REGISTERED CHARITY NUMBER: 253388

GEMILUTH CHESED AND BRIDES SOCIETY

REPORT OF THE TRUSTEES AND

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

Sugarwhite Meyer Accountants Ltd
First Floor
94 Stamford Hill
London
N16 6XS

GEMILUTH CHESED AND BRIDES SOCIETY

CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

	Page
Reference and Administrative Details	1
Report of the Trustees	2 to 3
Independent Examiner's Report	4
Statement of Financial Activities	5
Balance Sheet	6
Notes to the Financial Statements	7 to 10

GEMILUTH CHESED AND BRIDES SOCIETY

REFERENCE AND ADMINISTRATIVE DETAILS FOR THE YEAR ENDED 31 DECEMBER 2025

TRUSTEES	Mrs M Padwa Mrs S Sonnenshein
PRINCIPAL ADDRESS	34 St Andrew's Mews Dunsmure Road London N16 5HX
REGISTERED CHARITY NUMBER	253388
INDEPENDENT EXAMINER	Sugarwhite Meyer Accountants Ltd First Floor 94 Stamford Hill London N16 6XS
BANKERS	National Westminster Bank Plc 198 Stoke Newington High Street London N16 7GA

GEMILUTH CHESED AND BRIDES SOCIETY

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2025

Reference and administrative information
Reference and administrative information is shown on page 1 of the financial statements and forms part of this report.

OBJECTIVES AND ACTIVITIES
Objectives for public benefit
The objects of the charity are to assist in the relief of poverty by supporting individuals, families and brides in particular.

The trustees confirm that they have given due regard the Charity Commission's guidance on public benefit.

FINANCIAL REVIEW
Review of activities
During the year the charity held a fundraising campaign. This was very successful and there was a substantial rise in income enabling the trustees to increase grant making.

Reserves policy
Funds are held in reserve to meet increasing demands on the charity. Reserves at the year end were £21,176 (2024 - £3,153)

FUTURE PLANS
The trustees anticipate that the charity will continue on a similar basis in the foreseeable future subject to satisfactory income and there are no plans for any major changes.

STRUCTURE, GOVERNANCE AND MANAGEMENT
Governing document
The charity was constituted by Deed of Trust dated 8 June 1967.

Organisational structure
The power to appoint new trustees is vested in the continuing board. It is not the intention of the trustees of the charity to appoint any new trustees. Should the situation change in the future, the trustees will apply suitable recruitment induction and training procedures.

Risk management
The trustees have confirmed that there are no major risks to which the charity is exposed.

STATEMENT OF TRUSTEES' RESPONSIBILITIES
The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Charity law requires the trustees to prepare financial statements for each financial year. Under that law, the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).

Under charity law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

The trustees are responsible for keeping proper accounting records which 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 Charities Act 2011 and The Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the board of trustees on 7 October 2026 and signed on its behalf by:

Mrs S Sonnenshein - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF GEMILUTH CHESED AND BRIDES SOCIETY

Independent examiner's report to the trustees of Gemiluth Chesed And Brides Society
I report to the charity trustees on my examination of the accounts of Gemiluth Chesed And Brides Society (the Trust) for the year ended 31 December 2025.

Responsibilities and basis of report
As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all 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 Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts 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.

E Meyer FCA BSc

Sugarwhite Meyer Accountants Ltd
First Floor
94 Stamford Hill
London
N16 6XS

7 October 2026

GEMILUTH CHESED AND BRIDES SOCIETY

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	2025 Unrestricted funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	2	178,537	92,281
Other trading activities	3	15,000	8,000
Total		193,537	100,281
EXPENDITURE ON			
Raising funds		14,298	2,311
Charitable activities	4		
Grantmaking		157,800	92,982
Support		3,416	2,792
Total		175,514	98,085
NET INCOME		18,023	2,196
RECONCILIATION OF FUNDS			
Total funds brought forward		3,153	957
TOTAL FUNDS CARRIED FORWARD		21,176	3,153

The notes form part of these financial statements

GEMILUTH CHESED AND BRIDES SOCIETY

BALANCE SHEET
31 DECEMBER 2025

	Notes	2025 Total funds £	2024 Total funds £
CURRENT ASSETS			
Cash at bank and in hand		27,217	6,935
CREDITORS			
Amounts falling due within one year	8	(6,041)	(3,782)
NET CURRENT ASSETS		21,176	3,153
TOTAL ASSETS LESS CURRENT LIABILITIES		21,176	3,153
NET ASSETS		21,176	3,153
FUNDS	9		
Unrestricted funds		21,176	3,153
TOTAL FUNDS		21,176	3,153

The financial statements were approved by the Board of Trustees and authorised for issue on 7 October 2026 and were signed on its behalf by:

Mrs S Sonnenshein - Trustee

The notes form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income
Donations are included in full in the Statement of Financial Activities when received.

Other income is included in the year in which it is receivable.

Expenditure
Expenditure is recognised in the year in which it incurs and includes irrecoverable VAT, which is reported as part of the expenditure to which it relates.

Raising funds are the costs of generating income and do not include the costs of disseminating information in support of the charitable activities.

Support costs are those incurred to assist the work of the charity but are not direct charitable activities.

Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

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

Going concern
There are no material uncertainties about the charity's ability to continue.

2. DONATIONS AND LEGACIES

	2025	2024
	£	£
Donations	178,537	92,281

3. OTHER TRADING ACTIVITIES

	2025	2024
	£	£
Other trading activities	15,000	8,000

4. CHARITABLE ACTIVITIES COSTS

	Grant funding of activities (see note 5)	Support costs (see note 6)	Totals
	£	£	£
Grantmaking	157,800	-	157,800
Support	-	3,416	3,416
	157,800	3,416	161,216

5. GRANTS PAYABLE

	2025	2024
	£	£
Grantmaking	157,800	92,982

The total grants paid to individuals during the year was as follows:

	2025	2024
	£	£
Relief of poverty	157,800	92,982

6. SUPPORT COSTS

	Finance	Governance costs	Totals
	£	£	£
Support	1,046	2,370	3,416

Support costs, included in the above, are as follows:

Finance

	2025	2024
	Support	Total activities
	£	£
Bank charges	1,046	924

Governance costs

	2025	2024
	Support	Total activities
	£	£
Independent examiner's fee	420	420
Independent examiner's other fees	1,260	1,260
General expenses	690	188
	2,370	1,868

7. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2025 nor for the year ended 31 December 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2025 nor for the year ended 31 December 2024.

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Other creditors	6,041	3,782

9. MOVEMENT IN FUNDS

	At 1.1.25	Net movement in funds	At 31.12.25
	£	£	£
Unrestricted funds			
General fund	3,153	18,023	21,176
TOTAL FUNDS	3,153	18,023	21,176

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	193,537	(175,514)	18,023
TOTAL FUNDS	193,537	(175,514)	18,023

Comparatives for movement in funds

	At 1.1.24	Net movement in funds	At 31.12.24
	£	£	£
Unrestricted funds	957	2,196	3,153
TOTAL FUNDS	957	2,196	3,153

9. MOVEMENT IN FUNDS - continued

Comparative net movement in funds included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds	100,281	(98,085)	2,196
TOTAL FUNDS	100,281	(98,085)	2,196

10. RELATED PARTY DISCLOSURES

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