3. **Objectives and Activities**

The charity's objectives are to advance education and relieve hardship among individuals and families in the local community. Activities undertaken to achieve these aims include:

- Making grants to local institutions to support educational and welfare initiatives
- Assisting needy families with essential support
- Providing travel and medical assistance to students facing financial hardship

The trustees confirm that they have complied with their duty under section 17 of the Charities Act 2011 to have due regard to public benefit guidance published by the Charity Commission.

4. **Achievements and Performance**

During the year, Keren Zedakah continued to deliver meaningful support across its core charitable objectives:

- £6,010 was awarded in grants to educational and community institutions, supporting initiatives such as extracurricular learning, welfare programmes, and youth development.
- £24,985 was provided in direct support to families in financial distress, including assistance with essential living costs and emergency needs.
- £18,300 was allocated to travel and medical assistance for students, enabling access to education, specialist treatment, and wellbeing services otherwise out of reach.

These targeted interventions have had a tangible impact on beneficiaries, helping to reduce hardship, promote educational opportunity, and strengthen community resilience.

5. **Financial Review**

During the year, Keren Zedakah received total income of £32,366, primarily from donations and community fundraising. Total expenditure amounted to £49,295, with the majority directed toward grant-making and direct support services aligned with the charity's objectives.

The charity maintains a reserves policy to ensure continuity of its activities and to safeguard against unforeseen financial pressures. At year-end, unrestricted reserves stood at £89,690, which the trustees consider appropriate for the charity's size and operational commitments.

6. **Plans for the Future**

In the coming year, the charity intends to:

- Continue supporting local institutions with targeted grants
- Expand outreach to identify families and students in need
- Explore additional funding opportunities to sustain and grow its impact

Keren Zedakah

Registered Charity Number: 284826

33 Chardmore Road

London N16 6JA

TRUSTEES' ANNUAL REPORT

For the year ended 31 December 2025

Prepared and approved by the Board of Trustees

Approved 31 October 2026

Signed by: S Hartman Trustee

1. **Reference and Administrative Details**

- **Charity Name**: Keren Zedakah
- **Registered Charity Number**: 284826
- **Principal Address**: 33 Chardmore Road, London N16 6JA
- **Trustees Serving During the Year**:
  - M Schwartz
  - G Conrad
  - S Hartman

2. **Structure, Governance and Management**

Keren Zedakah is governed by a constitution. The charity is managed by a board of trustees who meet regularly to oversee grant-making decisions and ensure compliance with its charitable objectives. Trustees are appointed in accordance with the constitution and are provided with guidance on their roles and responsibilities.

7. **Statement of Trustees' Responsibilities**

The trustees are responsible for preparing the trustees' report and financial statements in accordance with applicable law and UK accounting standards. They ensure that proper accounting records are kept and that the charity's finances are managed responsibly.

8. **Approval**

This report was approved by the board of trustees on 30 October 2026 and signed on their behalf by:

S Hartman

Trustee

Statement of Assets and Liabilities

As at 31 December 2025

Assets

Description	Amount (£)
Cash at bank and in hand	89,690
Total Assets	**89,690**

Net Assets

Description	Amount (£)
Unrestricted funds	89,690
Restricted funds	–
Total Funds	**89,690**

Approved by the board of trustees on 31 October 2026 and signed on their behalf by:

S Hartman

Trustee

Keren Zedakah
Registered Charity Number: 284826

Income and Expenditure Account

For the year ended 31 December 2025

Income

Description	Amount (£)
Donations and fundraising	32,366
Total Income	**32,366**

Expenditure

Description	Amount (£)
Grants to educational/community institutions	6,010
Support to families in financial distress	24,985
Travel and medical assistance to students	18,300
Total Expenditure	**49,295**

Net Movement in Funds

Description	Amount (£)
Deficit for the year	16,929
Unrestricted reserves brought forward	106,619
Unrestricted reserves carried forward	**89,690**

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF KEREN ZEDAKAH

Charity Number: 284826

Year Ended: 31 December 2025

I report on the accounts of the charity for the year ended 31 December 2025.

Responsibilities and Basis of Report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I have carried out an independent examination of the accounts in accordance with section 145 of the Act. My examination was conducted in accordance with the directions given by the Charity Commission under section 145(5)(b) of the Act and is compliant with the applicable Statement of Recommended Practice (SORP FRS 102).

An independent 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 such matters. The procedures undertaken do not constitute an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view'.

Independent Examiner's Statement

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 Act; and
    - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 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.



Rodney Myers FCA

M. Epstein & Co
23 Old Hall Road
Salford M7 4JJ
Date: 30 October 2026