accounting and reporting by Charities preparing their accounts in accordance with FRS 102 (2019) and the Financial reporting standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Incoming resources

Incoming resources are accounted for upon receipt, except where it is proper to accrue.

Taxation

The Charitable Company is exempt from taxation on its charitable activities.

2) Income Probate

£205,000 of income was achieved from the residue of the estate of Miss Anne Howard.

Probate distribution received	205,053
	205,053

3) Investment Income

The total turnover of the Charity for the year has been derived from its principal activity of property income wholly undertaken in the UK.

	2025	2024
Rental Income	97,819	53,160
Property Expenses	(36,897)	(24,187)
	60,922	28,973

4) Grants

	2025	2024
	£	£
Grants for Advancement of Education and relief of poverty	(53,416)	(83,455)
	(53,416)	(83,455)

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Notes To The Accounts (continued)

5) Administration	**2025**	**2024**
	£	**£**
Sundry expenses	278	900
Bank charges	82	17
	360	917

7) Creditors	**2025**	**2024**
	£	
Other creditors	-	-
	-	-

8) Trustees Renumeration and Benefits

There were no trustees' renumeration or other benefits for the year ended 31 December 2025
There were no trustees' expenses paid for the year ended 31 December 2025

9) Related Party Disclosures

There were no related party transactions for the year 31 December 2025

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