REGISTERED CHARITY NUMBER: 279979

TRUSTEES' REPORT AND

UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

FOR

HACHZOKAS TORAH VECHESED CHARITY

Venitt and Greaves
Chartered Accountants
115 Craven Park Road
South Tottenham
London
N15 6BL

HACHZOKAS TORAH VECHESED CHARITY

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

	Page
Trustees' Report	1 to 2
Independent Examiner's Report	3
Statement of Financial Activities	4
Statement of Financial Position	5
Statement of Cash Flows	6
Notes to the Statement of Cash Flows	7
Notes to the Financial Statements	8 to 11

HACHZOKAS TORAH VECHESED CHARITY

TRUSTEES' REPORT
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).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The Hachzokas Torah Vechessed Charity is constituted by the Trust and its objects are to provide general charitable donations and in particular for the advancement and promotion of Jewish religion and Jewish religious education.

The policy of Hachzokas Torah Vechessed Charity continues to be to derive its income from donations from various institutions and individuals and to make donations in accordance with the Trust's objects.

Public benefit

The Trustees have taken due heed of their obligations relating to Public Benefit Duty affecting charities, as well as to their obligations under the Equalities Act 2010. The Trustees are satisfied that they meet their obligations.

Grantmaking

Grants are made at the discretion of the trustees and in accordance with the principal objectives of the charity.

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

During the year the charity continued its activities and maintained its support of religious educational and other charitable institutions in England and abroad. The charity is dependent on income from voluntary donations The charity's incoming resources during the year were £774,396 (2024 - £847,584) and donations made totalled £833,566 (2024 -£842,582).

FINANCIAL REVIEW

Reserves policy

The reserves policy is to ensure that there is sufficient stream of income to meet the ongoing calls made on the charity.

FUTURE PLANS

The charity intends to carry on its policy of making grants in pursuant of its objects, and continue its activities, as outlined above, for the foreseeable future.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document a declaration of trust and constitutes an unincorporated charity.

Recruitment and appointment of new trustees

It is not currently the intention of the trustees of the charity to appoint new trustees. Should this situation change in the future, the trustees will apply suitable recruitment and training procedures.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

279979

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 DECEMBER 2025

Principal address
6 Paget Road
London
N16 5NQ

Trustees
Rabbi Y Bleier
Rabbi M Schlesinger
S Gross

Independent Examiner
M A Venitt A.C.A
Venitt and Greaves
Chartered Accountants
115 Craven Park Road
South Tottenham
London
N15 6BL

Bankers
Santander
Bootle
Merseyside
L30 4GB

Approved by order of the board of trustees on 30 June 2026 and signed on its behalf by:

Rabbi Y Bleier - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF HACHZOKAS TORAH VECHESED CHARITY

Independent examiner's report to the trustees of HACHZOKAS TORAH VECHESED CHARITY
I report to the charity trustees on my examination of the accounts of HACHZOKAS TORAH VECHESED CHARITY (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
Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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.

M A Venitt A.C.A

Venitt and Greaves
Chartered Accountants
115 Craven Park Road
South Tottenham
London
N15 6BL

30 June 2026

HACHZOKAS TORAH VECHESED CHARITY

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	31.12.25 Unrestricted fund £	31.12.24 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	2	774,396	847,584
EXPENDITURE ON			
Charitable activities	3		
Donations and grants		833,630	842,597
Other		2,710	2,280
Total		836,340	844,877
NET INCOME/(EXPENDITURE)		(61,944)	2,707
RECONCILIATION OF FUNDS			
Total funds brought forward		92,129	89,422
TOTAL FUNDS CARRIED FORWARD		30,185	92,129

The notes form part of these financial statements

HACHZOKAS TORAH VECHESED CHARITY

STATEMENT OF FINANCIAL POSITION
31 DECEMBER 2025

	Notes	31.12.25 Unrestricted fund £	31.12.24 Total funds £
CURRENT ASSETS			
Cash at bank		32,886	94,409
CREDITORS			
Amounts falling due within one year	8	(2,701)	(2,280)
NET CURRENT ASSETS		30,185	92,129
TOTAL ASSETS LESS CURRENT LIABILITIES		30,185	92,129
NET ASSETS		30,185	92,129
FUNDS	9		
Unrestricted funds		30,185	92,129
TOTAL FUNDS		30,185	92,129

The financial statements were approved by the Board of Trustees and authorised for issue on 30 June 2026 and were signed on its behalf by:

Y Bleier - Trustee

S Gross - Trustee

The notes form part of these financial statements

HACHZOKAS TORAH VECHESED CHARITY

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	31.12.25 £	31.12.24 £
Cash flows from operating activities			
Cash generated from operations	1	(61,523)	2,827
Net cash (used in)/provided by operating activities		(61,523)	2,827
Change in cash and cash equivalents in the reporting period		(61,523)	2,827
Cash and cash equivalents at the beginning of the reporting period		94,409	91,582
Cash and cash equivalents at the end of the reporting period		32,886	94,409

The notes form part of these financial statements

NOTES TO THE STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 DECEMBER 2025

1. RECONCILIATION OF NET (EXPENDITURE)/INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	31.12.25 £	31.12.24 £
Net (expenditure)/income for the reporting period (as per the Statement of Financial Activities)	(61,944)	2,707
Adjustments for:		
Increase in creditors	421	120
Net cash (used in)/provided by operations	(61,523)	2,827

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.1.25 £	Cash flow £	At 31.12.25 £
Net cash			
Cash at bank	94,409	(61,523)	32,886
	94,409	(61,523)	32,886
Total	94,409	(61,523)	32,886

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
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

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

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

2. DONATIONS AND LEGACIES

	31.12.25	31.12.24
	£	£
Donations	774,396	847,584

3. CHARITABLE ACTIVITIES COSTS

	Grant funding of activities (see note 4)	Support costs (see note 5)	Totals
	£	£	£
Donations and grants	833,566	64	833,630

continued...

4. GRANTS PAYABLE

	31.12.25	31.12.24
	£	£
Donations and grants	833,566	842,582

5. SUPPORT COSTS

	Management	Finance	Governance costs	Totals
	£	£	£	£
Other resources expended	-	10	2,700	2,710
Donations and grants	64	-	-	64
	64	10	2,700	2,774

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. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund
	£
INCOME AND ENDOWMENTS FROM	
Donations and legacies	847,584
EXPENDITURE ON	
Charitable activities	
Donations and grants	842,597
Other	2,280
Total	844,877
NET INCOME	2,707
RECONCILIATION OF FUNDS	
Total funds brought forward	89,422
TOTAL FUNDS CARRIED FORWARD	92,129

continued...

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.25	31.12.24
	£	£
Trade creditors	1	-
Other creditors	2,700	2,280
	2,701	2,280

9. MOVEMENT IN FUNDS

	At 1.1.25	Net movement in funds	At 31.12.25
	£	£	£
Unrestricted funds			
General fund	92,129	(61,944)	30,185
TOTAL FUNDS	92,129	(61,944)	30,185

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

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	774,396	(836,340)	(61,944)
TOTAL FUNDS	774,396	(836,340)	(61,944)

Comparatives for movement in funds

	At 1.1.24	Net movement in funds	At 31.12.24
	£	£	£
Unrestricted fund	89,422	2,707	92,129
TOTAL FUNDS	89,422	2,707	92,129

continued...

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 fund	847,584	(844,877)	2,707
TOTAL FUNDS	847,584	(844,877)	2,707

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.24	Net movement in funds	At 31.12.25
	£	£	£
Unrestricted fund	89,422	(59,237)	30,185
TOTAL FUNDS	89,422	(59,237)	30,185

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

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted fund	1,621,980	(1,681,217)	(59,237)
TOTAL FUNDS	1,621,980	(1,681,217)	(59,237)

10. RELATED PARTY DISCLOSURES

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