REGISTERED CHARITY NUMBER: 275352

THE CHEVRAS EZRAS NITZROCHIM TRUST

REPORT OF THE TRUSTEES AND

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

Sugarwhite Meyer Accountants Ltd
First Floor
94 Stamford Hill
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THE CHEVRAS EZRAS NITZROCHIM TRUST

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FOR THE YEAR ENDED 31 DECEMBER 2025

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THE CHEVRAS EZRAS NITZROCHIM TRUST

REFERENCE AND ADMINISTRATIVE DETAILS FOR THE YEAR ENDED 31 DECEMBER 2025

TRUSTEES	Mr H Kahan Mr M S Rottenberg Mr B D Stroh Mr S Gross
PRINCIPAL ADDRESS	53 Heathland Road London N16 5PQ
REGISTERED CHARITY NUMBER	275352
INDEPENDENT EXAMINER	Sugarwhite Meyer Accountants Ltd First Floor 94 Stamford Hill London N16 6XS
BANKERS	Santander UK plc BBAM Bridle Road Bootle Merseyside L30 4GB

THE CHEVRAS EZRAS NITZROCHIM TRUST

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees present their report with the financial statements of the charity for the year ended 31 December 2025. The trustees have adopted the provisions of 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).

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 and aims

The objects of the charity are the relief of the poor, needy and sick and the advancement of Jewish Religious Education. The charity carries out its objects by grantmaking.
The trustees confirm that they have given due regard the Charity Commission's guidance on public benefit.

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

Funds are raised by direct contact. In addition appeals by letter are made to the Jewish community normally two or three times per annum before Jewish Holidays.

There are constant calls for help all of which are treated discreetly and with sympathy. All cases are carefully considered by the Trustees and help given according to the circumstances and funds available.

The trustees have made many valuable contributions to other charities, individuals and families mainly in Greater London but help is also given further afield.

During the year individuals and families were aided in the sum £140,752 (2024 - £141,089) being made to needy and sick, unemployed, widows and incapacitated persons. Grants were also allocated in the form of food, medical supplies and clothing. Donations to charities amounted to £58,198 (2024 - £45,386)

The trustees wish to pay tribute to those who have assisted voluntarily in running the operation and the expertise and hard work, which has been put into this. A special thanks to all the people who have donated, large and small in this noble work.

The trustees hope to continue this crucial work in the future, the charity having acquired a reputation in the community of which they are justly proud.

FINANCIAL REVIEW

Reserves policy

The charity does not have a specific reserve policy. Donations are made according to the availability of funds. The reserves at the year end were £37,253 (2024 - £30,157).

Other matter

The charity is part of a class inquiry by the Charity Commission.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Constitution

The charity is constituted under Deed of Trust dated 3rd January 1978.

Recruitment and appointment of new trustees

The power to appoint new trustees is vested in the 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 reviewed the major risks to which the charity is exposed and confirm that they have established systems to mitigate them.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2025

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.

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 29 October 2026 and signed on its behalf by:

Mr H Kahan - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE CHEVRAS EZRAS NITZROCHIM TRUST

Independent examiner's report to the trustees of The Chevras Ezras Nitzrochim Trust
I report to the charity trustees on my examination of the accounts of The Chevras Ezras Nitzrochim Trust (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

29 October 2026

THE CHEVRAS EZRAS NITZROCHIM TRUST

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	2025 Unrestricted fund £	2024 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		210,099	196,173
EXPENDITURE ON			
Raising funds	2	1,853	1,814
Charitable activities	3		
Grantmaking		198,950	186,475
Support		2,200	4,134
Total		203,003	192,423
NET INCOME		7,096	3,750
RECONCILIATION OF FUNDS			
Total funds brought forward		30,157	26,407
TOTAL FUNDS CARRIED FORWARD		37,253	30,157

The notes form part of these financial statements

THE CHEVRAS EZRAS NITZROCHIM TRUST

BALANCE SHEET
31 DECEMBER 2025

	Notes	2025 Total funds £	2024 Total funds £
CURRENT ASSETS			
Debtors	7	-	3,000
Cash at bank		42,833	30,937
		42,833	33,937
CREDITORS			
Amounts falling due within one year	8	(5,580)	(3,780)
NET CURRENT ASSETS		37,253	30,157
TOTAL ASSETS LESS CURRENT LIABILITIES		37,253	30,157
NET ASSETS		37,253	30,157
FUNDS			
Unrestricted funds		37,253	30,157
TOTAL FUNDS		37,253	30,157

The financial statements were approved by the Board of Trustees and authorised for issue on 29 October 2026 and were signed on its behalf by:

Mr H Kahan - 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 recognised in the Statement of Financial Activities of the charity when received.

Expenditure
Liabilities are recognised in the year in which they are incurred and includes irrecoverable VAT which is reported as part of the expenditure to which it relates.

Raising funds comprise the costs incurred by the charitable company in inducing third parties to make voluntary contributions to it, as well as the cost of any activities with a fundraising purpose.

Grants are only recognised in the Statement of Financial Activities when paid.

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.

Financial instruments
The charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. 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 amount expected to be received or paid and not discounted.

2. RAISING FUNDS

Raising donations and legacies

	2025	2024
	£	£
Postage stationery and advertising	1,193	574
Sundries	300	-
Travelling	360	740
Advertising	-	500
	1,853	1,814

3. CHARITABLE ACTIVITIES COSTS

	Grant funding of activities (see note 4)	Support costs (see note 5)	Totals
	£	£	£
Grantmaking	198,950	-	198,950
Support	-	2,200	2,200
	198,950	2,200	201,150

4. GRANTS PAYABLE

	2025	2024
	£	£
Grantmaking	198,950	186,475

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

	2025	2024
	£	£
Relief of poverty	39,858	27,821
Advancement of education	6,880	7,331
Advancement of religion	9,063	5,734
Social welfare	2,397	4,500
	58,198	45,386

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

	2025	2024
	£	£
Relief of poverty	140,752	141,089

5. SUPPORT COSTS

	Other	Governance costs	Totals
	£	£	£
Support	10	2,190	2,200

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

Other

	2025 Support	2024 Total activities
	£	£
Sundries	10	-

Governance costs

	2025 Support	2024 Total activities
	£	£
Independent examiner's fee	600	600
Independent examiner's other fees	1,200	3,180
General expenses	390	354
	2,190	4,134

6. 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.

7. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Other debtors	-	3,000

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Other creditors	5,580	3,780

9. RELATED PARTY DISCLOSURES

The charity made a grant of £3,600 to another charity having a trustee in common.