REGISTERED CHARITY NUMBER: 283011

KUPAS TZEDOKO VOCHESED TRUST

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

KUPAS TZEDOKO VOCHESED TRUST

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FOR THE YEAR ENDED 31 DECEMBER 2025

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KUPAS TZEDOKO VOCHESED TRUST

REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2025

TRUSTEES	Mr H Kahan Mr M Reichman Mr A Galandeuer
PRINCIPAL ADDRESS	72 Wargrave Avenue London N15 6UB
REGISTERED CHARITY NUMBER	283011
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

KUPAS TZEDOKO VOCHESED 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
The information is shown on page 1 of the financial statements and forms part of this report.

OBJECTIVES AND ACTIVITIES
Objects for public benefit
The objects of the charity are the relief of the poor, needy and sick and the advancement of Jewish Religious Education.

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

Review of activities
Grants were made to families as well as needy, sick, unemployed, widows and incapacitated persons. Whilst the majority of cases are in Greater London, help is also given to the provinces and further afield.

There are constant calls for help all of which are treated discreetly and with sympathy. Cases are carefully considered at meetings held at various times and help given according to the circumstances and funds available.

Funds are raised by the Trustees and a team of voluntary helpers. In addition, appeals are made to the Jewish community before the Jewish Holidays.

ACHIEVEMENTS AND PERFORMANCE
Charitable activities
The trustees are pleased with the results of the year. There was a increase in income this year.

FINANCIAL REVIEW
Reserves policy
The trustees do not seek to maintain reserves, other than to ensure that they can continue the activities of the charity. Reserves at the year end were £9,125 (2024: £8,738) being free reserves.

FUTURE PLANS
The charity plans to continue its activities for the foreseeable future subject to satisfactory income.

STRUCTURE, GOVERNANCE AND MANAGEMENT
Constitution
The Trust is constituted under Deed of Trust dated 17th June 1981.

Organisational structure
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
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).

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

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 KUPAS TZEDOKO VOCHESED TRUST

Independent examiner's report to the trustees of Kupas Tzedoko Vochesed Trust
I report to the charity trustees on my examination of the accounts of Kupas Tzedoko Vochesed 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

KUPAS TZEDOKO VOCHESED 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		53,021	78,775
EXPENDITURE ON			
Raising funds	2	-	380
Charitable activities	3		
Grantmaking		51,304	70,310
Support		1,330	1,344
Total		52,634	72,034
NET INCOME		387	6,741
RECONCILIATION OF FUNDS			
Total funds brought forward		8,738	1,997
TOTAL FUNDS CARRIED FORWARD		9,125	8,738

The notes form part of these financial statements

KUPAS TZEDOKO VOCHESED TRUST

BALANCE SHEET
31 DECEMBER 2025

	Notes	2025 Total funds £	2024 Total funds £
CURRENT ASSETS			
Cash at bank		11,045	9,728
CREDITORS			
Amounts falling due within one year	7	(1,920)	(990)
NET CURRENT ASSETS		9,125	8,738
TOTAL ASSETS LESS CURRENT LIABILITIES		9,125	8,738
NET ASSETS		9,125	8,738
FUNDS			
Unrestricted funds		9,125	8,738
TOTAL FUNDS		9,125	8,738

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 accounted for 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 accounts 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.

2. RAISING FUNDS

Raising donations and legacies

	2025	2024
	£	£
Postage and stationery	-	100
Travelling	-	280
	-	380

3. CHARITABLE ACTIVITIES COSTS

	Grant funding of activities (see note 4)	Support costs (see note 5)	Totals
	£	£	£
Grantmaking	51,304	-	51,304
Support	-	1,330	1,330
	51,304	1,330	52,634

4. GRANTS PAYABLE

	2025	2024
	£	£
Grantmaking	51,304	70,310

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

	2025	2024
	£	£
Relief of poverty	17,569	22,050
Advancement of education	4,080	-
Advancement of religion	822	-
Social welfare	575	-
	23,046	22,050

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

	2025	2024
	£	£
Relief of poverty	28,258	48,260

5. SUPPORT COSTS

	Finance	Governance costs	Totals
	£	£	£
Support	10	1,320	1,330

5. SUPPORT COSTS - continued

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

Finance

	2025 Support £	2024 Total activities £
Bank charges	10	-

Governance costs

	2025 Support £	2024 Total activities £
Independent examiner's fee	360	360
Independent examiner's other fees	600	630
General expenses	360	354
	1,320	1,344

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. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Other creditors	1,920	990

8. RELATED PARTY DISCLOSURES

The charity made an unrestricted donation of £3,600 to a charity with a trustee in common.